

## How to reach us



Main Number **972-578-5000**  
 Metro **972-562-2020**  
 Toll Free Number **800-578-9009**  
 (outside Dallas Metroplex)  
 24-Hr. LoanLine **972-578-LOAN**

Account Access  
 TouchTone Teller **972-578-6000**  
 TouchTone Teller Toll free **866-282-1601**

Website **viewpointbank.com**  
 Bank & ATM locations, Online Banking, Qwik Pay, etc.

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## Events & more

### events

**Santa's Village**  
 Dec. 5-6, 10-13, 17-20  
 6 P.M. to 9 P.M.

**Richardson Civic Center**  
 411 W. Arapaho Road  
 Richardson

Meet the ViewPoint Bank elves at the Polar Bear Bank during this annual winter wonderland at the Richardson Civic Center. Don't forget to say "hi" to Santa while you're there!

### closings

All ViewPoint offices will be closed in observance of the following holidays. You can still do your banking online at [viewpointbank.com](http://viewpointbank.com) or through TouchTone Teller at **972-578-6000**.

**Columbus Day**  
 Monday, October 12

**Veterans Day**  
 Wednesday, November 11

**Thanksgiving**  
 Thursday, November 26

**Christmas Day**  
 Friday, December 25

**New Years Day**  
 Friday, January 1, 2010

**Martin Luther King Jr Day**  
 Monday, January 18, 2010

## How to get a four-star hotel for a motel price

We're all saving money these days, but sometimes a "staycation" just won't cut it. Fantastic hotel deals can be had through "opaque" travel sites such as Hotwire.com or Priceline's bidding option, but it takes a bit of nerve—you won't know what hotel you get until AFTER you pay. Oh, and it's non-refundable, so your plans better be firm.

However, a little research can take some of the uncertainty out of the equation, and save you big bucks—sometimes up to 60 percent off published rates. Here's how to make "educated" guesses and bids on Hotwire and Priceline.

**Message boards to the rescue.** The online message boards **BetterBidding.com** and **BiddingForTravel.com** offer invaluable tips for getting the most out of Priceline and Hotwire. Users post their winning Priceline bids, including their bid histories, names of hotels and star levels. The boards also list the hotels that are "won" most often, and offer tips to make sure you don't bid too high. BetterBidding also posts information on Hotwire purchases to help you identify hotels before you buy.

**So what should you pay?** Use hotel websites or mainstream travel sites like Expedia or Travelocity to figure out the going rates so you can get the best deal. Make sure you put in your exact travel dates to compare apples to apples.

Then take a look at the message boards to see what prices people are getting in your desired area. For instance, BiddingForTravel's Dallas section showed eight winning Priceline bids of \$45 or less for a 4-star hotel—in one month alone.

Another website, **bidontravel.com**, recommends a general rule of bidding no less than 30% off, unless you're traveling during a convention or busy season.

*Continued on page 2*



### How do opaque travel sites work?

Major hotel chains partner with Hotwire and Priceline to sell rooms that would otherwise go unsold. Because they don't disclose the name until it's purchased, they don't tip off competitors or folks who'll pay higher prices through traditional booking methods.

### Getting started:

- www.priceline.com**
- www.hotwire.com**
- www.betterbidding.com** (message board for Priceline and Hotwire users)
- www.biddingfortravel.com** (message board for Priceline bidders)
- www.tripadvisor.com** (site where users rate hotels—helpful source for identifying Hotwire hotels)

### Some of our favorite "wins":

- San Francisco:  
4 star Hyatt – \$75\*  
(through a Priceline bid)
- Chicago:  
4-star Westin – \$129\*  
(through Hotwire)

\*Prices are per night, not including taxes or fees.



**ViewPoint Bank Voted Best Community Bank!**  
 (We owe it all to you!)

Sometimes you just have to brag. Thanks to our great customers, ViewPoint Bank was voted "**Best Community Bank**" in **Richardson, Carrollton, and Frisco/Little Elm/The Colony** in the 2009 Neighbors Choice Awards conducted by NeighborsGo, a supplement of the Dallas Morning News. **We're honored.**

## Piggybanks sure are fun to shake.

(But do they offer gift cards?)

Maybe the jingle of change to an eight-year-old is its own reward. Or not.

We happen to think that scoring a gift card for saving is a much sweeter deal. ViewPoint Kids Club is a fun and rewarding way for kids age 18 and under to save. Each time your child makes a \$10 deposit to a Kid's Club account, we'll stamp their official savings record. Collect 10 stamps and redeem them for a \$5 gift card to such places as Target, Sonic or CiCi's Pizza. Straight-A students can earn extra stamps. Oh, and Saturday is double stamp day, so little Susie could be filling up that stamp card in no time.

To open a Kids Club Account, visit [viewpointbank.com](http://viewpointbank.com) or any of our bank locations.



## FDIC Extends Insurance Limit through 2013

Deposits at FDIC-insured institutions are now insured up to at least \$250,000 per depositor through December 31, 2013. The \$250,000 limit was originally set to expire at the end of 2009. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except for IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.

Insured accounts include checking and savings accounts, money market deposit accounts and certificates of deposit (CDs). The FDIC provides separate insurance coverage for deposits held in different ownership categories, so there are circumstances where an individual may qualify for more than \$250,000 in insurance. Please visit [www.myfdicinsurance.gov](http://www.myfdicinsurance.gov) to learn more.

Fall/Winter  
2009

**2** Hotel Savings  
Continued

**3** Home Equity vs  
Home Improvement

**4** FDIC Insurance  
Limit

## Good to know:

- Priceline only guarantees double occupancy. While many hotels will accommodate requests for more than one bed, it's not a guarantee. So if you're a family of four, it may be better to go with Hotwire.
- Parking fees are not included.
- If you want a pool or other particular amenity, Hotwire may be a better bet, since it lists amenities.
- Hotwire hotel star ratings are sometimes higher than other travel sites, including Priceline—not always, but it happens.
- New hotels are added all the time, so there's no guarantee you'll get one of the hotels that the message boards list.
- **ViewPoint Bank is not affiliated with any of these websites. We're just fans of saving money.**

## Hotel Savings...Continued from front

**Priceline—How it works.** It's important to note that Priceline also offers a non-bidding option, which is comparable to other mainstream travel websites. To get the best deal, you need to "name your own price."

After doing your research on rates and "wins," go to Priceline's Name Your Own Price section. Choose your destination city, dates of stay, preferred hotel zone and preferred star (quality) level. Tell Priceline what you want to pay and bid. (You'll see the total, including taxes and fees, before submitting your bid.) If your bid is accepted, your credit card will be charged. That's when you'll see what hotel you won. If it's not accepted, Priceline says you need to wait 24 hours to bid again unless you change your dates, hotel class or zone.

However, both message boards tell how you to get around this restriction and make a "free rebid." For example, if your bid was rejected on a 4-star hotel in the Dallas Galleria zone, you would add a zone that doesn't have any 4-star hotels to your original bid, increase your price and bid again.

**Hotwire—How it works.** If bidding is too scary—or you want to guarantee you'll have room for four (since Priceline only guarantees double occupancy)—check out Hotwire. While Hotwire prices are generally higher than what you could win bidding on Priceline, there are still deals to be had. Plus, you get to know what amenities are offered.

With Hotwire, you enter your dates, your destination, and the number of adults and children per room (up to 4 persons allowed per room). Hotwire will list the prices of a variety of hotels at different star levels and areas of the city. It will also list each hotel's

amenities, such as a pool or complimentary breakfast. When you click on a hotel, you'll see the total rate, including taxes and fees. Hotwire may also list a Trip Advisor rating for the hotel, which is very helpful in identifying the hotel. (Not all Hotwire hotels list this rating or the number of reviews it is based on.) If you choose to buy the room, your credit card will be charged, and you'll find out the hotel name.

### Want to try and identify a hotel before buying? Here's one way:

Example: A family weekend in San Francisco

Hotwire listing: 4-star hotel in the Embarcadero area for 2 adults, 2 children: \$103

Listed amenities: Fitness Center, Restaurant, Business Center and High-Speed Internet

Trip Advisor rating: 4 out of 5 stars based on 280+ customer reviews

Go to BetterBidding.com and review the Hotwire hotel list for California/San Francisco. It shows four hotels in the area with the same amenities. Now what? Well, then you would go to TripAdvisor.com and compare ratings of the four hotels:



**The closest match (or best guess) for this hotel is Hotel D.** So how much would you save in this example? The lowest nightly rate listed on Hotel D's website and on traditional travel sites was \$159.

**Read the FAQs.** Before you bid on Priceline or choose a hotel on Hotwire, it's important to know exactly what you're getting into. It's also a good idea to read the "Getting Started" sections of BetterBidding and BiddingForTravel, especially if you decide to post a query for help on a bid or hotel ID. Much of the information you're looking for may already be there. Oh, and in the vein of "please tip your waiter," the folks who run these message boards put a lot of work into them, so it's nice to reward them by using the links they provide to Hotwire or Priceline so they can get credit.



## Home Equity vs Home Improvement Loans

(What's the difference, anyway?)



If you own a home, you know the drill. Something needs fixing. Whether your old A/C is chugging out its last cold breath, or you simply can't stand another minute of—or *on*—that worn carpet, it's time to invest the money and get it done.

Both home equity and home improvement loans can be used for home repair and remodeling. And ViewPoint Bank's home improvement loans are tied to the equity in your home. So what's the difference? The biggest distinctions are what you can use the loans for, how much you can borrow, and who can do the work. Here's a look at the equity and home improvement loans ViewPoint Bank offers.

	Home Equity Loan	Home Improvement Loan
What you can use it for:	While home improvement is the most common use, this loan can also be used for things like debt consolidation, college tuition, wedding expenses, vacations, etc.	Home improvement only, such as roof repairs, painting, new carpet or floors, built-in swimming pools, room additions, remodeling, etc. Appliances are included as long as they're built-in and meant to stay with the house. No portable A/C units, countertop appliances, throw rugs, etc.
Maximum amount you can borrow:	Up to 80% of the combined loan to value (CLTV) of your home (not to exceed \$500,000)  <b>Estimate Example:</b> Appraised Home Value: \$150,000 Multiply by 80%: x .80 <hr/> \$120,000 Subtract the balance of your existing mortgage: \$100,000 <hr/> <b>Borrow up to: \$20,000</b>	Up to 90% of the CLTV of your home (not to exceed \$500,000)  <b>Estimate Example:</b> Appraised Home Value: \$150,000 Multiply by 90%: x .90 <hr/> \$135,000 Subtract the balance of your existing mortgage: \$100,000 <hr/> <b>Borrow up to: \$35,000</b>
Minimum amount you can borrow:	\$5,000	\$5,000
Do you need a contract or invoice showing what you're using the funds for?	No.	Yes. The borrower must have a contract for improvement that states what improvements are to be made and the cost for each.
Can you make home improvements yourself?	Yes	No. The borrower must use a general contractor for the improvements. The contractor cannot be the borrower nor the borrower's spouse. (A friend or other relative with a contractor's license is fine.)

ViewPoint Bank also offers a variable rate Home Equity Line of Credit that lets you take money out as you need it. For more information or to apply for one of ViewPoint Bank's home equity or improvement loans, call 972-578-LOAN.

## Q&A

**Q:** I've moved jobs a few times and now have 401(k) plans at three different companies. What would be the benefits of consolidating them and how would I do that?

**A:** Consolidating your plans into a single account certainly would make it easier to keep track of your retirement funds—not just for you, but also for your loved ones in case of your death.

Instead of dealing with three sets of paperwork and three different administrators—who may be charging you fees—you'd only have one plan to monitor.

Plus, you may have duplication in your portfolio, so you may not be as diversified in your holdings as you think.

If you decide to consolidate, you can choose to rollover the funds to your current company's plan, or—for more flexibility—to a traditional IRA or a Roth IRA (certain conditions apply). Since there are pros and cons to every investment decision, you should discuss your plans with a financial planner or tax advisor.

Be sure to check with your new plan administrator to ensure they accept rollovers. If so, then arrange a direct rollover with them. This "trustee-to-trustee" transfer is generally the safest, most efficient way to move retirement funds. Plus, you'll avoid the 20% withholding required if you chose to rollover the funds yourself (an indirect rollover).

To learn more, contact your financial advisor or call ViewPoint Investment Group at 972-398-3472.

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