



Marketing Department
300 Park Marina Circle
Redding, CA 96001

January 30, 2012

To: Kindergarten through 12th Grade Educators
Youth Group Leaders

Did you know that students who have a savings account dedicated for education are more likely to enroll in college?

Or that saving has been linked to an improved outlook on life, greater social engagement and decreased risk-taking behaviors?

And the positive aspects of saving don't end there. Knowing how to save is an important prerequisite to borrowing – a lesson made painfully clear by the recent economic crisis.

To help students commit to a life-long savings habit, North Valley Bank is offering Teach Children to Save programs presented by one of our local bankers in your classroom.

Additionally, North Valley Bank offers youth savings accounts for children under the age of 18. This effort is a part of the Race to Save program, a national initiative to encourage more young people than ever to save early and often.

If our Teach Children to Save program interests you, please stop by your local branch or contact the Marketing Department at marketing@novb.com to get started today.

Thank you for considering this request and for helping children to get into the habit of saving early and often. Please encourage the children in your life and their parents to get involved.

Sincerely,

A handwritten signature in black ink that reads "Sandra Blalock".

Sandra Blalock
Vice President, Marketing Director