

MVFG ADVISOR

M A R T H A ' S V I N E Y A R D F I N A N C I A L G R O U P

W W W . M V B A N K . C O M

I am pleased to announce that Wayne Davis recently joined the Financial Group as Vice President and Senior Trust Officer. Wayne joins us from Tyler, Texas and has over 25 years experience in the trust business working with community bank trust departments. Most recently he was Senior Vice President and Personal Trust Manager at Regions Morgan Keegan Trust in Tyler, Texas. Please join me in welcoming Wayne.

In other news; after 19 years of service to the Bank, Paul Ryan Vice President and Senior Trust Officer at the Financial Group will be retiring effective Friday, June 4th. Paul has served as an officer of the trust department since becoming part of Dukes County Savings Bank in 1991. While at the trust department Paul has worked to build strong customer and community relationships. The Bank appreciates all of Paul's service and wishes him well in the next phase of his life.

Since 1991 Martha's Vineyard Financial Group has been helping individuals protect and preserve their assets by offering sound investment advice and estate planning guidance. With decades of experience the Martha's Vineyard Financial Group has a proven track record of providing effective estate planning strategies. As the largest money manager on Martha's Vineyard we stand ready to assist you with protecting your assets and planning for your retirement. When you entrust your family and financial assets to us we never forget that we are in business to serve you and take that charge very seriously. Our team of experienced professionals is always available to meet with you to review your account and to discuss how our products and services can help you meet your objectives.

If you are an existing client - thank you for your business. If not, we welcome the opportunity to speak with you about our many investment products and services.

Bob Ripley, Executive Vice President



**Martha's
Vineyard**
FINANCIAL GROUP

For more information on our investment services or to schedule a confidential visit, please contact the Financial Group at 508-693-8850.

MARTHA'S VINEYARD FINANCIAL GROUP - SINCE 1991

ORGANIZING YOUR RECORDS FOR AN EMERGENCY

After all the natural disasters of the last decade, you should give some thought to what you would do in the event of an emergency. If you had to evacuate your home, could you quickly get your hands on all important financial documents? Consider organizing and keeping those records in one place, preferably a fire-proof, lockable box. Items that should be placed in the box include:

CASH — Place enough cash to last at least a few days away from home. You may also want to include a charge card with a zero balance.

LEGAL DOCUMENTS — This would include birth certificates, marriage certificates, passports, Social Security cards, military records, naturalization and adoption papers, deeds to property, titles to vehicles, divorce or separation agreements, diplomas, wills, and powers of attorney. In some cases, you may only want to include copies in this box, retaining the originals in a safe deposit box or other secure location.

FINANCIAL RECORDS — Keep a list of all account numbers and contact numbers for all your financial accounts, including bank accounts, investment accounts, 401(k) plans, individual retirement accounts (IRAs), credit cards, and outstanding loans and mortgages. You should also prepare a list of advisers. If you keep most of your financial records on the computer, include a backup in this box.

INSURANCE POLICIES — Include copies of all insurance policies, including life, homeowners, automobile, Long-term care, medical, and disability.

HOUSEHOLD INVENTORY — You should have a complete inventory of the entire contents of your home. You can either write or videotape the inventory. Either method will work, but a videotape typically requires less time. Make sure to include everything in your house, systematically working your way around every room so that nothing is left out. Keep receipts for the larger items with the inventory.

SAFETY DEPOSIT BOXES — In addition to the items you might keep at home in a fire-proof box you might also consider keeping all original documents at a bank safety deposit bank. If you do have a safety deposit bank be sure to keep an updated inventory of what you have in the box and also, be sure your key is kept in a safe place that can be easily accessed.

As always, we are happy to assist you. Please do not hesitate to call us at 508-693-8850.