



MonumentNews

Your Quarterly Newsletter from Monument Bank

Fall Issue October 2010

Meet the Bethesda Branch Staff

When you think about your bank, what is one of your first images? Very likely it is the branch office staff – the frontline, so to speak. **We'd like you to meet the Bethesda Branch staff.**

Yee Yee Tun, the Branch Manager, Margaret Ladd, the Assistant Branch Manager and Branch Representatives Verrell Butts, Alex Parrish and Janjah Travers are the smiling faces that greet you Monday through Friday at our Bethesda office. Although our goal is to make your banking convenient and to help you perform as many tasks as possible from your own office or home, there are times when you may want to come to the bank, i.e. to open an account, to make cash deposits, to purchase a Cashier's Check or to cash a check, just to name a few. We also know that many of our customers are happy to come to the bank because they actually enjoy the friendships they have built with our staff.

All of our branch staff are experienced bankers who, if not able to answer your question, will know how to direct your inquiry to the appropriate personnel. They are also the ones who can somehow process your transactions quickly and accurately while talking to you about your children and still "balance to the penny" at the end of the day. (continued on page 4)

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Letter from the President



Dear Friends,

At the time we published our first newsletter in October 2009, we reflected upon our fourth anniversary with appreciation for our customers, staff, directors and shareholders. We were also proud of our strong performance in a struggling economy. One year later, at a milestone anniversary for community banks, we continue to appreciate those who have contributed to our success and are pleased that our performance ranks us among the top new community banks in the region.

We entered 2010 with the goals of expanding our SBA lending program, introducing a Residential Mortgage Department and opening our second branch office. We have achieved these three goals and in the process have created 17 new jobs. As of press time, Monument Bank had made several SBA loans totaling \$2.5 million and we have several million more in our pipeline. The recent low mortgage rates have made this a favorable time for our Residential Mortgage Department to attract a lot of interest. To date Clark Goldstein and his team have originated \$11.6 million in residential loans.

Our operating trends continue to be favorable as total assets grew to \$296 million compared to \$227 at September 30, 2009, an increase of 30%. In the same period, loans grew to \$211 million from \$170 million, an increase of 24%, while deposits and repurchase agreements grew to \$244 million from \$182 million, an increase of 34%. After-tax profit for the nine month period ending September 30, 2010 totaled \$1.4 million compared to \$838 thousand for the same period last year, an increase of 67%.

According to the Independent Community Bankers Association (ICBA), there are 8,000 community banks that employ nearly 300,000 people in more than 20,000 locations in all 50 states, D.C. and two U.S. territories. We are proud to be counted among their numbers.

On behalf of the management, directors and staff of Monument Bank, thanks for five great years. Please feel free to contact me or my staff anytime for any reason. We know our success is the result of your trust and loyalty. We will work hard to keep that trust.

Sincerely,

H. L. Ward
President & CEO



Express Deposit is Secure and Convenient

Is banking convenience a top priority for your business? If the answer is yes, here are some questions to consider:

- Do you deposit mostly checks?
- Do you often (or just sometimes) have to make deposits after normal banking hours?
- Are you or your staff spending too much time, and therefore wasting money, by going to the bank?

If you've answered "yes" to any of these questions, you are a candidate for Express Deposit.

Our goal from inception was to be a community bank that offered unmatched convenience to our customers. In our July 2010 edition, we told you about Escrow Manager and its ability to streamline operations in the management of multiple accounts for clients such as law firms, title companies and property management companies. In this edition, we want to introduce you to Express Deposit which eliminates the need, time and expense of going to the bank. Even better, deposits made up until 6:00 pm are credited the same day. All you need is a small scanner on your desktop *in your own office!*

This is how it works: Express Deposit is a web-based application that processes the customer's check using a small desktop scanner. The scanner captures the image of the check and based upon automated eligibility criteria will then convert and process the image electronically or via a check image. (As a result of the Check 21 Act, a digital image of a check is considered a legal document.) The file is then transmitted and deposited to the customer's account at Monument Bank. And did we mention that you can deposit your checks up to 6:00 p.m. Monday through Friday for same day credit?

Monument Bank was one of the first local banks to adopt remote deposit (Express Deposit is the Monument Bank brand) in its effort to make banking convenient. Although we love to see you in our branch offices, we understand if you want to bank from your office and just drop by occasionally to say hi!

ICBA Recognizes Monument Bank on its Fifth Year

To give visibility to our fifth year, the Independent Community Bankers Association (ICBA) acknowledged our anniversary with a press release. "ICBA is fortunate to have had Monument Bank as a member of the association for five years," said ICBA President and CEO Camden Fine. "Community banks such as Monument Bank are passionately committed to serving their local customers and communities. Community banks truly are the lifeblood that drives America's communities nationwide."

Bank Notes

Taste of Bethesda

A warm sunny day on October 2nd was the perfect setting for the 21st Annual Taste of Bethesda. For the fifth consecutive year, Monument Bank employees volunteered to help insure the event's success. Our thanks go out to Teresa Avent, Rick Carder, Debbie Colliton, Jenn Dahlke, Harvey Dickerson, Ashley Garcia, Clyde Garrett, Karen Grau, Lena Marcellino, Chris Pate, Patrick van der Ham, Dee van der Ham, H. L. Ward, Peter Weber and Frank Zuylen.



Above: Peter Weber and Karen Grau are two of many of the Bank's volunteers at the 21st Annual Taste of Bethesda.

Colliton and Van der Ham Attend Title Association Convention

Debbie Colliton and Patrick Van der Ham, both Senior Vice Presidents and Business Development Officers, recently attended the Maryland Land Title Associations Annual Convention held in Ocean City, Maryland. Debbie and Patrick were exhibitors for Monument Bank and had the opportunity to meet representatives of member title companies and discuss the many products and services Monument Bank has to offer.

Jane Fairweather Named Jewish Woman of the Year

Bank customer and shareholder Jane Fairweather has recently been named a recipient of the 2010 Jewish Women International Community Leadership Award. A top real estate agent in the Washington, D.C. area with career sales over \$1 billion, Jane is being recognized for the part of her life that does not involve selling homes and coaching new agents. One of her many community causes is the Jane Fairweather Community Service Scholarship Award. She is also the originator of the Strut Your Mutt festival that raises funds for both the Bethesda-Chevy Chase Rotary Club and the Bethesda-Chevy Chase Rescue Squad. Accept our hearty congratulations, Jane.

Celebrating Good Works Spotlight on Rebuilding Together Montgomery County

Rebuilding Together Montgomery County is a nonprofit volunteer organization dedicated to helping elderly and disabled low-income homeowners and families with children through home renovation and repair. Their mission is to keep people living in a warm, safe and independent environment. Many community residents who have worked all their lives and have been physically and financially able to maintain their homes in good condition now find themselves, due to illness, the loss of a spouse, aging or economic hardship, unable to do the repair work themselves and their homes deteriorate or become unsafe.

Rebuilding Together (formerly *Christmas in April*) Montgomery County was founded in 1989 by Jay Treadwell and Gordon Hawk. Over the lifetime of the program, more than 33,335 people have come forth to transform 1,570 homes and non-profit facilities providing \$9.5 million in market value of repairs.

Using funds from the EmPOWER Maryland grant they were awarded by the Maryland Energy Administration (MEA), Rebuilding Together Montgomery County worked in cooperation with The Chesapeake Climate Action Network (CCAN) to lead energy efficiency repairs on five homes on Sunday, October 10th.

On October 11th, the organization held its annual golf tournament at Norbeck Country Club and Monument Bank was again one of the presenting sponsors. Dan Helle, the NBC4 sports anchor, was a guest speaker at the awards ceremony. We are honored to support such a worthy organization that has had a measurable impact on the quality of life in our community. Visit their site at www.rebuildingtogethermc.org.



Left: Volunteers for Rebuilding Together Montgomery County join forces with CCAN to complete energy efficiency repairs on five homes on October 10th.

Coming: More Convenience, Better Banking

We are excited to share with you that we will begin a series of system enhancements in March 2011. Some of these enhancements will include mobile banking, single sign-on for users of multiple convenience banking services, improved online banking functionality for both consumers and commercial clients and also improved statement formats and delivery. Our single goal is to make our Convenience Banking even more convenient. Technology advances do not stand still and your Monument Bank team is committed to continuing to seek every opportunity to make your banking experience with us convenient, accurate and highly responsive. Be on the look-out for future information about the system enhancements that we hope will make you happy you chose Monument Bank.

Obama Visits Gelberg Signs

President Obama selected Monument Bank customer Gelberg Signs as the stage for his August 6, 2010 remarks on the economy and the July employment numbers. Why Gelberg Signs? The answer is simple - because they personify the small business that has continued to drive the recovery with their hiring practices. The Obama Administration's Federal HIRE Act (Hiring Incentives to Restore Employment) gave Gelberg Signs access to additional capital through SBA loan programs. The loans the company acquired through Monument Bank have enabled them to reinvest in its infrastructure, improve its physical plant, and most importantly, hire. As of August 2010, Gelberg Signs had hired 15 new employees, six of which were previously unemployed.

In a press release, Guy Bami, a principal of Gelberg Signs along with brothers Luc and Neil, said "We see Gelberg Signs as a threshold company. We are not using SBA loans or the federal tax incentives to just get by, but rather using them as a springboard to fuel our future growth."



Above: David Fairweather, Chairman of the Board of Monument Bank, shakes hands with President Obama following the President's remarks at Gelberg Signs.

And speaking of SBA lending, in the October 15th edition of the Washington Business Journal, Monument Bank ranked 17th out of the 50 largest SBA lenders in the Washington, D.C. Metro area. We were ranked 30th in 2009.

Your Direct Line to Service

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Getting a Grip on Time Management

"There just aren't enough hours in the day."

Sound familiar? One of the most challenging issues for any business person or consumer is effective time management. We know we should do it, we talk about it (incessantly) and yet we always seem to find ourselves in the same catch-up situation and feel like, well, a hamster frantically running in its wheel. Here are a few tips:



- **Learn to see the difference between urgent, important, and not important:** Not everything is an "A" priority. The only truly urgent tasks are those that have the greatest impact on your long-term goals. When you really think about it you may realize that some of the tasks you have considered to be urgent, aren't really even important.
- **Know your priorities and act on them:** The 80/20 rule applies to time management as much as it does to many other ratios in your business. Eighty percent of the reward may very well come from 20 percent of your effort. Take time to determine where the biggest reward comes from and invest your time there.
- **Planning makes all the difference:** Take the time to think through your tasks, prioritize them and write them down. For maintenance type tasks or major projects, schedule a block of time each day or each week and treat it like a client appointment. Although fires can always erupt at any time, unless it is a real crisis, stick to the commitment you made to yourself for no interruptions, no distractions.
- **Schedule tomorrow's tasks at the end of today:** Don't wait until you arrive at work in the morning to decide how you will allocate your time. Before you leave work each day, review your to-do list, add items, re-prioritize existing ones if necessary and put it in writing or in Outlook. Not only will you be prepared to hit the pavement running the next morning, but it will also allow you to free your mind so you can enjoy the evening and re-energize yourself.
- **Understand how you spend your time:** Although your first reaction may be "who has the time to do that?", there can be real value in tracking how you are spending your time for one week. The notes you keep may be very revealing and will help you arrive at a successful time management program.

Meet the Bethesda Branch Staff (continued from page 1)

As we all know, the days of "bankers' hours" are a part of distant history. The Bethesda Branch team are here early to open up and process night drop bags. When the Bank doors are locked in the afternoon, they will spend as much time as necessary balancing and completing the day's paperwork. They are, indeed, an extremely important part of Monument Bank.