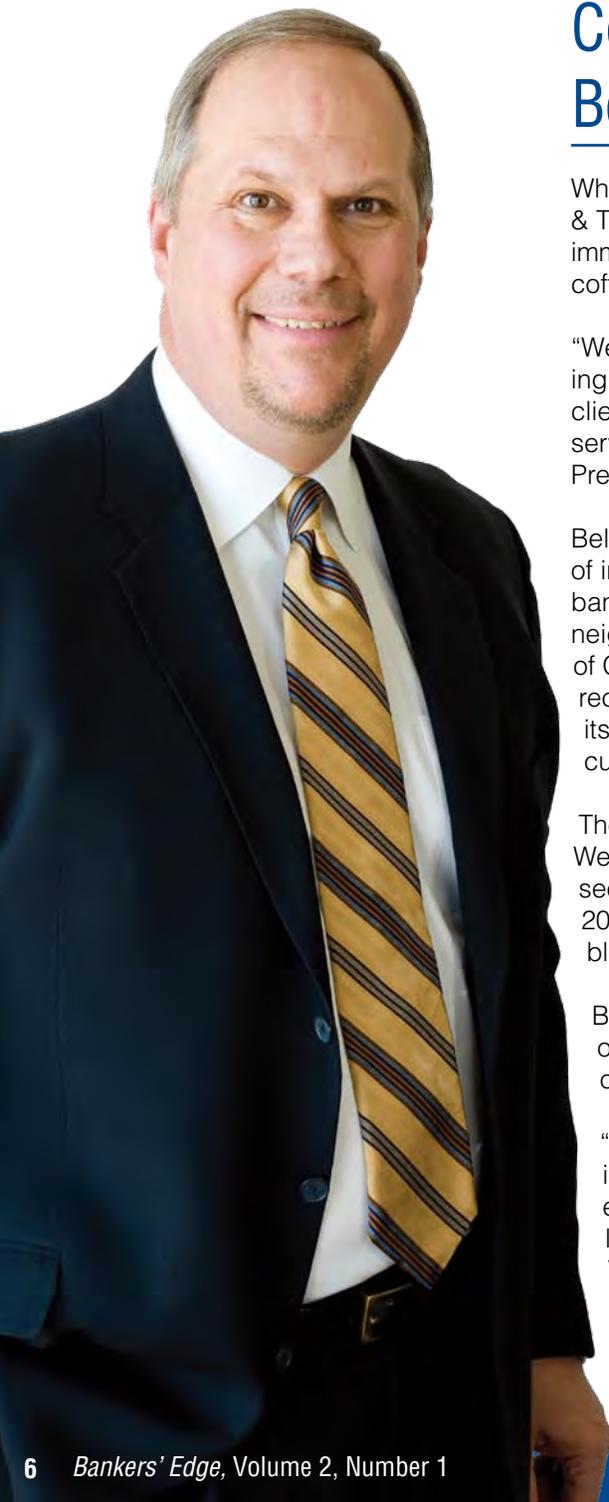
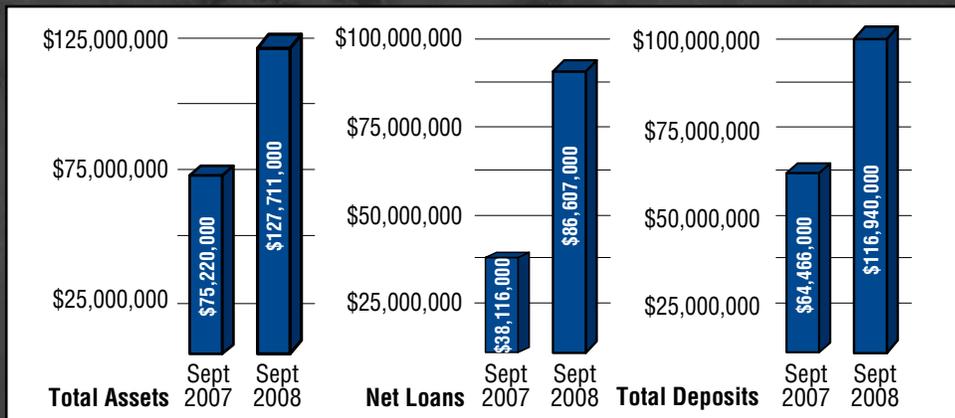


“We appreciate the small bank feel in a bank that is big enough to accommodate our needs.”

Steve Diamond  
President  
Malko Electric



## Cozy With Clients: Belmont Creates Legendary Experiences

When clients step inside Belmont Bank & Trust Company, they are greeted immediately with a smile, Starbucks coffee and fresh cookies.

“We want to provide a legendary banking experience, and we take care of clients with truly committed customer service,” says William F. McCarty III President and CEO of Belmont Bank.

Belmont Bank was created by a group of investors yearning for a community bank that would fit cozily into a unique neighborhood on the northwest side of Chicago. The locally-owned bank received its charter in June 2006, and its local leaders respond quickly to customer needs.

The bank’s main branch is at 8250 West Belmont Avenue in Chicago. A second branch will open sometime in 2009 three miles away on the 5400 block of West Belmont Avenue.

Because the bank sits in the middle of a Polish community, at least seven of its employees speak fluent Polish.

“Neighbors feel comfortable coming in. They can deal with our employees even if they don’t speak English,” explains David Peshek, Senior Vice President and Chief Operating Officer.

“We aren’t a branch of a larger bank. We are the bank. If we say

something is going to happen, it’s going to happen,” Peshek adds.

Ron Banks, Chief Financial Officer, says “As of this date, we have exceeded our plan in all the financial categories from assets to loan growth to deposits. Even with all that is going on in the banking world and the big drop in interest rates, we are still ahead in earnings since inception. We are on the cusp of making a profit in 2009.”

Some of this success is due to Belmont Bank’s synergistic relationships with Pacific Coast Bankers’ Bank (PCBB) and with Banc Investment Group (BIG).

The relationships began with Belmont Bank managers reading the Banc Investment Daily — a must read for thousands of community bankers. “It’s very helpful, and we share it with our employees and our board members,” says McCarty. “It is a sound, solid management tool.”

McCarty and Peshek also benefited from attending a tactical workshop hosted by PCBB and BIG. “There were a lot of bankers there that we knew and respected. The light went on. We were a *de novo* bank and here is a good partner,” McCarty says.

“They have done that and more. From a strategic standpoint, PCBB and BIG have always had suggestions that are

Shared vision is what keeps Belmont Bank responsive to the Dunning Community in Northwest Chicago. From left are: Ron Banks, CFO; Jose O. Torres, SVP; Young Kim, Retail Banking Officer; William McCarty III, President & CEO; David A. Dagley, Commercial Banking Officer; and David Peshek, SVP & COO.

Belmont Bank nurtures relationships by visiting client businesses. Center: Belmont's Young Kim and David Rubis, right, visit the father and son team of Phil Rubino and Anthony Rubino at Sicilian Bakery. Bottom: Andrew Maggio and Thomas Tartaglia, from left, enjoy a moment with their banker Young Kim.



thought-provoking. They are proponents of change, moving with us to keep making this bank better," McCarty adds.

***“Belmont is always looking to embrace technologies that can improve the banking experience for its clients.”***

*— Earl Charneske, PCBB Vice President and Relationship Manager*

Belmont relies on PCBB and BIG for a variety of services including its robust credit stress analyzer; brokered CDs; asset liability management; loan pricing models and loan participations.

“With the credit stress testing, we can stay ahead of the curve,” explains Belmont CFO Banks. “By using the analyzer on a quarterly basis, we show examiners that we are proactive.”

“It’s vital for banks to avoid tunnel vision” reports Earl Charneske, Vice President and Relationship Manager for PCBB.

“Our approach is giving banks a variety of excellent options from which to choose. For instance, our brokered CDs allow banks to raise deposits quickly through wholesale CDs.”

Charneske applauds Belmont Bank managers for being both relationship-driven, and cognizant about what is good for the bank.

“Belmont is always looking to em-

brace technologies that can improve the banking experience for its clients. Out of the gate they have made some pretty big accomplishments. Their profitability is right there, and they recognize the value of the specialized tools we provide behind the scenes,” adds Charneske.

Attorney Timothy Whiting is impressed by Belmont’s individualized service and the technology it offers. “They immediately made me feel as if I was their No. 1 customer. They put a direct deposit device in my office so I can make deposits right from my desk,” says Whiting, owner and founding partner of Whiting Law Group, Ltd.

“I have never been happier with a bank or my banker,” underscores Whiting. He says his former bank sometimes made him wait 20 to 30 minutes on the phone before he could speak with a live person.

Steve Diamond, President of Malko Electric, says he, too, is very satisfied with his banking experiences at Belmont.

“We have always taken a personal hands-on approach to our business and we look for this quality in the people with whom we do business.”

“Belmont Bank personnel are totally dedicated to customer service. They take the time to understand our business and our needs. No personal or corporate need is too small of them to accommodate. We appreciate the small bank feel in a bank that is big enough to accommodate our needs.”

