

## Letter from the President

Welcome to our second edition of **Notes of Interest** this year.

It is hard to believe, but Brookhaven Bank recently celebrated its second anniversary. We opened in August 2007, and who could have predicted what the next two years would hold in store? Despite the banking industry enduring its most trying times since The Great Depression, we have managed to carefully build a successful business model based on conservative lending in the local community funded by strong core deposit growth.

As an illustration of our growth, we recently surpassed the milestone of \$100 million in assets. We achieved this largely through the success of two core deposit products: ELITE.CHECKING and our Prime Time Money Market account.

Our ELITE.CHECKING product has brought in hundreds of new customers this year. We are able to offer very competitive market interest rates with ELITE.CHECKING due to our ability to earn merchant transaction fees through the minimum debit card

usage requirement. We also have enjoyed excellent growth in total accounts and deposits through both Prime Time Money Market and savings accounts.

Our loans are well diversified and have grown over \$40 million this year. We are building relationships with strong commercial customers in metro Atlanta.

Our loan and deposit growth has received a huge boost from our Johnson Ferry Office and the outstanding contribution made by Fred Andrew and his team. This office is in a highly visible, high traffic area and has exceeded our expectations.

Helping us greatly in our recent expansion efforts has been the addition of William "Bill" Kane to our leadership team. Bill joined Brookhaven Bank in May of 2009, and in a short period of time, has helped raise our profile through his experience, contacts, and well-honed banking skills (please see our Employee Spotlight article inside for more information on Bill Kane).



Laurice Tatum, President

I am excited about Brookhaven Bank's future for both the rest of this year and beyond. We are well positioned to gain additional business in our community as the economy starts to emerge from recession and people continue to discover the friendly and professional service they receive from our highly valued employees.

Thank you for your continued interest and involvement with Brookhaven Bank.

### Highlights of What's Inside:

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## Employee Spotlight

**Bill Kane**  
**Executive Vice President,**  
**Chief Credit Officer**

This past spring saw a major addition to Brookhaven Bank's management team with the hiring of William "Bill" Kane, Executive Vice President and Chief Credit Officer.

In addition to serving as the Bank's Chief Credit Officer, Bill is helping lead the Bank's expansion into the Brookhaven and North DeKalb communities. He has 30 years of banking experience with the past 20 years working for institutions in DeKalb and Gwinnett counties. Most recently, Bill served as Executive Vice President and Chief Credit Officer for Park Avenue Bank in Gwinnett County. Prior to joining Park Avenue Bank, he served as director and an executive officer of Mountain

National Bank in Tucker, DeKalb County, Georgia from 1988 to 2004, until it was merged into Bank of North Georgia.

"We are very pleased to land someone with Bill's experience, contacts, and leadership capabilities," said Brookhaven Bank's CEO Laurice Tatum, "we expect Bill to play an integral role in our expansion efforts."

Bill's banking career began in 1978 with National Bank of Georgia in Atlanta, Georgia. He is a graduate of Bowling Green State University in Bowling Green, Ohio, and has an MBA in Finance from the University of Miami in Miami, Florida.

Bill lives in Snellville with his wife Pam of 32 years. He has two children, one daughter in Atlanta and a son



Bill Kane

in Los Angeles. In his free time, Bill enjoys golf, fishing, college football and building waterfalls.

## Brookhaven Bank and Our Community

**Brookhaven Arts Festival**  
**Saturday, October 17th, 2009**  
**10:00 AM until 6:00 PM**  
**Sunday, October 18th, 2009**  
**12:00 Noon until 6:00 PM**

We are proud once again to be a sponsor of The Brookhaven Arts Festival, this year as the Presenting Sponsor. We also helped sponsor last year's event, and our continued involvement is another example of our commitment to the cultural events in the Brookhaven Community.

The Brookhaven Arts Festival, attracts talented artists from throughout the Southeast, including painters, woodworkers, and photographers. While browsing for art, attendees also have the opportunity to taste local edibles, listen to homegrown musicians, and socialize. The Festival also sets up special attractions for children, so by all means, bring the kids along! Admission is free.



The Brookhaven Arts Festival is just one part of the larger Brookhaven Arts Alliance. The mission of the Brookhaven Arts Alliance is to provide art education and cultural events to residents and visitors of Brookhaven with the goal of opening the Brookhaven Center for the Arts. This Center will house a gallery, a retail element and space for events and art classes.

The Brookhaven Arts Festival will be held this year on October 17-18, 2009 and takes place on Apple Valley Road, adjacent to the Brookhaven MARTA Station.

Apple Valley Road is closed to traffic for the event, which provides an ideal, pedestrian-only zone for participants to shop, socialize, and enjoy art in a relaxed setting. Brookhaven Bank will have a booth at the Festival so if you come, and we hope you will, stop by and say hello.



# Brookhaven Bank Now Offers MasterCard & Visa Services

## Convenience and a Low Rate Is Always Great.

Brookhaven Bank is excited to announce that we are now offering MasterCard and Visa services, which includes both personal and business cards. "This is something we have been looking to offer for a while, we are glad now that it is available," stated Laurice Tatum, President and CEO. "It is just one more service that we can add to our product line that offers convenience and competitive rates to our customers".

Brookhaven Bank's personal MasterCard and Visa cards offer worldwide acceptance, a low introductory rate, no annual fee and flexible reward options.

You earn one point for every \$1 spent on your credit card, and then you redeem them to receive rewards.

- *Travel* – There is a variety of travel options to choose from including free round trip flights, discounted air fare, free hotel stays, cruises, and much more.
- *Cash Back* – There is the convenience of cash when you want it most! Redeem points to shop, dine or have a fun night on the town.
- *Gift Cards and Merchandise* – There are hundreds of brand name items in electronics, jewelry, appliances or select a gift card from your favorite restaurant or retailer.



Plus, you will receive a 3,000 point bonus. A 1,000 point bonus is added per month for purchases made on the first 3 billing statements.

With Brookhaven Bank's Visa Business Card, the choice is yours . . .

- Pay your balance in full every month to avoid finance charges or make a partial payment when you need to manage cash flow.
- Customized Credit Lines – You decide how much credit you want each authorized employee to have. We'll set individual limits based on your instructions.
- Attractive APR
- Plus, the same point system and rewards as above including the 3,000 point bonus.

For full details and an application, come into either one of our offices today. We look forward to providing you with yet another Brookhaven Bank convenience.

## Where Is The Connection?

### Brookhaven Bank and Senior Connections

Brookhaven Bank has been a proud sponsor of Life Enrichment Services for over a year. We have sponsored the publication of their quarterly "Adventures in Learning" catalog and held online banking classes for its members. Additionally, we have facilitated lunch-and-learn sessions on structuring accounts for FDIC insurance, protecting against identity theft, and learning about the current state of affairs in the world of banking.

In January of this year, the Life Enrichment Services program became part of Senior Connections. Since the mission of Senior Connections is to maximize independence for seniors through advocacy, information, and services, the merger of these two non-profit organizations was a natural fit.

Senior Connections has been a part of our community for 36 years. It was started by concerned community leaders in 1973 as The Dekalb Community Council on Aging. Its name changed to Senior Connections in 1995 and in 2001, Seniors Connections moved into its new senior service facility in Chamblee. Senior Connections is probably best known for the 4 primary services it provides – Meals on Wheels, in-home care, home repair, and management of the 5 Dekalb County senior centers.

Delivery of Meals on Wheels in DeKalb County began in May 1975 with 147 meals being delivered. In 2008, more than 320,000 meals were delivered to home-bound seniors throughout the metro Atlanta region. Each week, dedicated Senior Connections volunteers gather to keep the Meals on Wheels program running smoothly. Volunteers at the central kitchen at the Senior Connections facility in Chamblee package and deliver meals, while others from the Scottdale and Lithonia neighborhood senior centers deliver to their surrounding communities. This summer, Saturday delivery of meals began in Central Dekalb from the Mack Love building near Toco Hills.

Senior Connections began in-home care services in 1983. Today, licensed and expertly trained in-home care providers visit seniors throughout metro Atlanta each day to assist with the everyday necessities of bathing, dressing, grocery shopping and more. These caring professionals make a world of difference to the senior and to their families. With Senior Connections' in-home care service, seniors are given the personalized care they need to stay in their own homes for as long as possible.

The Home Repair Program started more than 10 years ago. Common repairs to seniors' homes include fixing leaky roofs, repairing plumbing structures, and providing a winter weatherization program to ready seniors' homes for the

winter and help control utility costs. Home modifications for safety and accessibility include installing grab bars and railings and adding handicap accessible features such as wheelchair ramps. These home repair jobs allow seniors to remain in their homes near the support community on which they depend.

Senior Connections also manages the five Dekalb County senior centers and the Mack Love Senior Center. Each day more than 300 seniors gather to attend exercise classes, enjoy nutritious meals with friends or join other seniors for an exciting outing around town. Other area seniors engage in a variety of educational opportunities and participate in group trips through the recently acquired Life Enrichment Travel Aires program. These centers are more than just buildings – they are connecting points for local seniors.

Brookhaven Bank is proud to sponsor this wonderful organization which provides these much-needed services for seniors who choose to remain in their homes. If you would like to utilize the services of Senior Connections or become involved as a volunteer or financial donor, you can visit them at their headquarters at 5238 Peachtree Road, Chamblee, call them at 770-455-7602 or visit their website at [www.srconn.org](http://www.srconn.org).



## How To Contact Us

### **Brookhaven Bank**

Main Office  
404.633.2113

### **Brookhaven Bank**

Johnson Ferry Office  
404.633.2150

### **Fred Andrew**

Johnson Ferry Branch Manager  
404.633.2150

### **David Leaderman**

Area Branch Executive  
404.235.5523

### **Mike Kirschner**

Senior Lending Officer  
404.235.5532

### **Bobby House**

Commercial Lending Officer  
404.235.5550

### **Dorothy Kohn**

Lending Officer  
404.235.5533



Brookhaven Bank Main Office

Brookhaven Bank  
Main Office  
2987 Clairmont Road NE Suite 150  
Atlanta GA 30329  
404.633.2113

Brookhaven Bank  
Johnson Ferry Office  
2221 Johnson Ferry Road  
Atlanta, GA 30319  
404.633.2150

[www.brookhavenbank.com](http://www.brookhavenbank.com)



Brookhaven Bank Johnson Ferry Office

