

Today's Slavie

FALL 2009

WWW.SLAVIE.COM



WELCOME MIKE THOMAS *Slavie's New Lending Expert*

Slavie's is pleased to welcome residential lending expert Michael Thomas. Thomas specializes in loans ranging from primary residences and second homes to investment properties. He provides our customers with trusted advice and a knowledge of the community. Now's the perfect time to let Mike and the Mortgage Coaches at Slavie score you a great rate on your new mortgage or refinance, and discuss ways to lower monthly payments — **to save money!**

Our lenders provide you with the expertise and advice to coach you through the process.

Partner with team Slavie — solid banking practices since 1900. Contact our Lending Department at (443) 265-5561 or toll-free at (800) 676-8839 today.

APPLY ONLINE!

Visit our Web site at
www.slavie.com

GET AN EARLY START *on important investment lessons*

As an investor, you likely learned any number of valuable lessons over the years. Some came from observation, some from experience. Why not share your life lessons with your children, helping them become knowledgeable investors early on?



Here are four ideas with which you can begin their training:

1. *Reveal the magic of compounding.*

Has it dawned on your children that employment isn't the only way to fill their wallet or purse? Investments produce income as well. And when that income is reinvested, the income earns income. In short, it's the power of compounding, something that Albert Einstein is reputed to have called "the greatest mathematical discovery of all time."

2. *Explain the importance of paying themselves first.*

Stress the significance of figuring out what they can set aside for saving and investing rather than waiting to see what's left over after expenses and luxuries. By establishing this pattern of saving regularly as youngsters, the habit may well become ingrained.

3. *Keep the discussions lively and simple.*

A good starting point for investment education is the Internet. Today's kids, sad though it may be, aren't all that interested in libraries and bookstores. But using the Internet is second nature to them. Make it a point to spend some time "surfing the net" with your children, and look at some of the sites devoted to educating young investors about the principles of investing. There are many creative places to visit that offer games and simulations that will teach without seeming like lectures.

4. *Concrete is better than hypothetical.*

Investing will become exciting to your children if they can see their investments at work. They can track their shares on the Internet and get a bit of feeling for their risk tolerance. (Ask them to describe how they feel when their shares go up or down and how they would react if they had put a great deal of money in the company.) Owning dividend-producing shares of a company means regular checks in the mail. To stimulate their interest, have them pick the stocks of companies with brand names that they recognize. For instance, they might buy shares in the brand labels that they wear, the fast food that they eat or the forms of entertainment that they especially enjoy.

Money sense won't be learned in the classroom nor can parents expect that saving and investing automatically will become part of their children's lives without parental guidance. We hope that these starting points help you with your discussions.

Please remember that Lauren and Gary with Slavie Financial Services are here to help you. Do not hesitate to call us at (410) 638-0667.

Securities and Insurance Products are offered by LPL Financial, member FINRA/SIPC, and its affiliates. Slavie Financial Services: Not registered broker dealer(s); Not affiliated with LPL Financial.

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit



SLAVIE FINANCIAL SERVICES SEMINARS

Strategies for a Financially Secure Retirement

Presented by Gary Geiss, Vice President, Slavie Financial Services

When

- Friday, October 16
- Friday, October 30
- Friday, November 13

Time 12:00 – 1:30 p.m.

Where Slavie Federal Savings Bank – Board Room
1614 E. Churchville Road, Bel Air, MD 21015

Topic Help plan for a comfortable retirement by exploring each of these areas: Risk Management, Investment Planning, Tax Planning and Retirement Planning. Feel free to bring a friend!

Call Mary Beth Bushall today to reserve your space: (410) 638-0667

Securities and Insurance Products are offered by LPL Financial, member FINRA/SIPC, and its affiliates. Slavie Financial Services: Not registered broker dealer(s); Not affiliated with LPL Financial.

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit

CREDIT CARD

Slavie offers customers a variety of credit card options including low rate cards, preferred points cards, and reward or non-reward business cards. Whether it be for your personal or business needs, we offer you the choices you deserve.

Benefits available include:

- No annual fee cards available
- Visa® or MasterCard®
- Low introductory rate
- Interest-free grace period
- Rewards program option
- 24-hour toll-free customer assistance
- Auto rental insurance

Stop by your neighborhood Slavie branch today to apply!

ATMs WITH ADDED CONVENIENCE

To help you find an ATM when you're on the go, MoneyPass recently unveiled their new MoneyPass ATM Locator app for the Apple iPhone. Visit any iPhone App Store to download the free locator application. Allpoint also launched a new iPhone and Android application. Be sure to visit the Slavie Web site to download your link to the Allpoint ATM app—www.slavie.com.

Of course, both Allpoint and MoneyPass continue to offer our customers the convenience of a 24-hour speech phone system, mobile Web-friendly locator, GPS download functionality and a network of over 55,000 surcharge-free ATMs available nationwide.

A PREMIUM RELATIONSHIP

Slavie's Premium Rate Checking account offers free checking AND a great interest rate!

For a minimum monthly balance of \$2,500 you can earn a premium interest rate on your money, PLUS receive all of the following:

- FREE** Checking With No Per Check Charge or Monthly Fee
- FREE** Online Banking
- FREE** Simplicity Bill Pay
- FREE** VISA® Debit or ATM Card
- FREE** ATM Usage at Over 55,000 ATMs Nationwide
- FREE** 24 Hour Telephone Banking
- FREE** Direct Deposit
- Overdraft Protection (*if approved*)

We'll even buy back your old checks! Come in and save today with Slavie's Premium Rate Checking.

\$2,500.00 minimum deposit required to open Premium Rate Checking account and earn interest. Monthly service charge of \$8.00 and no interest paid if balance falls below \$2,500.00 at any time.

SLAVIE EVENTS

Customer Appreciation Days!
October 30 & 31

Fall Expo Event

Meet the employees of Slavie and learn more about "Today's Slavie" by visiting our booth at the Fall Expo at Harford Mall in Bel Air on **Friday, October 16 and Saturday, October 17** between 9:30 a.m. and 9:30 p.m. Stop by our booth and receive a free gift!

Slavie Financial Services Seminars

October 16 | October 30 | November 13
(See article for more details)



Strengthening communities. Serving neighbors.

Bel Air
1614 E. Churchville Rd.
(443) 265-5555

Overlea
3700 E. Northern Pkwy.
(410) 444-5555

