

# Today's Slavie

SPRING 2010

WWW.SLAVIE.COM

110<sup>th</sup> ANNIVERSARY

The saying, "things get better with age," couldn't be more true!

**Slavie Federal Savings Bank is proud to celebrate 110 years of providing customers of greater Baltimore with sound financial advice, competitive products, friendly service and more importantly a financial partner.** Join us as we celebrate

Slavie's 110<sup>th</sup> year with an anniversary party held on **Saturday, May 1<sup>st</sup> at Slavie's Bel Air headquarters located at 1614 E. Churchville Road, from 9:00 a.m. to 1:00 p.m.** The celebration will include appearances by Greg Carpenter and Diane Lynn of 101.9 Lite FM, music, games and giveaways, activities for the entire family, a grand prize drawing, refreshments and more!

## TEACH CHILDREN TO SAVE

**Teaching children valuable financial lessons early is important in producing responsible adults.** Slavie is proud to participate in **Teach Children to Save Day, held on Tuesday, April 27, 2010.** For 14 years the Teach Children to Save program has partnered banks with students for lessons on the importance of saving.

Visit [www.teachchildrentosave.com](http://www.teachchildrentosave.com) for details on the program and to download the Money Talks newsletter – specially designed for youngsters, it's full of activities and information to make saving fun!



## A NEW DECADE BRINGS PROMISE

**As history turned the page on another decade the word that may best describe the last 10 years is survival.**

One of the primary reasons for the past decade of difficulty was the fact that it was book-ended by two major recessions. But 2010 marks a new decade and perhaps a new paradigm. Emerging from the worst recession since the Great Depression, economic recovery appears to be the theme for the coming few years. The housing market has begun to stabilize, employment is moving towards net positive jobs, and corporate profitability has been on the rise. **As a result, a very different tone will emerge as companies are poised to transition from a strategy of surviving to one fueling growth.**

While tough markets test the resolve of corporations, investing for the future is the lifeblood of corporate success—it sets the stage for future innovations, discoveries and enhanced product lines, as well as preparing for the increasing demand of a growing customer base. The modified adage that you have to spend money to make money is certainly appropriate, as companies look to invest today for future benefits. **In 2010 companies will need to increase capital expenditures, continue inventory re-stocking and accelerate the pace of re-hiring staff to fuel future growth.**

While all is not perfect, economic danger has begun to ebb. **As a result, corporate America is shifting its strategy from protecting the bottom line (profits) to growing the top line (sales).** While many recessions are rescued by the strength of the consumer, this recovery is poised to be fueled by the return of business spending, as increasing capital investments and re-hiring workers to meet growth initiatives will be the recipe for success in 2010's road to recovery. **As always, we encourage you to contact Slavie Financial Services with questions or concerns.**

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**Let the Slavie Financial Services team help you!** Pictured from left to right: Lauren Rebbel, CFP®, LPL Financial Advisor, Vice President and Manager; Gary Geiss, LPL Financial Advisor and Vice President; Mary Beth Bushall, Client Service Assistant

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Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit



# SLAVIE FINANCIAL SERVICES SEMINARS

Join Slavie Financial Services for an informational seminar featuring guest speaker, **Melissa Barnickel, CPA, CLTC.**

## Insurance 101:

April 28, 7:00 p.m., Bel Air Branch  
April 29, 3:00 p.m., Overlea Branch

This seminar will review insurance products to help you determine how much coverage you need and when updates are appropriate. Visit [www.slavie.com](http://www.slavie.com) for full seminar details and contact Mary Beth Bushall to reserve your space today! (410) 638-0667 or [mb.bushall@slavie.com](mailto:mb.bushall@slavie.com).

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Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit

## SLAVIE EVENTS

### Harford Chamber's Spring Expo

Meet the employees of Slavie and learn more about what Today's Slavie offers. **Visit our booth at the Spring Expo at Harford Mall** in Bel Air on Friday, April 16 and Saturday, April 17 between 10:00 a.m. until 9:30 p.m. and receive a free gift!

### Customer Appreciation Days!

**Join us on April 30 and May 1 at the Bel Air or Overlea branches to celebrate our 110th anniversary!** It's a milestone we're proud of and what better way to celebrate than to do so with our favorite customers! Enjoy refreshments and a gift just for stopping by during branch hours.

### Futures 11 Career Fair

Slavie recently sponsored four local students in the **Futures 11 Career Fair held at Harford Community College on March 25th.** The event focused on networking and career preparation for high school juniors. Approximately 400 students from several local high schools participated, including Harford Technical, Aberdeen's Science & Mathematics Academy, Bel Air's Biomedical Sciences Program, Edgewood's Academy of Finance and Joppatowne's Homeland Security and Emergency Preparedness Program.

## COMMUNITY NEWS

### Harford Family House

**Between April 1 – May 1,** Slavie's Bel Air branch will collect supplies to benefit Harford Family House in their mission to end homelessness for families with children in Harford County.

#### Items needed:

- Paper towels
- Toilet paper
- Garbage bags
- Laundry and dish detergent
- Light bulbs
- Brooms
- Other cleaning supplies
- Bar soap
- Shampoo
- Sanitary napkins
- Toothbrushes
- Toothpaste
- Diapers
- Pull-ups

## REFINANCE WITH OUR GREAT RATES

**Slavie's Lending team offers you the support and options you need!** Residential lending expert **Michael Thomas** provides customers with trusted advice built on years of experience. Let Mike and the **Mortgage Coaches** at Slavie score you a great rate on your new mortgage or refinance your high-interest mortgage and discuss ways to lower monthly payments.

**Contact Slavie's Lending Department at (443) 265-5561 or toll-free at (800) 676-8839 today.**

**Apply online! Visit our Web site at [www.slavie.com](http://www.slavie.com).**

## Relationship CD EARNs YOU MORE!

**3.25%**  
APY\*

Our relationship certificate of deposit is a **great way to earn money on your money** – with the security of FDIC! This **60-month CD** offers a high, competitive 3.25% APY\* when you sign up for any checking account with direct deposit.

**A relationship with Slavie means you'll never have to worry about being viewed as an account number.**

Interest rate of 3.20% with annual percentage yield (APY) of 3.25% effective March 17, 2010. \$500 minimum required to open certificate of deposit and obtain stated rate. New checking account and direct deposit required. \$50.00 minimum to open new checking account. Penalty for early withdrawal. Fees may reduce earnings on accounts. Deposits insured by FDIC. Offer is for a limited time and subject to change without notice.



*Strengthening communities. Serving neighbors.*

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