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# Milestones



*“Our dedication to learning, giving, and fulfilling dreams will continue as an essential cornerstone in daily and future endeavors.”*



## Making a Difference in Our Community

When we talk about The Victory Bank improving the communities we serve, it's not only through loans to businesses throughout the region. Of course, we are able to deliver professional financial advice and services because of our employees' experience and commitment to excellence. We work hard and believe that every employee is an integral part of a great working environment. You probably already know the bank is involved with many community activities and contributes to a great deal of events in our area. What you may not know is that our employees give so much more of their personal time in support of so many fine organizations in our region devoted to important charitable causes. Our team enthusiastically steps forward and joins with others to achieve important goals.

In 2018 our employees volunteered an astonishing 2,984 hours of their personal time. That's over 57 hours a week! Also consider that we have 'just 47 employees'. These endeavors consist in supporting rotary clubs,

community service groups, hospitals, and colleges to include over 49 non-profit entities.

We believe these contributions exemplify the caliber of our employees' dedication to improvement, not only to their work place, but to their friends, neighbors



**Joseph W. Major**, Chairman and Bank Leader

and society as a whole. We are proud to know and work with such generous people. Our dedication to learning, giving, and fulfilling dreams will continue as an essential

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cornerstone in daily and future endeavors.

Now that spring is finally here, we are planning our community calendar of events. In 2018 we attended nine community days, sponsored three concerts, one movie night and a holiday light contest. We also sponsored numerous chamber of commerce events, local theatres, school plays, sports and many other non-profit organizations. This season will be no different in our dedication to support these activities.

Within this newsletter, you will also read about other ventures we've

initiated to benefit businesses and individuals in the region. Business

*“We work hard and believe that every employee is an integral part of a great working environment.”*

Seminars are being held each month with great success, we have sponsored four students from

Ursinus College in the Community Bank Case Study Competition, and we are continuing our efforts to promote financial literacy by offering free online tutorials. Read more detail in the following pages.

Thanks for your ongoing patronage and support.

Sincerely yours,



Joseph W. Major  
Chairman and Bank Leader



Our 2019 Employee Group Photo

Sincere thanks to our clients and friends for voting us Montgomery County's Best Bank for the third year in a row! We will never stop making you our top priority to understand and exceed your expectations.







Victory Bank was pleased to be featured as the cover story in the December issue of the 422 Business Advisor with Saul Rivkin.

Check out the story here...<http://bit.ly/422VB> (This opens as a PDF file)



Congratulations to Joseph Giunta who was named Citizen of the Year by the Perkiomen Valley Chamber of Commerce.

The Victory Bank is proud to have Mr. Giunta as a valuable colleague and appreciates Joseph's generosity and commitment to the community.

Pictured (left) Joseph Giunta with Saul Rivkin (right).



Saul Rivkin and Bill Vitiello attended the Montgomery County Association of Township Officials Spring Convention in Norristown promoting The Victory Bank to all attending municipalities.



Saul Rivkin at the Chester County Association of Township Officials (CCATO) Spring Conference in Malvern. We do what we promise; we support our municipal clients and the communities we serve. With free banking services and great rates, it's a WIN WIN!



# Victory Bank Business Seminars Announced



The Victory Bank has been pleased to present a series of Business Seminars for 2019. The Series brings members of the community together to learn and grow, featuring topics to boost personal and business performance. Our speakers are subject matter experts, bringing you knowledgeable advice in a clear, concise manner. Whether you are a CEO or an entrepreneur, our mini business seminars provide valuable and useful information everyone can benefit from. Each session of the Victory Business Series can have a direct impact on your business. Beginning in January we've had the privilege of following presenters discuss pertinent topics.

**January** – Leadership presented by: Richard D. LeBoon, ICF Certified Executive Leadership Coach

**February** – Business Taxes presented by: Barb Akins, CPA

**March** – Island Marketing presented by Ed Burns, Founder of Melior and TedX Speaker

**April** – Small Business Financial Literacy presented by Jodi Moore, Junior Commercial Relationship Manager and Bill Vitiello, Business Developer.

Stay up to date with all of our future seminars you won't want to miss. These include:

**6 Business Killers, Productivity Hacks, Making LinkedIn Work For You and more!**

If you can't make it to a seminar, don't worry! We've also made each seminar into a podcast. Podcasts will be posted to our site within a few weeks of the live seminar. Check them out on our site at: <https://www.victorybank.com/business/victory-business-series>



*Victory Bancorp invited individual and institutional investors, as well as advisors and analysts, to attend real-time interactive presentations on <http://VirtualInvestors.com/> - OTC Markets Group. Joseph Major, CEO and Chairman of The Victory Bank, presented live at VirtualInvestorConferences.com on March 14th. Learn more at: <http://ow.ly/izdB50mOs2w>*



# Spring Cleaning is for More Than Just Your Closet

Spring is here, which usually means plenty of work, dusting, and decluttering around the house. But what about your financial house?

Now is an ideal time to dust off your finances and tidy up your budget. Maybe your tax returns have motivated you to increase your emergency savings for the year ahead, or perhaps you need a refresher on the New Year's resolution you made to improve your credit score? Whatever your situation, now is the perfect time to get your financial house in order. If you're looking to tidy up, these strategies in our Financial Literacy courses can help you get your personal finances in check and maintain a strong foundation for the rest of the year.

## ☐ **Start and grow your emergency savings**

- Understand how small changes to your daily routine can add up to significant savings over time.

## ☐ **Dust off your credit report**

- Learn what financial events influence your credit score and what you can do to keep it healthy.

## ☐ **Evaluate your risk for identity theft**

- Learn how to protect your financial information and what steps to take if you fall victim to fraud.

## ☐ **Go paperless and streamline bill payments**

- Learn about different mobile payment options and how they can help you stay on top of your bills.

No matter where you start your financial Spring cleaning, incorporating these tips and tactics into your routine will give your personal finances a fresh start.

Plus, if you register and complete a playlist, you will be eligible to enter a drawing for \$100!

Go to <https://www.victorybank.com/financial-literacy-terms-and-conditions> for all the details.

Check out our full suite of personal finance education resources at <https://victorybank.everfi-next.net/>.



*We had a blast during our Ugly Sweater contest! Check out our winners!*

*1st place - Sarah Benson*

*2nd place - Bill Vitiello*

*3rd place - Pam Havrilla*



# Mark & Kimberly Zlocki



After meeting each other at McDonald's in the mid 2000's, Mark Zlocki, a franchisee and Kimberly Zlocki, a McDonald's Business Consultant, opened their first Dunkin' Donuts store in 2008 in Douglasville, Pennsylvania. Under the corporate umbrella AROD Entities LLC, they have opened eight additional locations, with two in the development process, one of which is currently under construction.

"When we started out in 2008, there was a financial crisis, which made it difficult to secure lending," said Mark. "Also, coming from McDonald's to Dunkin' Donuts was a bit of a challenge, because we weren't yet savvy in their operations and had to learn new concepts by attending lots of training and working in actual stores. When you're in your own store doing your own thing, it's an ongoing learning experience."

Mark says Steen Woodland from The Victory Bank was very helpful in securing the financing they needed and continues to be of great help.

"I would say probably our last five or six stores were helped with financing from The Victory Bank," says Mark.

Victory Bank is very amenable to financing franchise entities such as Dunkin' Donuts, adds Kimberly.

"They have a very straightforward approach. They're friendly and customer oriented. Anytime there's an issue or something we need help with, they're right on the ball. They always find someone in the bank who can assist."

Kimberly says she and Mark are very active in the business. "We don't just sit on the sidelines — we're involved with the day-to-day operations. Most of the staff know who we are and we have great relationships with them. It's more like a family type scenario,

rather than just boss and employee. We have a higher retention rate for the QSR (Quick Service Restaurant) industry, more so than other people."

There have been many changes in the Dunkin' Donuts franchise lately.

"They have changed the name to Dunkin', as most people know," Kimberly says. "They are reimagining the brand, moving in a direction where it's more of a beverage-based operation, more so than donuts. They have a lot of great products coming around, with some new systems with those to enhance the customer experience in the restaurant."

Kimberly says that the restaurants are becoming more health conscious, reducing calorie counts and offering more healthy options.

"They're really doing a great job keeping up with the needs of the next generation," says Kimberly.

# Profile

Commercial lending expert is always learning

## Mike Senico



*“The personal attention our customers receive here is unmatched by any other bank.”*

Mike Senico joined The Victory Bank team two years ago as a relationship manager in the commercial lending area. Working closely with commercial clients, he generates, reviews and renews loans, and is a consultant for those who have questions about their business or need advice in business banking.

A 20-year veteran of the financial services industry, there is probably no question that Mike cannot answer, yet he says he learns something new every day.

“I’m always learning more about the variety of businesses that are out there,” he says. “I’ll work with a developer who’s building or renovating properties. I’ll work with an operating company like a manufacturer, or a distributor, or doctors and attorneys. The new information that comes my way is almost endless. I think that’s my favorite part of the job.”

Mike says his job at The Victory Bank is the highlight of his career.

“I feel valued and respected for my work, and it’s a very good work environment. I like the people here.”

Michael lives in Limerick with his wife and 13-year-old daughter, who plays volleyball. When he’s not playing golf or exercising, he’s contributing to the community as a member of the board of the Zachary Wallace Fund, an organization that holds fundraisers to benefit families with handicapped children, such as raising money to buy wheelchairs or building ramps on homes to make access a little easier.

“We even renovated a playground in West Norriton Township that made it handicap accessible so that any child can use it,” he says. “Our St. Patty’s Beef and Beer event was a tremendous success.”

Mike promises he’s not being biased when he says that given a choice, he would choose to do business at The Victory Bank above all others.

“It’s because I know that the personal attention our customers receive here is unmatched by any other bank.”

The Victory Bank  
has received a  
4 Star Rating  
from Bauer Financial

Bauer Financial is the nation’s leading independent bank and credit union rating and research firm. It has been reporting and analyzing the performance of U.S. banks and credit unions since 1983.





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## Community Bank Case Study Competition

Victory Bank is happy to sponsor four students from Ursinus College in the 2019 CSBS Community Bank Case Study Competition. Participating with 95 other student teams which represent 63 other universities across the United States, students will connect with experienced leaders in the banking industry to study the effects of regulatory relief.

The competition was created to increase insight into the community banking business model and inspire students to seek careers in banking. Student teams will produce both a research paper and a video summarizing their findings.

This year, the case studies will be based on regulatory relief. Focusing on the recently-passed regulatory relief bill, students will be asked to identify how a bank has or will be able to take



*Pictured L/R – Gemma Dufoe, Bridget Sherry, Brett Korn, Jorge Arrisueno, and Dr. Andrew Economopoulos, Ursinus Professor who is advising the students.*

advantage of its provisions and to estimate the resulting economic impact to the bank and community. Upon completion of the competition, CSBS hopes to collect evidence to present to Congress in support of regulatory relief, while also identifying supplemental policies that could further benefit local communities.

Each of the case studies will undergo three rounds of judging by three separate panels of banking experts. The top three scoring teams will be announced at the CSBS State-Federal Supervisors Symposium in San Antonio.

The student teams compete for an academic scholarship, a chance to get their work published in an academic journal and an opportunity to attend the annual CSBS-Federal Reserve Community Banking Research Conference, held in St. Louis in October.

For more information, visit [www.csbs.org/bankcasestudy](http://www.csbs.org/bankcasestudy).