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“We have positioned ourselves to weather any storms that may come our way.”



Who We Are and Why

The Victory Bank is dedicated to providing meaningful advice and building client relationships. Our long-standing risk management processes have resulted in solid capital and liquidity positions, allowing us to continue serving our current and prospective clients. By prioritizing safety and soundness, profitability, and growth – in that order – we have positioned ourselves to weather any storms that may come our way.

At Victory, we focus on small businesses and diverse industries within our communities. By doing so, we help to support local economies and provide vital financial services to those who may otherwise be underserved.

But what makes our bank different? Firstly, the decisions are made by experienced bankers who focus on the local community. Their expertise and genuine concern for our clients are the differentiating factors.

Secondly, we strive to have a positive work environment. Having a positive

work environment is critical to the success of any organization. When employees are happy and engaged, they are more likely to provide excellent customer service, which leads to greater customer satisfaction and loyalty. That's why we're proud to have been named a Top Work Place by the Philadelphia Inquirer for 2023.



Joseph W. Major, Chairman and Bank Leader

We believe that fostering a rewarding work environment attracts and retains talented employees. When individuals feel

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valued and supported, they are more likely to remain committed to the organization. We enhance long-term success, productivity, and innovation by nurturing a

“We strive to have a positive work environment.”

collaborative atmosphere. A strong staff, cultivated through a positive work environment, enables the bank to navigate challenges effectively.

Not only were we named a Top Work Place, but we also ranked in the top 5% of Top Work Places for:

- Work-Life Balance
- Innovation
- Open-Mindedness
- Meaningful Work
- Supportive Managers
- Trusted Leader

We thank our clients, board members, and staff for their support; we couldn't do what we do without you.

Sincerely yours,



Joseph W. Major
Chairman and Bank Leader



THE VICTORY BANK FOUNDATION

Community Commitment Beyond Banking

The Victory Bank Foundation's Inaugural Golf Outing at Brookside Country Club on May 8th was a great success. With over 70 golfers participating, the day was filled with various activities and generous contributions.

The event started with a pre-warm-up session by Stretch Labs, and a Bloody Mary bar was set up to provide refreshments before the game. Lunch and dinner were also provided.



One of the highlights of the outing was the raffle. Departments of The Victory Bank donated 16 gift baskets, and local businesses donated more baskets!

The collective efforts of everyone involved resulted in an impressive fundraising total of over \$14,000 for the Foundation. These contributions will undoubtedly make a significant impact in serving the community and supporting those who are most disadvantaged.

Congratulations to our winning foursomes!

First place (after six tie-breakers!), winning score of 62 (-10): John Allen Jr, Jeremy Bingaman, John Jones Sr., John Jones Jr.

Runner-up score of 62 (-10): Jeremy Crum, Kyle Eddinger, Alan Kulaga, Eli Zimmerman



Thank you also to our sponsors of the event!

Title Sponsor: Dudlick Industries

Champion Sponsors: Victory Bank Board of Directors, Iron Gate Biergarten, Budget Maintenance

Lunch Sponsors: Snodgrass, Commonwealth Land Title

Driving Range Sponsors: Charles Touey MD, Gnostech, Stretch Lab

Long Drive Sponsor: Suburban Water Technology

Hole-In-One Sponsor: Traffic Planning & Design

Closest to the Pin Sponsor: Traffic Planning & Design



Thank you to Warren at Still Wild Visuals, who volunteered his time to spend the day with us and capture the fun! Also, a special thanks to Don and Brandy Smale of ColorWorks, who generously donated all of the sponsor/ tee signs for the event.

With the collective efforts of the participants, volunteers, and generous donors, the Foundation will continue its vital work uplifting those in need.



A Unique Hotel Experience – The



Recognizing an opportunity to fill a niche, the owners of the Maj Hotel and Victory Bank client have built what is currently the only boutique hotel in Philadelphia's historic museum district.

Just a short walk to the Art Museum area, the four-story, 26-room hotel features tech-forward features, rooms with a modern, sleek design, and luxury accommodations. The Maj Café, located within the hotel, has become a brunch favorite of not only visitors but locals as well.

Monika Maj, owner and manager of Maj Hotel had experience working within her family construction business and managing a private

real estate portfolio. "When we purchased the property, the intent was to build apartments," shares Monika. "We soon saw the market for this location was saturated with rentals.

Having also had experience with Airbnb and family who worked in the hospitality

industry, the idea of a hotel on the property was born. The concept of a boutique hotel was seen as one unique to the museum district. And accommodations were wanted by visitors looking for a more personal

experience or tired of chain hotels.

Using her construction background and network, Monika and her team designed the rooms, making sure to include what she calls a 'fun, add-on experience.' "We integrated smart tech for a guest to be able to use their phone to check in, control their TV, shades, and lights, and to be able to chat with a concierge from their own device. No special app necessary."

A draw for international guests is Maj Hotels' multi-lingual staff – 4 languages - who assist in making these visitors comfortable for their stay and help them tour Philadelphia. Several rooms have outside access with a small sitting area and views of the park – allowing the guests to stay connected with the outdoors during their visit.



Maj Hotel



"We want to provide an intimate experience within a big city and provide our guests with comfort and amenities they may not have access to at other, larger hotels.

The Maj Hotel was the first project for Monika with The Victory Bank. Monika states it was easy to work with the team at Victory. "They provided us with a favorable financing structure starting with the construction loan. COVID hit, and they continued to support us. We were the first hotel to open during the pandemic – and Victory Bank helped us make it happen."



Profile

Director of Institutional Relationships/VP

Bill Vitiello



“I have strong feelings about serving.”

When Bill Vitiello looks through the lens of one of his collectible cameras and snaps an image, he captures a moment in time. He is able to connect with nature and, as he puts it, “the amazing light of the landscape.”

Bill’s work at The Victory Bank is similar in ways to his hobby. His skillset of connecting people and creating relationships brings a light – a positive experience – to everyone involved.

Bill’s career in the banking industry began 17 years ago. He held leadership positions as Branch Manager at a large commercial bank and Business Development Manager at a credit union. Bill recognized he enjoyed the customer-focused culture of the credit union.

When he needed to make a job change, Bill noted he had been losing customers to The Victory Bank. He decided to learn more about who they are and why they are attractive to clients. The rest, as they say, is history. The Victory Bank saw a good match, and Bill started in 2018 as a Business Development Representative.

Bill has worked in a variety of positions, eventually landing in his current role as Director of Institutional Relationships/Vice

President. His responsibilities include managing municipality portfolios – covering boroughs, townships, and school districts.

“Municipalities are complex as deposits need to be collateralized. Making sure they are safe is my goal,” shares Bill. “It is very satisfying when I can give a solid recommendation to a municipality and then see them become successful.”

Building a relationship with a client – small or large – private or commercial or municipal – Bill’s focus is to provide solid banking solutions.

Outside of work, Bill thrives on his connection skillset. He serves as Treasurer and soon Chair-Elect, at the Tri-County Area Chamber of Commerce.

It was in 2019 at the Chamber when he started a podcast where he interviews member businesses. The conversations showcase how the business started, the challenges they face, and the opportunities they see – especially connecting with other Chamber members. During the pandemic, he changed the format to a video podcast, and now he goes on location to film. “I get more information about a business during a podcast than I do in the five-minute opportunities at meetings.”

Bill is also the Chairman of the Alumni Association at Montgomery County Community College. "I was a communications major, and the college helped me discover my path. After being in the working world, I remembered my education's impact on me, and I want to give back."

"I have strong feelings about serving," says Bill. "Some people get involved in making business connections, but I do it because I like connecting people and serving."

A self-taught photographer, in his free time, Bill enjoys capturing landscapes in many destinations, including National Parks and areas in the Philadelphia region. He also collects old cameras and enjoys taking photos with 35 mm film cameras. More recently, he's started to explore tintype photography.

Bill says he could not do all this without the support of The Victory Bank. "Victory Bank's statement of purpose, 'We exist to help our clients fulfill their visions and dreams' speaks to my view of how I live my life and do my work. I want to connect what goes on in the bank with what goes on in the community."



The Victory Bank has been awarded a Top Workplaces 2023 honor by Philadelphia Inquirer Top Workplaces. The list is based solely on employee feedback gathered through a third-party survey administered by employee engagement technology partner Energage LLC. The confidential survey uniquely measures 15 culture drivers that are critical to the success of any organization: including alignment, execution, and connection, just to name a few.

The Victory Bank's Culture Badges





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The Victory Bank Celebrates its 15th Anniversary

