

*Celebrating  
25 Years*



***Today's Banking in Yesterday's Tradition***

*Established 1986*

**Fourth Quarter 2011**

### *A message from the Chairman and the President*

Regent Bank feels strongly about its commitment to community service. Employees are involved in over 70 different community organizations.



**Groundbreaking at Sixth Street Plaza, part of the Sistrunk Revitalization Plan.**

As a community bank, there is no better way for Regent Bank to understand the markets it serves than to be actively involved in local not for profit charitable and professional organizations. Included in the list are the South Florida Small Business Administration Lenders' Association, Rotary International, Florida Breast Cancer Foundation, Gloria Dei, Junior League, Old Davie School, AJC Children's Foundation, Commercial Real Estate Women, Broward Partnership for the Homeless, Boy Scouts, Girl Scouts, Taylor's Closet, Marine Industries Association, South Florida Manufacturers' Association, Liberia Economic Society, Habitat for Humanity, Florida Atlantic University, Nova Southeastern University, Jack and Jill Children's Center, Seafarers' House, Sheridan House, March of Dimes and E.A.S.E. Foundation, to name a few. Bank officers are also active in various chambers of

commerce and networking groups. Chairman and CEO Sid Spiro is committed to community support, and he personally "walks the talk."

Sid chaired the Budget Advisory Committee, the Economic Development Council, Inc., and the Joint Economic Development Steering Committee for the Town of Davie, where the Bank's first office is located. He also served on the Boards of Directors of the Plantation and Davie/Cooper City Chambers of Commerce, as well as the Florida Bankers' Association, Rumbaugh-Goodwin Institute for Cancer Research, Inc., Smart Growth Partnership and Circle of Friends of the Nova Southeastern University Library.



**Melinda Rao, 2003 Chair of the Broward Business Leaders Luncheon, with the Rev. David Mesenbring, Executive Director, Seafarers' House.**

In 2002 when he assumed the Chairmanship of the Greater Fort Lauderdale Chamber of Commerce, Sid led the Chamber's Goals Conference, where 56 community



**Bank employees put a roof on a Habitat for Humanity house in 2006.**

leaders analyzed the critical challenges and needs facing Broward County. He has served as well as Chairman of the Independent Bankers' Bank of Florida, Florida Atlantic University Broward Community Advisory Board and Broward Housing Partnership. Currently, he serves on the Boards of Directors of the Broward Workshop, for which he co-

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Sid Spiro receives recognition from Davie Mayor Tom Truex for Regent Bank Day, July 11, 2006.

chaired the Urban Core Committee, and the Wharton Alumni Association. He is also on the Holy Cross Hospital Research Community Council.

In 2005, as the Bank opened new offices and expanded its services, Neill LeCorgne joined Regent Bank as Executive Vice President and Chief Operating Officer, before assuming the position of President and COO. Neill served on the Boards of Directors for the Greater Fort Lauderdale Chamber of Commerce and the American Red Cross of Broward. He is currently actively involved with the Leukemia and Lymphoma Society.

Among others, Kathy Durham, Vice President and Market Manager for Western Broward has served as Chair of the Davie/Cooper City Chamber of Commerce and the South Broward Hospital District. Steve Cohen, Senior Vice President, currently serves as Chair of the Northwest Pompano Beach Business Loan Fund Committee. Dawn Calder, Executive Vice President and Senior Lender, is Past Chair of the Florida Bankers Education Foundation. Jane Katterhenry, Vice President of Marketing, is Past President of the Junior League of Greater Fort Lauderdale and the Girl Scouts of Broward County. Dave Mazza, Executive Vice President, is currently Vice President of LES, Inc., an organization formed to provide affordable housing.



In 2006 Regent Bank co-sponsored "Seaside Shindig" with Comcast.



Sid Spiro receives the E.A.S.E. Humanitarian of the Year Award from Dr. Irv Rosenbaum.

Suzanne Moore, Vice President and Commercial Lender, is Past President of the Commercial Real Estate Women of Fort Lauderdale and Palm Beach. Melinda Rao, Vice President and Commercial Lender, currently serves as President of the Davie-Cooper City Rotary Club.

Regent Bank is a strong supporter of the E.A.S.E. Foundation, a Davie-based organization that provides aid to qualified residents who are in need of temporary assistance. Their objective is to assist people back to a self-sustaining productive life. The Bank has supported E.A.S.E. over the years in many ways, including sponsoring events and collecting food and toys. Vice President Melinda Rao is a longtime E.A.S.E. Board member. Sid Spiro was recognized as E.A.S.E.'s Humanitarian of the Year in 2007.



Steve Cohen hangs insulation for a Habitat for Humanity house in 2004.



Regent Bank staff lay sod at a Habitat for Humanity house.

## Today's Banking in Yesterday's Tradition



Attendees pay close attention at a Regent Bank Condominium Board and Property Manager Seminar.

trouble painting, hanging insulation or getting down and dirty to level the land, dig trenches and lay sod. Bankers naturally pay close attention to the local real estate market. Finding affordable housing is difficult, but Habitat for Humanity runs a strong program that enables people to realize the dream of becoming homeowners.

Regent Bank also feels a responsibility to help clients and other local businesses grow. Since 2009, the Bank has hosted a series of seminars on topics such as networking, marketing, QuickBooks/Direct Connect, and top tips for condo boards and property managers. The seminars are free and open to the public. Information on upcoming seminars can be found on the Bank's website.

Employees are key to the success of the Bank. Senior management makes sure employees know how important they are. The Bank offers a generous benefits package. But senior management also looks for creative ways to say thanks, such as serving homemade pancakes and sausage from Santas Spiro and LeCorgne to all employees during the holidays! The



Sid Spiro and Neill LeCorgne serve a Thanksgiving lunch to employees at the Davie Office.



Santas Sid Spiro, left, and Neill LeCorgne, right, serve a holiday appreciation breakfast to Kadene McIntosh and Shams Alsafar.

Bank takes good care of its employees, who in turn take good care of clients.

Regent Bank promotes its services as **Today's Banking in Yesterday's Tradition**. This means state-of-the-art technology including full Internet Banking services. But technology is not a substitute for human contact. Bank employees get to know clients personally and share a commitment to the communities the Bank serves. They take pride in providing personal attention to every client.



Neill LeCorgne

Cyril S. Spiro



# Regent Bank Business Partners

## Marstel Realty & Management: Business From an Owner's Point of View



**Mark E. Stelnik, President, Marstel Realty & Management**

Mark E. Stelnik is a hands-on real estate pro. He has over 35 years of experience in all phases of real estate, from building and development to financing, property management sales and leasing. "I have also served as a court-appointed receiver and a property manager for real estate in Chapter 11 bankruptcy," Mark said. "Everything we do is from an owners point of view."

Mark transferred to Florida from New York with a large development company in 1976 and started Marstel Realty & Management in 1984. "As a general contractor and developer, my partner and I built the Shoppes of Arrowhead, Arrowhead Business Center, and a number of other properties in Davie. I also developed several Space Store Self Storage facilities here in Florida and up north. We were one of the first to offer climate controlled storage," he noted.

"Currently, I'm looking for distressed, value-added properties to turn around, in addition to commercial property management opportunities. The economy and the availability of financing has caused a significant change in the market," Mark added. "In many ways we have gone back to basics, the way we worked years ago. Our goal is to preserve and enhance the asset."

Mark was one of the original Regent Bank shareholders and serves on the Bank's Davie Advisory Board. "I was doing business in Davie and the Gill brothers got me involved in a proposed Savings & Loan, which ultimately turned into Regent Bank. My personal and business accounts are with the Bank, and over the years, virtually all of the properties I owned or managed banked with Regent. With Internet Banking, it's very easy to control accounts, and if there are any problems, you can get to the Bank's decision makers very easily. It's not just the Bank, it's the people," he added. "Like Regent Bank, Marstel is focused on client service."

## George Town Wears Two Hats

George Town has been in the insurance business for over 40 years. "I got my license in 1969 and opened George Town Insurance in 1974," George said. "In the mid-1980's, Lew Pleeter of the law firm Pleeter, Goodman and Webber called to ask if I wanted to get in on the ground floor of a savings & loan in Davie. I agreed and assembled the seed money. The S & L didn't open; but thankfully Regent Bank did. We needed to raise additional funds. That's when Sid Spiro came in with his team and the necessary dollars, and Regent Bank was born."

George noted that the formative months of Regent Bank took place at his George Town Insurance Agency office. "Sid and Regina Bedoya drafted the Bank's policies and procedures, as well as interviewed potential staff. My office was on the other side of the wall. Ultimately, Regent Bank opened its doors in Davie in 1986. Back then, we knocked on doors and it took shoe leather to get customers. Today, many of our clients bank electronically, but we still meet with them personally."



**George D. Town, Advanced Insurance Underwriters**

"Sid and I are the only two original members still serving on the Regent Bank Board of Directors. I have known Sid for 27 years, and consider him to be a true banker," George stated. In addition to his Board duties, George serves on the Bank's compensation, loan and marketing committees. "I proudly take some credit for our Courier Service," he said. "The Bank has half a dozen cars on the road and there is no charge for this service. We also host free seminars for condominium and homeowner association board members and management companies, which have been well received as evidenced by the level of attendance."

In 1995, George sold his agency and moved to Advanced Insurance Underwriters. "We have a contractual agreement with Regent Bank, whereby they refer clients to us and vice versa. These are trying times. Right now, I spend two-thirds of each day in the insurance world, one third in the banking world, and I lunch with Sid regularly," George said. "But, I still try to play tennis five days a week!"

## Jerrold A Coff, P.A., Specializes in Collection Law

"I was one of Regent Bank's first clients 25 years ago," said Jerry Coff. "My law firm, Jerrold A. Coff, P.A., specializes in collection law for businesses. My practice takes me from Miami/Dade, to Broward and Palm Beach Counties. I have an office in Palm Beach Gardens and one in Broward on Pine Island Road."

Born in Philadelphia, Jerry came to Miami Beach when he was 12 years old. He received his BA degree from the University of South Florida in Tampa and attended law school in San Diego, California. He came home to Florida to be with his family. In business for 32 years, Jerry first spent three years with a large law firm, then opened his own boutique firm.

"I have a real place in my heart for Sid Spiro," Jerry said. "When I needed a loan for business expansion, a large bank turned me down and Sid gave me the loan. I have been grateful ever since. My first office was in Broward; then I moved to Palm Beach Gardens. I was able to stay with Regent Bank, because they moved north, too. Now I can bank with them wherever I am. What I like most about the Bank is the longevity of the staff. They are pleasant, responsive, and a delight to deal with. I'm not only their client, I am also privileged to represent the Bank in litigation related matters," Jerry added.

"I'm proud of how the Bank has expanded. What I loved about them in 1986 was that they had just one office run by Sid, and he took a chance with me. I



**Jerrold A. Coff, P. A., Attorney at Law**

was new but he willingly gave me a loan," Jerry said. "Regent Bank and I have both grown, but the same values Sid opened with prevail with every new person in every new office. We have faith in each other."

Call or visit any Regent Bank office to become a Regent Bank Business Partner

**Boca Raton** 568 Yamato Road 561-999-5100  
**Davie/Plantation** 2205 South University Drive 954-474-5000  
**Fort Lauderdale** 1100 SE Third Avenue 954-765-5500  
**Palm Beach** 44 Cocoanut Row, Suite L-102 561-832-6200  
**Pompano Beach** 1540 South Federal Highway 954-545-7700  
**West Palm Beach** 1572 Palm Beach Lakes Blvd. 561-242-3400

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