



## A message from the Chairman

Regent Bank is dedicated to the communities it serves, and in the spirit of the holidays the Bank was involved in helping many local groups and organizations. Regent Bank employees raised \$15,585, the third highest amount of money raised by any participating corporation, for the Leukemia & Lymphoma Society's Light the Night fundraiser.

The Boca Raton Office collected food and personal items for Boca Helping Hands, an organization that provides assistance to the homeless in Boca Raton.

The Bank's Davie/Plantation Office held a toy drive to support Sheridan House, and collected 300 toys for children of single mothers in Broward County.

Clients and employees at the Fort Lauderdale Office participated in a holiday shoe drive for the AJC Children's Foundation, a 15-year old Fort Lauderdale charity headed by Dr. Bob Walsh, a Regent Bank client. The shoes are for a children's orphanage in Honduras. By the time the drive ended, the office turned in 206 pairs of shoes. In addition, \$1,350 in cash was collected for the Foundation to purchase additional shoes. This amount was matched by a private donor.

The Palm Beach Office sponsored a previously homeless family of five by providing clothing, toys and a hotel room for a month. Employees worked with the fire department and friends to make this possible.

Broward Outreach Center benefited from Thanksgiving and Christmas food drives at the Pompano Beach Office. The Center provides food and shelter for over 200 homeless men, women and children. The Bank also helped fund a holiday party for girls at Taylor's Closet.

The West Palm Beach Office partnered with the Marjorie S. Fisher Boys and Girls Club to provide a complete Thanksgiving dinner for over 250 club kids and their families. Bank clients helped by donating funds, and everyone at the West Palm Beach Office either prepared food in advance or served dinner.

To all of our clients and staff who contributed to these meaningful holiday programs, we thank you for your generosity.

On behalf of the Board of Directors, our Advisory Boards and the entire staff, we wish you a happy and prosperous New Year. We thank our customers for choosing Regent Bank and for recommending us to friends and business associates. We value your business and appreciate your confidence.

Best regards,

Cyril S. Spiro



## Today's Banking in Yesterday's Tradition

Established 1986

First Quarter 2012

## Banking Without Going to the Bank

Time is money. And nobody knows this better than small business owners. Even a few unproductive minutes each day add up. Regent Bank has several solutions to help business owners manage their finances without leaving their office.

Since opening its doors in 1986, Regent Bank has had a team of bonded Couriers who visit business clients to pick up and deliver non-cash deposits and other documents. Clients can schedule Courier pick ups on a daily basis or a regular basis, such as every Tuesday and Thursday. They also have the option of calling in to the Bank for next day pick ups. Either way, a friendly Bank-employed Courier visits their office, saving the client, or one of the client's employees, a trip to the Bank. The drive time alone makes this service invaluable! There is no charge for the service.

Internet Banking allows clients to access their Bank accounts via computer, smartphone or other mobile device. "Banking is at your fingertips," said Jim Afflerback, Executive Vice President of Operations for Regent Bank. "Clients can check their account balance, review statements, transfer funds between accounts and pay bills – all online. Businesses can also originate ACH transactions including direct deposit of payroll, ensuring employees have their pay available to them on payday. There is no standing in line or waiting for checks to clear."

"Remote Deposit Capture puts a virtual Bank teller right in your office," Jim continued. "It utilizes a desktop scanner that connects to the client's computer and the Internet. With it, clients can scan checks received from customers and issue deposits electronically to the Bank, anytime, day or night including weekends. It's the fastest way to turn check deposits into cash and saves a great deal of time and money."

Other time-saving services offered by Regent Bank include escrow management through an Escrow Analysis Account, and Lockbox Services for homeowner and condo associations, property managers, clubs and other businesses and organizations that receive multiple payments and spend a lot of time and expense processing these items.

Who needs a Bank on every corner when you can access so many services without leaving your office or home? What could be more convenient? Contact your Regent Bank Office today to see how you can benefit from these services.

## Meet Joyce Hamzy

"You can do a lot of thinking when you're driving," said Joyce Hamzy who has been a Courier for Regent Bank in West Palm Beach for seven years. "I really love to drive and I like staying active, so this is my perfect job."

Born and raised in Schenectady, New York, Joyce graduated from Massachusetts Junior College, and then



Joyce Hamzy

went to the University of Denver to study journalism. "I got married instead of graduating," Joyce smiled. Joyce met her former husband in Lake George, New York, which she says is the most beautiful place she has ever been. "When we got married, my husband

was in the service, and we lived in Japan while he was on board ship during the Viet Nam War. We moved to Florida 45 years ago. My second child was born here in 1970. I have two sons; one is still in Florida and the other lives in Austin, Texas," she added.

"Regent Bank saved me from unemployment. I saw the Bank's ad in the paper for a Courier, applied and was hired right away. Nancy Kianos, who has been with the Bank for 12 years, is my supervisor. I love Regent Bank," Joyce said. "The Bank is very kind and good to its employees." Each day Joyce visits at least eight Bank clients who have scheduled or called in for pick ups. In addition to servicing clients, she also handles deliveries for the Bank to other Regent Bank offices or to attorneys' offices.

"My hours are from 8:30 a.m. to 2:00 p.m. daily, which gives me time to do things at home in the afternoon." Joyce currently lives in the Arbors of the Palm Beaches, although she is planning to move soon. "I have a wonderful little dog named Hobbit. He's a dachshund and bichon frise mix, and he is very affectionate. I like reading cook books and love to cook. I am a fan of the Food Network, and especially like the cookbook *The Joy of Cooking*."

## T H A N K Y O U

We wish to thank the following for recommending us to their friends and associates.

Hillel L. Presser - Hillel L. Presser & Associates, P.A.  
Heidi H. Uuranniemi - Heidi H. Uuranniemi, P.A.  
Jaakko and Tuula Uuranniemi

# Regent Bank Business Partner

## Cedric DuPont Antiques Showcases an Incomparable Collection of French and Italian Antique Furniture and Accessories

Cedric DuPont's collection of 17th to 19th century French and Italian antiques is unsurpassed. He has created an authentic European-style gallery to showcase over 1,500 magnificent pieces of furniture and accessories, which is the largest collection of its quality in the southeastern United States. Now internationally recognized, Cedric DuPont Antiques was honored with the 2011 Five Star Diamond Award presented by The American Academy of Hospitality Sciences, and has just received this award for 2012.

"We will celebrate the first anniversary of this brand new building on February 19, 2012. We are running out of space and have just acquired a 3,800 square foot gallery across the street," Cedric said. "I designed this two-story, 20,000 square foot building with each entry flanked by living and dining room settings, like a formal residence. There are French oak floors in some rooms, marble and honed limestone floors in others. The 14-foot ceilings and gallery lighting show off the chandeliers and mirrors."

Throughout, exquisite furnishings and accessories are effectively displayed, grouped in room settings of compatible pieces. A curved staircase, highlighted by a spectacular 9-foot by 13-foot 17th century Flemish tapestry and wall mounted candle sconces, leads to the second level.

Born in France, Cedric's parents were in the antique business, with five galleries in the north of France and one gallery south on the French Riviera. He moved to the United States with his family in 1981 and opened his first gallery in 1996 in Palm Beach. In 1999 he opened a second gallery in South Hampton, NY and in 2001 he closed both and opened a large gallery on South

Dixie Highway and Okeechobee Road in West Palm Beach, which he operated for ten years.

"I grew up in my family gallery, surrounded by antiques. My parents taught me good from bad and I went with them on buying trips. When I was just seven years old, they loaned me money to invest in antiques. I would pick things out and they would sell them in their galleries. Over the years, I began to accumulate an inventory and rented space in my parents' gallery."

"In the business of high-end antiques, reputation is key. Business is primarily by word of mouth." Cedric pointed out that he purchases pieces in

select each piece and look it over with our restorers. Sometimes I can purchase 70% to 80% of the contents of a home. My uncle is in the high-end real estate business in France and is able to find people who want to sell their mansion or their castle that has become a financial burden on the family. They often prefer selling to me as a private dealer rather than to the more public Christie's or Sotheby's for auctions."

"When I designed this building, the whole economy was upside down. I went to one lender, who is no longer in business, and they suggested I contact Regent Bank. The Bank listened to

what I needed and became my partner in the construction of this gallery. Dawn Calder at the Regent Bank West Palm Beach Office has been my primary contact. She is great, always on top of things. The Bank really thought 'outside of the box' to make this building happen. I also have business and personal accounts with Regent, and use their courier service as well as online banking."

Cedric noted that he is at the gallery six days a week from 10 a.m. to 5 p.m. and often sees clients before and after work. "Clients know me and want to work with me. I do have an assistant and a large full-time staff of restorers. Just this month alone, we have put in 78 new pieces and are working on 22 more pieces for the gallery."

Cedric lives in a modern home on the Intracoastal, which is for sale. "My primary love is traditional highlighted with antiques. There is no real spare time," he said. "I have three dogs, two Golden Retrievers and one Labrador, and I walk the beach. I created this gallery in a fantasy. Clients say 'we've been everywhere and there is nothing like this.' I wanted to build it right the first time. This is my passion." 🐾



Cedric DuPont, owner of Cedric DuPont Antiques

Europe during the summer months. This year he bought a lot of Italian as well as French antiques, and shipped back six containers with 420 pieces. "The Italian pieces work well in Florida because of the concentration of Mediterranean style homes." Cedric works with interior designers and architects, as well as with private collectors. 80% of what he sells is shipped out of state. "Sometimes people just buy accent pieces; others purchase an entire residence worth of antiques."

"I do have fun, I don't use buyers; I personally

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