

# Bank Notes

SEPTEMBER, 2009

*Celebrating*  
**20** years



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## A MESSAGE FROM THE CHAIRMAN

It is hard to believe that twenty years have passed since we first opened our doors for business. In celebration of this milestone, it is highly fitting that we convey our sincere appreciation to our many valued customers and friends for their continued confidence in Burling Bank.

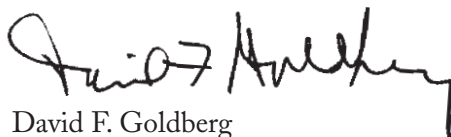
To be sure, these are unusual times. Yet, moments like these also present an opportunity for an institution to take the true measure of its business model and performance. I am pleased to report that Burling Bank continues to operate from a position of strength with a strong capital structure and a solidly performing loan and investment portfolio. And, as evidenced by our Five-Star rating by Bauer Financial, the Bank continues to compete at the top tier of all Chicago community banks.

Since our founding in 1989, the Board of Directors has been resolute in its commitment to three basic goals: protecting the security of your deposits, providing the highest level of customer service, and extending credit based on a sound, conservative, and time tested philosophy. As a small, privately owned bank, we have always emphasized stability, quality, and liquidity over bank profitability. These core principles have served us well in the past and will continue to be of great benefit into the future.

In an environment where many retail banks are experiencing growing customer dissatisfaction, Burling Bank takes great pride in its staff and the customer service that they provide. With over twenty years of dedication to the financial community as an institution, many of our customers are served today by the same bank personnel that opened their account many years ago. I think you will agree that this is a rarity in today's commoditized banking environment and certainly one of the attributes that distinguishes us from our competition.

As always, I would like to thank our customers for the opportunity to be of service, our directors for their steadfast dedication, and our staff for their tireless efforts to maintain the level of service of which we are so proud. If you have not had the opportunity to experience what Burling Bank can do for you, I hope that you will consider giving us the opportunity to earn your trust and confidence as a bank. Please accept my personal invitation to visit us in person or online and witness Burling Bank's singular service in action.

Sincerely,



David F. Goldberg  
Chairman of the Board

# THE BURLING WAY

Burling Bank is a privately owned bank guided by our committed Board of Directors. In fact, a majority of our directors are original members of the Board, providing a level of experience and continuity rarely found in banking today. As a private institution, we are free from the pressures to produce results for faceless public shareholders. Instead, we are able to focus on providing our clients with the very best in customer service and banking products, while maintaining our conservative approach to business. At Burling Bank, each and every banking relationship is of great importance to us, and you can be assured that we will always stay true to the following core attributes that define us:

**INTEGRITY.** Quite simply, trust is the foundation of any banking relationship. We will always conduct ourselves with integrity and forthrightness. Our customers deserve no less.

**COURTEOUS, PROFESSIONAL SERVICE.** Exceptional, personalized service is what distinguishes Burling Bank from our competition. Our friendly staff is very knowledgeable with many years of experience, and most are long time members of the Burling Bank family.

**ACCESSIBILITY.** No matter the economic climate, we will always be accessible to our clients and responsive to their needs. The Bank's leadership has a deep understanding of the industry, enabling us to make decisions in a timely manner. Our staff members are pleased to discuss any questions that you may have, and our internet banking platform is a convenient way to manage your account at any time of day.

**STABILITY.** Our conservative approach to business, strong capital structure, and solidly performing loan and investment portfolio provides the institutional stability that is essential to customer confidence.

**DISCRETION.** Each and every customer can be assured that their relationship is handled in a discrete manner and that their personal and financial information is closely safeguarded.

In today's impersonal, one-size-fits-all banking environment, these five basic attributes have never been more essential. We take great pride in conducting business *The Burling Way* and it is our privilege to be of service to you.

## FOR ALL YOUR MORTGAGE, HOME EQUITY AND COMMERCIAL FINANCING NEEDS

As a community bank, lending is a fundamental part of our business and we have always focused on making sound credit decisions.



Because of our consistent, conservative approach to banking and solidly performing asset base, we continue to look for opportunities to help businesses grow and to assist families with the purchase of new homes, cars or other things they may need.

Burling Bank offers a wide selection of flexible credit options to meet all of your financial needs — personal and commercial. We specialize in personalized mortgage options, consumer and home equity loans, and an assortment of commercial financing facilities, all at the competitive rates and terms you have come to expect from us. Credit decisions are made promptly, on site, and by our trusted representatives who know you and your business.

When you are in the market for smart financing, know that you can count on Burling Bank...just like you always have.

**MORTGAGES** – Fixed and adjustable, long and short-term, jumbo and conforming balances

**HOME EQUITY LOANS** – Perfect for home improvement, debt consolidation, tuition, new car, vacation, etc.

**CONSUMER LOANS** – Auto, savings and CD loans, stock and personal line account overdraft coverage

**COMMERCIAL FINANCING** – Commercial, small business, real estate, and exchange membership financing

**CALL TODAY TO CHECK OUR COMPETITIVE RATES 312-408-1375**



# BURLING BANK AWARDED 5-STAR RATING FOR 24<sup>TH</sup> CONSECUTIVE QUARTER

In July of this year, Bauer Financial, the nation's leading bank research and rating firm, announced its much-anticipated quarterly Bank Star Rating. We are very pleased that Burling Bank has once again earned Bauer's highest 5-star rating and we wish to thank our customers, staff and directors for this shared success. This marks the 24<sup>th</sup> consecutive quarter that Burling Bank has received this honor.

This distinguished award exemplifies Burling Bank's commitment to financial safety, strength and performance. The Bauer rating is based on a complex, independent analysis of financial criteria including capitalization, asset quality, profitability, liquidity, and risk. Bauer's ratings can vary from zero, its lowest rating, to five, its highest "superior" rating.

Burling Bank is among an elite group of Chicago banks to receive this prestigious ranking, proving what you as a Burling Bank customer already know — the relationship you have with us is secure and one you can rely on.



[WWW.BAUERFINANCIAL.COM](http://WWW.BAUERFINANCIAL.COM)

**"THIS DISTINGUISHED  
AWARD EXEMPLIFIES  
BURLING BANK'S  
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FINANCIAL SAFETY,  
STRENGTH AND  
PERFORMANCE."**

## WE WANT TO HEAR FROM YOU!

We take great pride in providing the very best in customer service. Client feedback is an especially useful way for us to measure our performance. We invite you to convey any comments or suggestions by emailing us at [feedback@burlingbank.com](mailto:feedback@burlingbank.com), or contacting one of our representatives directly:

Cal Lebeck President	<a href="mailto:clebeck@burlingbank.com">clebeck@burlingbank.com</a> 312.408.8444
Maribeth Chambers Personal Banking	<a href="mailto:mchambers@burlingbank.com">mchambers@burlingbank.com</a> 312.408.8447
Chris Larkin Lending	<a href="mailto:clarkin@burlingbank.com">clarkin@burlingbank.com</a> 312.408.8422
Lee Williams Mortgages	<a href="mailto:lwilliams@burlingbank.com">lwilliams@burlingbank.com</a> 312.408.1375

# BURLING BANK MAKES IT EASY TO AVOID COSTLY ATM SURCHARGES

Burling Bank is a member of the Star Network of ATMs and is proud to offer surcharge-free ATM banking through the STAR<sup>sf</sup> service.



That means you can access over 32,000 ATMs nationwide that display the STAR<sup>sf</sup> logo, including many in the Chicagoland area and surrounding suburbs, without paying any surcharge fees. Remote ATM Deposit is also available at selected ATM locations.

Just visit [www.burlingbank.com](http://www.burlingbank.com) and click on "Surcharge-free ATMs" and/or "STAR Shared Deposits" to find an ATM location near you.

## SAFEGUARD YOUR PERSONAL INFORMATION

We would like to take this opportunity to remind you that Burling Bank will never request personal information such as passwords, your Social Security number, bank account, or credit card numbers via email, cell phone, or text message.

If you receive an email or text message that appears to be from Burling Bank, but suspect that it is not legitimate, please:

1. DO NOT respond to the message under any circumstances.
2. Forward the email or text message in its entirety to [safeguard@burlingbank.com](mailto:safeguard@burlingbank.com).
3. Delete the email or text message immediately.

To learn more about how you can safeguard your personal information, please visit [www.burlingbank.com/safeguard](http://www.burlingbank.com/safeguard).