

Corporate Profile

Revere Bank, established in 2007, is a full-service community bank providing a wide array of business and personal banking services to the Maryland counties of Montgomery, Prince George's, Anne Arundel, Howard, Frederick and Baltimore, as well as the District of Columbia. Led by a team of seasoned bankers who have years of entrepreneurial commercial banking experience, Revere Bank is committed to delivering outstanding service and helping businesses and individuals become even more successful.

SENIOR LEADERSHIP

Andrew F. Flott
Co-President & CEO

Kenneth C. Cook
Co-President & CEO

FINANCIAL HIGHLIGHTS

Assets: \$2,510,251,000 Loans: \$2,150,473,000
Deposits: \$2,076,214,000 Stockholders' Equity: \$275,074,000

Financial Highlights data, unaudited, as of 3/31/19. Revere Bank meets all federal guidelines as a well-capitalized bank.

BANKING OFFICES

Laurel Banking & Administrative Offices
319 Main Street
Laurel, MD 20707
Phone: (240) 264-5440

Shady Grove Banking & Administrative Offices
2101 Gaither Road, Suite 600
Rockville, MD 20850
Phone: (301) 841-9600

Bethesda Banking Office
7700 Old Georgetown Road, Ste. 150
Bethesda, MD 20814
Phone: (301) 841-9700

Columbia Corporate 100 Banking Office
6031 University Boulevard, Ste. 170
Ellicott City, MD 21043
Phone: (443) 574-3600

Frederick Banking Office
18 West Patrick Street
Frederick, MD 21701
Phone: (301) 620-2583

Gaithersburg Banking Office
820 West Diamond Avenue, Suite 110
Gaithersburg, MD 20878
Phone: (301) 591-8099

Rockville Banking Office
414 Hungerford Drive, Suite 102
Rockville, MD 20850
Phone: (240) 499-1190

Severna Park Gateway Banking Office
8529 Veterans Highway
Millersville, MD 21108
Phone: (443) 274-1020

Silver Spring Banking Office
8602 Colesville Road
Silver Spring, MD 20910
Phone: (301) 841-9579

Towson Banking Office
502 Washington Avenue, Suite 103
Towson, MD 21204
Phone: (410) 324-4300

EMPLOYEE & DIRECTOR STOCK OWNERSHIP

Over 20%

of Employees: 235

Over 20% of outstanding shares are owned by directors, employees and their families.

CONTACTS-COMMERCIAL BANKING

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Tim Daly, Senior Vice President, Baltimore County
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David Gramil, Senior Vice President, Howard County
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Scott Nicholson, Senior Vice President, DC Metro Area
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Michael Schonfeld, Senior Vice President, Acquisition, Development & Construction Lending
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Steven Zelenak, Senior Vice President, Anne Arundel and Prince George's Counties
Phone: (443) 274-1030
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CONTACTS-RETAIL BANKING

John Bruning, Executive Vice President Retail Banking

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Anne Arundel County

Gail Chisholm, Vice President Severna Park Gateway Office

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Baltimore County

Megan Wankel, Asst. Vice President Towson Office

Phone: (410) 324-4301
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Frederick County

Cathy Williams, Vice President Frederick Office

Phone: (240) 629-9302
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Greater Laurel & Prince George's County

Nancy Forrest, Vice President Laurel Office

Phone: (240) 264-5360
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Howard County

Patricia Fricke, Branch Officer Columbia Corporate 100 Office

Phone: (443) 574-3601
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Montgomery County

Yee Yee Tun, Vice President Bethesda Office

Phone: (301) 841-9530
Yeyee.Tun@RevereBank.com

Mark Ralston, Branch Officer Gaithersburg Office

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Montgomery County (continued)

Annie Yang, Asst. Vice President Maplewood & Shady Grove Offices

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Roxana Gonzalo, Asst. Vice President Maplewood & Shady Grove Offices

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Mabel Claire, Branch Manager Rockville Office

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Miriam Diaz, Community Office Manager

Silver Spring Office
Phone: (301) 841-9573
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BUSINESS BANKING INDUSTRY SPECIALIZATION

- Nonprofit
- Property Management
- Title and Escrow
- Medical

BANKING PRODUCTS

Business Banking

- Checking Accounts
- Savings/Investment Accounts
 - Money Market Accounts
 - Certificates of Deposit
- Cash Management Services
 - E-Revere Online Banking with Bill Pay
 - Quick Bank Remote Deposit
 - ACH/Direct Deposit
 - ACH/Cash Concentration
- Positive Pay
- Wire Transfers
- Merchant Services
- Escrow Manager
- E-Revere Business Check Card
- Revere Bank Business Credit Card
- Loans
 - Term Loans
 - Real Estate Loans
 - Lines of Credit
 - Equipment Loans

Personal Banking

- Checking Accounts
 - E-Revere Check Card
 - E-Revere Online Banking with Bill Pay
 - Mobile Banking with Mobile Deposit
- Savings/Investment Accounts
 - Money Market Accounts
 - Health Savings Accounts
 - Certificates of Deposit
- Revere Bank Credit Card
- Loans
 - Personal Loans
 - Home Equity Loans and Lines
 - Home Mortgages
 - Auto, RV & Boat Loans
 - Construction Loans

INVESTOR INQUIRIES

Carrie A. Quinn, Executive Vice President, Chief Financial Officer

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Mary Pat Fleming, Executive Vice President, Senior Operations Officer

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Revere Bank has received investment grade ratings* from Kroll Bond Rating Agency, a Nationally Recognized Statistical Rating Organization (NRSRO) registered with the SEC.

*Senior Unsecured Debt BBB Rating; Subordinated Debt BBB- Rating. Ratings reaffirmed 8/30/18.