



The Westchester Bank

Business Banking Made Personal



The Westchester Bank

Business Banking Made Personal

[Online Banking Center](#)

2001 Central Park Avenue
Yonkers, New York 10710
p: 914.337.1900
f: 914.961.1802

[Our Branch Banking Hours](#)

464 Mamaroneck Avenue
White Plains, NY 10605
p: 914.290.6330
f: 914.328.3954

[About Us](#)

[Our Mission](#)

[In The News](#)

[Board](#)

[Founders](#)

[Management](#)

[Products & Services](#)

[Community](#)

[Contact Us](#)

About Us

We Organize Banking for California Closets.

“I want a bank that really understands my business and responds quickly to my needs. That’s why my bank is The Westchester Bank. They offer everything the big banks have but with a personal touch.”

BOB WESTENBERG - Owner
California Closets of Hawthorne



Bob Westenberg
Owner
California Closets

John Tolomer
President & CEO
The Westchester Bank



The Westchester Bank

Business Banking Made Personal

Member FDIC
Equal Housing Lender

www.TheWestchesterBank.com

2001 Central Park Ave.
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(914) 337-1900

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(914) 290-6330

COMMERCIAL LOANS • COMMERCIAL MORTGAGES • CREDIT LINES • BUSINESS CHECKING • MONEY MARKET ACCOUNTS

The Westchester Bank is a New York State Chartered and FDIC insured Commercial Bank providing superior service to small and mid-sized businesses and consumers in Westchester County and Hudson Valley region. The Westchester Bank opened its flagship office in a two-story free-standing building on Central Park Avenue in Yonkers, NY. The Westchester Bank practices the highest standards of corporate and personal ethics in all of its business dealings. We will strengthen our institution by growing our business through trustworthiness, honesty, reliability and superior customer service. The Westchester Bank respects the contributions of all of its employees, valuing their experience, initiative and ideas. Through teamwork, we will become a strong institution and leader in the markets we serve. We encourage and reward innovative thinking in helping to build our business.



[Important Disclosures Regarding the New FDIC Insurance Rules](#)

We're Driven to Make You Succeed.

“When I call my banker I know I'll get service that's responsive and personal. In today's tough economy, The Westchester Bank is like a breath of fresh air.”

JONATHAN GRANT - Owner
Central Avenue Nissan,
Central Avenue Chrysler Jeep Dodge,
Chrysler Jeep Dodge of White Plains,
White Plains Hyundai



Jonathan Grant

John Tolomer
President & CEO
The Westchester Bank



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Let Us Bring Our Branch to Your Office.

Our Remote Capture Service makes business banking easier and more convenient. Safely and securely scan and deposit checks directly into your account without ever leaving your office. Save valuable time so you can stay focused on your business. To learn about our Remote Capture Service, please call Kimberly Foster at 337-1900.



Kimberly Foster
Director of Cash Management
The Westchester Bank

John Tolomer
President & CEO
The Westchester Bank

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We're the Toast of Emma's Ale House.

“I was looking for a partner not just a bank. The team at The Westchester Bank truly cares about Emma's Ale House and will work to achieve both of our goals.”

CASEY EGAN - President
Emma's Ale House
68 Gedney Way, White Plains, NY



Casey Egan
President
Emma's Ale House

Emma
Inspiration for
Emma's Ale House

John Tolomer
President & CEO
The Westchester Bank



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We Build Relationships To Help Build Your Business.

“I was pleasantly surprised by the personal attention given to our company by the staff of The Westchester Bank. It’s something you rarely find in banking today.”

LINDA RICHARDSON - Co-owner
Burtis Construction Co., Inc.



Linda Richardson
Co-owner
Burtis Construction Co., Inc.

John Tolomer
President & CEO
The Westchester Bank



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Equal Housing Lender.



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WESTCHESTER COUNTY BUSINESS JOURNAL



Taking Care Of Business

The Westchester Bank Redefines Business Banking

THE FINANCING MARKET is in low fall, creating frustration among and the nation's economy is going through one of the slowest downturns since the Great Depression.

What a great time to start a new bank!

That's exactly what The Westchester Bank did in 2008 when it opened for business in a commercial trailer on Central Park Avenue in Yonkers. Today, the Westchester Bank's headquarters, built with its light and airy, stands proudly along the Westchester Bank, "It's a well-capitalized and has an excellent management team," he added.

In just one short year, The Westchester Bank has seen its assets grow to over \$100 million, more than double from a year ago, while

loan volume has skyrocketed to \$175 million and deposits have soared to over \$180 million.

What accounts for the Bank's phenomenal success?

"It's by embracing the business banking experience by offering the most advanced technology and online services as the top banks but with the personal touch of a local community bank. We have the talent and the technology to compete effectively with every bank in the market - big or small," said John Tolomer, President and CEO of The Westchester Bank. "It's a well-capitalized and has an excellent management team," he added.

A New York State Chartered and FDIC insured commercial bank, continued on next page.



Become a Partner in Success.

Join our growing family of satisfied customers who bank with The Westchester Bank. We offer a full range of business banking products and services delivered with the latest technology with the added advantage of highly personalized service. For our customers, we're more than just their bank. We're partners in their business success.



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Business Banking Made Personal
WWW.THEWESTCHESTERBANK.COM

2000 Central Park Ave.
Yonkers, NY 10701
(914) 337-1900
464 Manhattan Ave.
White Plains, NY 10601
(914) 260-6230

COMMERCIAL LOANS • COMMERCIAL MORTGAGES • CREDIT LINES • BUSINESS CHECKING • MONEY MARKET ACCOUNTS

Local Lenders, Local Decisions

The Westchester Bank's Commercial Lending Team is one of the best in the business offering a wealth of expertise and extensive knowledge of the local Westchester market.

"What distinguishes our commercial lending team is that you are dealing with local people making decisions locally - not someone in Cleveland, Chicago or St. Louis who doesn't understand the Westchester Market or your business," said John Tolomer, President and CEO of The Westchester Bank.

The team is headed by Robert Ceras, Senior Lending Officer. Mr. Ceras has more than 35 years of commercial banking experience. Joining Mr. Ceras on the team are Ann Marie Hughes, Vice President and Commercial Lending Officer, and William May, Assistant Vice



From left, William May, Assistant Vice President and Commercial Lending Officer; President and CEO John Tolomer and Ann Marie Hughes, Vice President and Commercial Lending Officer.

President and Commercial Lending Officer. Another member of the team is Nathan Sullivan, Senior Underwriter for the Bank.

"Our loan officers provide a very high level of personalized service. They visit our customers at their offices. They get to know what

business their customers and will make a lending decision to fit the customer's specific needs. You won't find this level of service with the larger banks," said Mr. Tolomer. The Westchester Bank offers a full range of competitively priced commercial loan products including

White Plains Branch Off To Fast Start

In little over a year after opening to Yonkers head quarters, The Westchester Bank opened its second branch in White Plains in November 2008. The new branch, which is located at 404 Manhattan Avenue, is off to a fast start having in excess than \$50 million in deposits so far.

"The White Plains branch has been a real home run for us. It's an excellent location with great visibility. White Plains is a wonderful market for the kind of highly personalized banking we offer at The Westchester Bank," said Bank President and CEO John Tolomer.



The White Plains office is a full service branch with an ATM as well as a drive-in banking window. The 2,222-square-foot office was formerly a branch of the now defunct Washington Mutual.

"At a time when a record number of banks are failing nationwide, the locally owned community banks such as The Westchester Bank are continuing to grow," said Mr. Tolomer.

Taking Care of Business

The Westchester Bank offers a comprehensive line of banking solutions to business and consumers.

"The small and mid-sized businesses in the Westchester area have been underwritten by the big banks for the too long. We're filling a huge need in the market," Mr. Tolomer said.

Another key to The Westchester Bank's success is its strong senior management team that includes Charles Bell, Senior Vice President and Chief Financial Officer, Robert Ceras, Senior Vice President and Manager of the Yonkers Branch and Pina Ahmed, Manager of the White Plains Branch.

"We have a talented management team, an outstanding board of directors and very supportive shareholders. Together, we are building a highly successful bank with a tremendous potential for growth," concluded Mr. Tolomer.

Bringing the Branch to Your Office

Remote Deposit Capture - As Easy As 1 - 2 - 3.



1. Customer receives checks and scans them using Remote Deposit Capture device connected to their PC.
2. Checks scanned as an image-based deposit are transmitted to the bank via an encrypted and secure connection over the Internet.
3. Bank receives image-based deposit which is posted to customer's account. After funds are cleared and deposited, bank sends confirmation via email. Original checks are shredded by customer.

How does a bank with only a few branch offices manage to compete with the big multi-national banks which have branches on nearly every street corner?

For The Westchester Bank, which has two branches in Yonkers and White Plains, the answer is a revolutionary service that has been called one of the most important developments in banking in recent years.

Called Remote Deposit Capture, this service allows business customers to safely and securely deposit checks directly into their account without ever leaving their office. All you need is get started with Remote Deposit Capture in a PC, an Internet connection and a check scanner. The banking check scanner creates a digital image of a check and transmits it over an encrypted internet connection to the bank.

"With today's advanced technology, banks no longer need a vast branch network to serve their business

customers. With services such as Remote Deposit Capture, as well as online banking, you can do the most essential banking quickly and conveniently right from your office," said Kimberly Form, Director of Cash Management for The Westchester Bank.

Ms. Form said Remote Deposit Capture has become very popular with the Bank's customers, many of whom are small business owners. They shouldn't know it if it were their valuable time and money which is especially important in today's difficult economy," she said.

Remote Deposit Capture service can be used at a branch of Check. Changing to the 21st Century Act of 2004 which allows banks to use checks based upon digital scans of the original check. The service has benefits for the banks as well because

it reduces paperwork as well as the time for processing checks.

The Westchester Bank's Remote Deposit Capture service allows customers to deposit up to \$1,000 per day. The amount is available for deposit to customers who meet certain transaction volume requirements.

Remote Deposit Capture is just one of many cash management services provided by The Westchester Bank. The Bank also offers the most advanced online banking service which allows to real time account information. 24 hours a day, 7 days a week. With the Bank's online banking service customers can transfer funds between accounts, access statements, review transactions and access history, plus pay payments on checks, new paid checks and number checks. There is also live online Bill Pay

Other cash management services offered by The Westchester Bank include: Automatic Expense Management Accounts, E-RA Accounts, Term Deposit Accounts, Lockbox service and wire and telephone transfers.

The Bank also provides MyBranch Service for business to present credit card payments. The service provides quick funding to MasterCard, Visa and American Express transactions with all major credit and debit cards accepted. There is also online reporting with convenient monthly statements. Technical support is available 24 hours a day, 7 days a week.

"Our cash management services are designed to make your business run more smoothly and efficiently. Whether it's online banking or Term Deposit Capture, we have the advanced technology you need to successfully manage your business finances," said Mr. Form.