

The Light

Chesapeake Bank of Maryland

Spring 2018
Volume 2, Issue 3

#BankLocal: The Lifecycle of a Community Bank

If you have ever participated in career day at a local elementary school, you might relate to this story. A banking colleague visits her son's kindergarten class and amid explaining the role of a banker, one eager child pipes up and says, "It's like the lifecycle of a plant!"

He's right—community banks like Chesapeake Bank of Maryland take in deposits and distribute loans and feed into a self-sustaining micro-economy by keeping funds right here in the greater Baltimore metro area.

The idea of "sustainability" is linked to a lot of our local activities these days—whether it's reusing or recycling products that otherwise might be tossed out, sampling culinary delights from the local bakery or family-run diner, or

choosing to buy American-made products to support our national economy. There are plenty of reasons why eating, dining and banking locally makes good economic sense.

It's all part of a symbiotic relationship that community banks have with their communities. Funds taken in by the community are put to productive use by lending that money back into Baltimore's economic ecosystem—to local small businesses and residents just like you.

When you deposit money at Chesapeake Bank, those funds are used to support local businesses, homebuyers, and everyday consumers. The proceeds from those businesses employ local residents, fund municipalities, and continue

the cycle of locally based economic growth.

We want to thank our existing customers for their patronage and urge those who we hope to count as future customers to consider what it means to bank locally and help sustain Main Street today, tomorrow and for generations to come.

Stop by Chesapeake Bank of Maryland or search for one of our community bank locations at www.banklocally.org today to discuss your financial situation and learn how a community bank can help you realize your financial dreams—and contribute to a more vibrant and sustainable economy in your community. ■

Inside this issue:

#BankLocal: The Lifecycle of a Community Bank	1
Find the Light in Your Community: HCAR Golf Tournament	2
Business Banking Bundle	2
Go Local: Parkville Carney Business Association	2
Cyber Security: Keeping Kids Safe Online	3

Branch Locations:

Joppa Road:
2001 E Joppa Road
Baltimore, MD 21234

Arbutus:
5424 Carville Avenue
Baltimore, MD 21227

Pasadena:
3820 Mountain Road
Pasadena, MD 21122

Bel Air:
1A Bel Air South Parkway
Bel Air, MD 21015



Find the Light in Your Community: Harford County Association of Realtors' Inc. Foundation Golf Tournament



Get your clubs ready! The 24th Annual Golf Tournament for the Harford County Association of REALTORS® (HCAR) Charitable and Educational Foundation, Inc. is on Tuesday, June 19, 2018 at Bulle Rock in Havre de Grace.

Registration begins at 11a.m. and includes 18 holes of golf, lunch & beverages on the course, a buffet-style dinner,

open bar, an auction, and awards. Shotgun starts at 12:30p.m. and lasts until dinner is served at 5p.m.

All proceeds from the tournament are reserved for scholarships for Harford County students with a financial need that are attending a college or other educational facility in Maryland. According to its brochure, HCAR has “provided over 3,066 college

scholarships and over \$241,667 for Harford County students...” since its founding in 2011.

Contact Bob Connelly, HCAR Foundation President, at (410) 440-8063 for more information or to register. Hurry! Registration must be paid by June 14, 2018. ■

Now offering our Business Banking Bundle!

Spring is the perfect time for your business to blossom. We now offer a variety of products and services, along with personalized customer service, to help your business achieve its full potential:

- Small Business & Commercial Checking Accounts
- Free Online Banking & Bill Pay

- Remote Deposit Capture
- SBA Loans
- Commercial Loans
- Lines of Credit
- Equipment Loans

All decisions are made locally by people living in your community. That means that when you call in for information or assistance, you won't speak to someone in another state. We invest in

our local businesses because they allow our communities to thrive. We know what it takes to create successful local economies—join us in helping to build a more sustainable, vibrant economy here at home!

Stop into any of our four local branches or call us today for more information. ■



Go Local: Parkville Carney Business Association (PCBA)



Do you own a business in the Parkville or Carney area? If so, check out the Parkville Carney Business Association (PCBA).

According to its website, this closely knit group of local business professionals and volunteers meet once a

month to make “Parkville Carney a great place to live, work and thrive.”

They also host a variety of events, including the locally famous Spring Concert Series hosted at Racers Café. This year's lineup includes

performances from groups like Appaloosa and Josh Christina.

Visit PCBA's website at www.parkvillecarney.org or call (410)756-0769 for more information. ■

Cybersecurity: Keeping Kids Safe Online

Brian Barrett says it best in his article, "The A-B-C's of keeping your kids safe online" on Wired.com, that "if the web were an amusement park attraction, you'd have to be 10 feet tall to ride—it's terrifying enough for adults and a funhouse of horrors for kids, from inappropriate content to unkind comment sections to outright predators." However, the internet does offer a great number of opportunities for growth and communication among the future generations.

So, what can you do to keep your children safe online? Google offers a wide-variety of options, from purchasing a parent-friendly router to making an example of yourself for your children of how to behave online. Below are tips from The

National Center for Missing & Exploited Children:

For Parents

- Keep the computer in a high-traffic area of your home.
- Establish limits for which online sites children may visit and for how long.
- Remember that Internet technology can be mobile, so make sure to monitor cell phones, gaming devices, and laptops.
- Surf the Internet with your children and let them show you what they like to do online.
- Know who is connecting with your children online and set rules for social networking, instant messaging, e-mailing, online gaming, and using

webcams.

- Talk with your children about online safety

For Kids

- Remember that not everyone you meet online is trustworthy.
- No one that you meet online should ask you to keep secrets from adults you trust.
- Ask a trusted adult before sharing personal information with an online friend.
- Be suspicious if an online "friend" tries to turn you against your friends and family.
- Don't accept gifts from people that you meet online.
- A real friend, whether you've met them in real life

or online, won't pressure you into doing anything that makes you uncomfortable.

- Report anyone who sends you or asks you to send inappropriate messages and photos.
- Be a good friend: talk to a trusted adult if someone you know is planning to meet offline.
- If someone asks you to meet offline, tell a trusted adult immediately.
- Don't respond to people asking you for personal or inappropriate information.

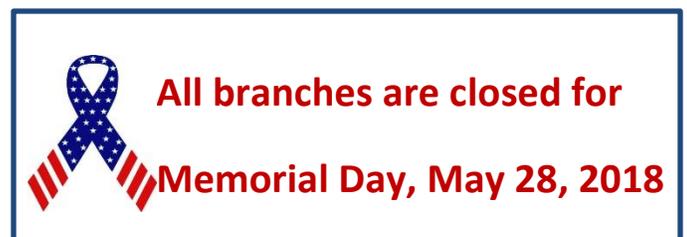
For more information about Cyber Security, follow our #CyberSecurityMonday tags on Facebook and Twitter. ■



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All branches are closed for Memorial Day, May 28, 2018



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BUSINESS BUNDLE

Tools and advice from your business partner

- Business Checking
- Online Banking
- SBA Loans
- Commercial Real Estate Loans
- Remote Deposit Capture
- Lines of Credit
- Equipment Loans

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