



Maryland Small Business of the Year Awards Nomination Form

Company Information

Select the Award:

- Small Business of the Year: 1-5 Employees
 Small Business of the Year: 6-50 Employees
 Small Business of the Year: 51-200 Employees
 Partner in Business Award: Nonprofits Only

Company: Howard Bank

Address: 6011 University Blvd. Suite 370

City: Ellicott City **State:** MD **Zip:** 21043

Contact Name: Mary Ann Scully **Email:** Mascully@howardbank.com

Ph: 410-750-0020 **Fax:** 410-750-8588

General Information

Number of Years in Business: 3 **Number of Employees:** 36 full time; 3 part time

In what industry is your business?

Banking

What are your principal products and/or services?

Howard Bank offers a broad range of commercial and retail banking services including:

Deposit & Electronic Banking

Checking
Business OnLine Banking
Personal OnLine Banking

Maryland Chamber of Commerce

www.mdchamber.org

60 West Street, Suite 100 Annapolis, MD 21401

Phone: (410) 269-0642 or (301) 261-2858 | Fax: (410) 269-5247

Web BillPay
Visa Check Cards & ATM Cards
LiveWire – automated incoming and outgoing wire information delivery service
Savings, Money Markets & CD's

Credit and Lending Services

Commercial Lines of Credit
Commercial Real Estate Loans
SBA 7a, SBA Express, SBA 504
Receivables Financing–commercial & government
Equipment Financing
Renaissance Loan Fund
Home Equity Loans & Lines
Residential Mortgages
Consumer Installment Loans
Unsecured Lines of Credit
Public Servant Loan Program
Sustainability Loan Fund

Cash Management & Business Services

IOLTA, MAHT & Escrow accounts
LockBox processing
4:00 p.m. same day branch deposit
Free Courier service for non-negotiable deposits
ACH & Wire Transfers
Hands On Evaluator – profitability optimization program for small businesses
Night Depositories
Customer Convenience drop off boxes at branches

Who are your primary customers?

Howard Bank primarily serves small businesses, their owners and employees, and professionals in Howard County and contiguous counties as well as individuals living within proximity of our three branch locations.

Please provide a brief history of your business (e.g. how it started, major changes, developments)

Howard Bank's History and Background

Opened in August of 2004, Howard Bank is the only locally owned and locally operated bank in Howard County, Maryland and is the only bank in the county focused exclusively on the needs of the county. Specifically, we are the only bank operating in the county focused on the business and professional segment. The bank was conceived by three of the current executives in the late summer of 2003 and founded with the support of 27 other organizing members. We raised a record level of initial capital for a de novo bank in Maryland of \$16.5 million and completed the launch of the bank from completion of the organizing capital raise to the opening of two branches in nine months.

As shown in the application, Howard Bank has grown significantly in its 32 months of operation. Organically, the bank has grown from literally nothing to almost \$150 million in assets, achieved a market share in Howard County just short of the top 10 (out of almost 30 financial institutions), doubled the number of full time employees, won awards for growth and community involvement,

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contributed financially or through individual involvement to over 50 not-for-profit organizations, and generated a 40% return to original shareholders.

The Bank's headquarters is located at Columbia 100 Corporate Park in Ellicott City (6011 University Blvd). A full service branch is located on the ground floor of the same building. A separate drive-thru facility is adjacent to this building. A second branch is located in the Hickory Ridge Village shopping center in Columbia (6430 Freetown Rd.) and consists of the branch and a 3 lane remote drive-thru facility. Our third branch is located in Laurel, Howard County, Maryland (Johns Hopkins Road and Old Columbia Road) and opened in the third quarter of 2006. The branch is a full service branch and consisting of 3,200 square foot walk-in and drive-thru facility. An approved fourth branch will be located in Ellicott City, Maryland (10163 Baltimore National Pike). This proposed branch is projected to open in early 2008. The proposed branch will be a full service branch and will consist of approximately 3,100 square feet and a drive-thru facility.

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1. Performance and growth

We believe that good organizations need to constantly measure performance, not only against anticipated growth but also in objective comparison against peers and in shareholder return. As seen below, the bank has grown significantly in all measures. As of year-end, we had reached the notable level of almost \$150 million in assets, had provided jobs to 40 individuals, had almost 4,000 accounts and were just shy of being in the top 10 in Howard County market share, a higher ranking than 13 other banks that have been in the market for significantly longer than Howard Bank.

	<u>December 31, 2004</u>	<u>December 31, 2005</u>	<u>December 31, 2006</u>
Assets	\$36,258,774	\$94,134,674	\$147,740,010
Loans	\$10,842,210	\$69,227,219	\$120,008,686
Deposits	\$21,411,757	\$75,747,496	\$123,046,625
Deposit Share (Howard Co.)	NA	17th	11th
# of Deposit accounts	558	1,825	3,269
# of Loans	73	311	490
# of Employees	26	31	40

We also monitor Howard Bank’ performance each quarter against 13 other banks located between Connecticut and Virginia that opened within six months (before or after) of our opening. As of 12/31/2006, Howard Bank ranked 4th in loans, 4th in deposits and 5th in total assets out of the 14 bank peer group, placing us in the **top third of these banks**. The bank achieved its first quarterly profit, as planned, in the third quarter of 2006 and while this profit was not sustained upon the opening of the bank’s third branch, we anticipate achieving sustainable profitability in early 2007. Most importantly, we have provided a 40% return to our original shareholders, as of the most recent trade of Howard Bancorp stock.

2. Innovation and Creativity

Impactful and Entrepreneurial Mission - Front and Center of Decisions:

Howard Bank was founded on the vision of a better way to do banking, one that would meld a broad offering of sophisticated products and services, comparable to those offered by the largest banks in the country, but delivered with face to face advice from experienced bankers in a high touch, personalized manner that relies on customization and flexibility rather than “in the box” solutions. Our approach was based on the observation that “Megabanks”, all of which are headquartered outside of Maryland, have increasingly been forced to focus on a mass market approach which de-emphasizes personal contact and centralizes decision-making power, resulting in a lack of customer service, local knowledge and responsiveness. Conversely, many smaller banks, due to legacy systems and processes, had not been fully addressing the more sophisticated needs of Howard County’s growing business and professional population. It is this opportunity created by the “white space” in between the larger and less focused and the smaller, less sophisticated institutions that we have successfully exploited, as seen above in the financial results, to the benefit of our customers, our shareholders and our communities.

We structured Howard Bank, organizationally and operationally, to optimally execute our business plan. We developed a flat organizational structure, hired experienced bankers with diverse backgrounds, developed strategic partnerships with the leading banking data and item processing company, created a strong and unique branding position and logo, instituted free personal courier pickups of non-cash deposits, opened with two branches, added a third and will have four by early 2008, and developed

creative and differentiated products and services including being the first bank in Maryland to provide Howard Bank customers with free access to over a million ATMs anywhere in the world.

We have created products not only for the traditional small business need but also to recognize the special needs of our community in which we operate, an expensive and maturing community, but one that is also committed to differentiation and values. In response to those needs, we created the Community Enrichment Program, under which we have developed three special programs – the Renaissance Loan Fund, the Public Servant Loan Program and Sustainability Loan Fund. The Renaissance Loan Fund earmarked dollars for projects and developments in mature areas throughout the county vs. the one sub-geography (Route 1) being addressed by all of our local competitors. The Public Servant Loan Program is the only one of its kind in the county, facilitating the first time purchase of a Howard County home by professionals serving the community. The Sustainability Loan Fund has just been announced and is also the only one in the county focused on offsetting some of the initially higher costs associated with green buildings with more favorable interest rates and amortization schedules.

Business Model Focus on the Importance of Early Access to Capital

Howard Bank has the distinction of starting with more capital than any other de novo bank in the history of Maryland. Our initial capital has been supplemented by a rights offering in 2005 and a private placement in 2007 - each at a price premium to the previous. This solid platform of capital generated from a wide base of largely local shareholders remains another key underpinning of the bank business plan and supports our ability to successfully offer personalized service without sacrificing either product functionality or lending availability. This capital has not only allowed us to create and depend on strategic partnerships in technology, marketing and compliance to be certain of parity with the most sophisticated competitors, but also to continue to invest in experienced personnel and a growing physical branch infrastructure to maintain a high standard of proactive discovery of needs and solutions. Capital gives us access to shareholders who have, in turn, provided us with access to their banking opportunities, as well as access to their network of friends, families and business associates through referrals. Our capital level has also allowed us to meet the financing needs of our target market segment- growing small businesses and their owners and executives. Ours is the epitome of a relationship business that still works in the much more demanding environment of a wealthy and well educated state leading the entry into the 21st century.

Business Model Focus on Selection and Retention of Higher Quality and More Experienced Staff and Culture

Our branches and relationship managers report to the Chief Lending/Client Services Officer which means there is only one layer of management between the initial customer contact and the CEO. This allows for interaction and communication around client needs, community opportunities and cross fertilization of skill sets. Branch managers are better equipped to handle commercial needs; relationship managers are enabled by experience, ongoing training and licensing to discuss banking needs of owners as well as the business itself. This provides not only for a higher quality of interaction but also much faster and more creative decisions. We hold twice weekly loan committee meetings, weekly sales meetings, monthly support, operations and branch staff meeting and quarterly all employee meetings. All meetings are cross-functionally attended. We hire for experience and targeted skill sets, including SBA experts, commercial real estate portfolio management experts and certified cash management experts and then communicate that specialized knowledge to other staff members. Our hiring is also based on demonstrated commitment to five key values: Excellence, Leadership, Integrity, Teamwork and Community oriented. We believe that

values create culture and cultures drive the behaviors that customers and shareholders see as fulfillment of our promise.

Howard Bank believes that our success as an organization is totally contingent on our ability to attract and retain a high-caliber workforce of individuals who support our mission. We can only do this if we carry through on our corporate objective to be the employer of choice in Howard County. We provide competitive salaries, short term performance-based incentives, long term incentives, i.e. stock options which are provided to **every** full time employee, a generous benefits program including medical, short and long term disability, life insurance, paid time off (PTO) and a very strong 401(k) program.

3. Competitiveness

Overcoming Obstacles While Serving Our Customers and Community

We began with the same obstacles as all small businesses – no history, no infrastructure, a need for capital and a small staff – as well as obstacles somewhat unique to our industry – intense and expensive regulatory burdens, dependence on interest rate cycles and numerous competitors offering, on the surface, similar services. As previously mentioned, our initial focus was on raising capital - capital from local individuals rather than institutions. We consciously decided not to use investment bankers, both to preserve capital but also to create relationships with shareholders from the beginning, and we chose to position ourselves as a publicly traded company, which would allow us not only to grow to a bigger player in Maryland but also to send a signal about our sophistication and our transparency to the community we serve.

We also needed to conserve our capital while building both state of the industry technology and a small but talented and experienced staff that would ensure our immediate competitiveness while maintaining regulatory safety and operational soundness. Thus our focus on hiring the best talent and establishing a strong team ethos. Executive management took significant pay cuts and board members have supported the bank's commitment to the community with additional dollars and time so that we are a recognized supporter of community events. We have combated the interest rate environment by focusing on significantly, but prudently, growing the loan portfolio and funding that portfolio by core customer deposits. This financial challenge has actually allowed us to allocate all of our resources to those activities that build customer relationships and we have managed to offset the margin challenges with faster growth in the number of clients than originally projected.

4. Community Involvement

Our mission is to significantly contribute to the well-being of Howard County and the people who live and work here. We've developed comprehensive programs and services, such as the Community Enrichment Programs, as well as personal and professional commitments that have established the bank as an informed and committed leader in the community. Our officers and directors are actively involved on the boards of more than 25 different not-for-profit agencies, we employ five graduates of Leadership Howard County and we have provided bank resources and monetary support to more than fifty organizations

Awards, Recognition and Community Involvement:

Howard Bank

- **2006 Economic Development Achievement Award:** The first bank to win the annual award presented by the Howard County Economic Development Authority to companies that have made a positive difference in the county.
- **Smart CEO Future 50:** We were one of 50 companies selected in honor of entrepreneurial companies with the fastest revenue growth in the Baltimore region.

Mary Ann Scully – Chairman, CEO and President of Howard Bank

- Maryland Daily Record Top 100 Women Circle of Excellence
- Howard County Women’s Hall of Fame
- Baltimore Business Journal’s 2004 “Enterprising Women”
- Loyola College Alumni Laureate honoree

Rosa Scharf - Senior Vice President of Howard Bank

- Runner up 2005 Baltimore Region SBA Business Advocate of the Year
- 2007 Nominee Center for Business Development Excellence

Board or Campaign Leadership

American Heart Association - HC Chapter
 Balto-Wash Chamber
 Columbia Festival of the Arts (Advisory)
 Grassroots Crisis Intervention Center
 Howard Community College
 Howard County Academy of Finance
 Howard County American Heart Association
 Howard County Arts Council
 Howard County Chamber
 Howard County Library
 James Rouse Entrepreneurial Fund
 John G Montecabaro Foundation

Maryland Bank Services, Inc
 Maryland Bankers Association
 Norbel School
 The Columbia Foundation
 The Horizon Foundation

The United Way
 Trinity School
 UMBC Alex Brown Entrepreneur Center
 Women’s Giving Circle
 YMCA Youth in Government

Involvement or Sponsorship

Bain Center
 Ben Carson Scholars
 Big Brothers and Big Sisters
 Blossoms of Hope
 Boy Scouts of America
 Business Women’s Network
 Center Stage
 Claudia Mayer Cancer Research Ctr
 Columbia Pro Cantare
 Columbia Ravens Tutoring
 Domestic Violence Center
 Family & Children’s Services of
 Central Maryland
 FIRN
 Girls Scouts of America
 Greater Baltimore Tech Council
 Hospice of Howard County
 Howard County Economic
 Development Authority
 HoCo General Hospital
 Howard County Police Foundation
 Howard County Tourism
 Howard County Youth Assoc.
 Leadership Howard County
 Leadership Maryland
 Success in Style
 The Albright Foundation
 The ARC of Howard County
 University of MD School of Law
 Various School activities

Chambers/Rotary

BW Chamber of Commerce
 Ellicott City Sunrise Rotary
 HoCo Chamber of Commerce
 MD Chamber of Commerce

Associations

American Bankers Association
 America’s Community Bankers
 ICBA
 Maryland Bankers Association

More importantly, all three small business companies honored by the Howard County Chamber of Commerce in 2006 are our customers as are four of the Future 50 awardees. We believe our greatest contribution comes from our served population of other small growing businesses.

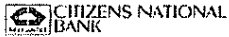
5. Why we should win

The Maryland Chamber of Commerce recognized the power of a small, local bank in 2006 and the question in 2007 might be “why another bank”? We believe that the answer is because of the outsized impact that we have had and will have going forward. Our growth in assets reflects growth facilitated for other businesses; our growth in employment reflects growth in the county and state revenue coffers as well as attraction and retention of talent here rather than elsewhere; our donations to the community - of time, talent and “treasure” - reflects needy populations served. We are both more than a small business and more than a bank. We are all about small business – with an aspiration to substantively enrich our stakeholders - shareholders, employees and customers - both materially and experientially. In the process, we materially strengthen the fabric of the communities we serve not only through the day-to-day management of relationships that realize customer dreams - but also by playing a social entrepreneur role that makes a real and lasting difference.

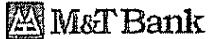


HOWARD COUNTY
**CHAMBER of
COMMERCE**

Premier Business
Partners



THE COLUMBIA BANK



Business Community
Partners

BB&T

Columbia Association

Comcast

Dreyer's/Edy's Grand
Ice Cream

General Growth
Properties, Inc.

Howard Bank

Howard County
General Hospital:
A Member of Johns
Hopkins Medicine

KAWG&F, P.A.
CPA's & Business
Consultants

LinguaLISTek

Spherion Corporation

Star Hotels

Verizon

WCI Communities, Inc.

Whiteford, Taylor &
Preston L.L.P.

April 6, 2007

Maryland Chamber of Commerce
60 West Street, Suite 100
Annapolis, MD 21401

It is with great pleasure that the Howard County Chamber of Commerce supports the nomination of Howard Bank for the Small Business of the Year (6-50 employees) Award with the Maryland Chamber of Commerce.

Howard Bank joined the Howard County Chamber before opening the doors of its first branch in 2004 and has invested in the Chamber as a Business Community Partner for the past two years. Mary Ann Scully, Chairman, CEO and President of Howard Bank is recognized both in Howard County and the region as a knowledgeable business leader who is supportive of the success of the overall business community. Rosa Scharf, Senior Vice President, serves on the Chamber Board of Directors and Co-Chairs the Membership Division. Other bank employees can also be counted on to support Chamber events and to serve on committees.

In a short time, Howard Bank has proven itself as a local, personalized bank with the product and service sophistication of much larger and established banks. As the bank continues to achieve its financial goals, there is constant monitoring of the return to customers, shareholders and the community.

The list of charitable and community organizations supported by Howard Bank is extensive and impressive. In spite of the tremendous demands on time and resources required to establish a new bank, Howard Bank has demonstrated a strong commitment to the region.

We support the nomination of Howard Bank without hesitation and encourage you to look favorably upon it.

Thank you for your consideration.

Sincerely,

Pamela J. Klahr, CCE
President & CEO

Howard Bancorp, Inc. Announces Several Milestone Achievements for the 3rd Quarter of 2006

Ellicott City, MD, October 11, 2006 --Howard Bancorp, Inc. (OTC, Electronic Bulletin Board: HBMD), the parent company of Howard Bank, announced today that the Company achieved its first quarterly profit, recording a net income of \$3 thousand for the quarter ending September 30, 2006, which also corresponded with the second anniversary of the Bank's opening. The Company's year-to-date revenues grew 158% over the comparable period in 2005, led by 300% growth in net interest income after the provision for credit losses. Net interest income growth was driven by continued strong loan originations funded by core deposits while quarterly expenses have been flat throughout 2006.

Third Quarter 2006 Highlights

- **Record high level of assets, loans and deposits** – Total assets ended the quarter at \$132.3 million, which represented an increase of \$38.1 million or 41% over December 31, 2005 assets of \$94.1 million. Loans grew 54% from year-end 2005 and exceeded the \$100 million threshold, ending the quarter at \$106.4 million. Deposits also exceeded \$100 million milestone ending the quarter at \$109 million, a growth of 44% over deposit levels on December 31, 2005.
- **Third branch location opened** – Howard Bank opened its third branch location near the intersection of Johns Hopkins Road and Route 29. This branch which is contiguous to the new Maple Lawn development in Howard County, places Howard Bank in a prime growth location as planned development is expected to continue in this new and vibrant section of the county.
- **Community recognition** - Howard Bank was a recipient of one of only five Howard County Economic Development Authority's Annual Achievement Awards. This award recognized the Bank's outstanding contribution to economic development in the county as well as the Bank's leadership and continued support of the community. It represented the first time a bank has been bestowed this honor. In addition, the Bank was also named by Smart CEO magazine to the 2006 "Future 50" list designated for high growth firms in the Greater Baltimore region.
- **Introduction of expanded Investor Relations resources on the Bank's website, www.howardbank.com.** – The Company launched an expanded investor relations section on its website. This allows existing and prospective investors to keep abreast of the Company's most current financial results, peer comparisons, market share data, as well as recent press releases and upcoming events. It is accessible at www.howardbank.com, under the "About Us" tab entitled Investor Relations. In addition, interested parties may also request an e-mail notification of the daily stock price and other information as it is updated on the website.

Chairman and CEO Mary Ann Scully stated: "We are very gratified by the reception that Howard Bank has received in the community. We believe that this positive community reception to the message of a sophisticated new small business and owner focused Bank is reflected in the balance sheet growth and strong operating results that we have achieved in our first two years of operations. When we initiated capital raising in the fall of 2003 and winter of 2004, we informed our investors that we hoped to achieve profitability at around the two year timeframe, and I am delighted that we were able to deliver as intended. Our balance sheet momentum remains strong as evidenced in our growth in assets, loans and deposits. With the opening of our third branch location and plans underway for a fourth branch location on Route 40 in Ellicott City, we embark upon another period of significant investment in our delivery infrastructure to allow us to service more customers and to fund loan growth more efficiently. While we anticipate that this will have the short term effect of increasing expenses at a temporarily faster rate than revenue growth, the investment is consistent with our long term strategy and will continue to add to overall long term shareholder value. "



THERE IS NO SECRET TO LEADERSHIP,
IT'S SIMPLY ABOUT MOVING TO THE FRONT OF THE LINE.

Howard Bank is celebrating our first anniversary. It's a good time to look back and see what has been accomplished. We started on this path with a singular mission to significantly contribute to the well-being of Howard County and the people who live and work here. From the beginning, we have been steadfast in our belief that a healthy community provides a foundation that makes anything possible. Fulfilling our promise to make a difference is about one thing: Leadership. It's about standing up, raising our hand, moving to the front of the line, and not merely saying we'll do something, but actually doing it. So how does our first report card look? Here's a summary.

The Howard Bank Community Enrichment Program.

This is the umbrella under which we manage our various community programs. While we think it's a pretty good name, its real purpose is to keep us centered on the work we need to do. Through the course of our first year of operation, that work has taken on many different looks, everything from hands-on volunteer service to literally putting our dollars where our mouth is.

The Renaissance Loan Fund.

This loan funds projects and developments in mature areas throughout our county, including parts of Route 40 and several of Columbia's villages. Both are significant. We are the first bank to extend revitalization to Route 40 and the only bank to include villages in Columbia. The fund also encompasses projects on Route 1. The bottom line? A total of \$15 million earmarked for specified projects in the designated areas.

The Public Servant Loan Program.

The rising cost of housing in Howard County has made it difficult for some of our most important citizens to buy homes. We'd like to fix that. The purpose of this program is to facilitate the first time purchase of a Howard County home by professionals serving the community. Teachers, police officers, firefighters, hospital professionals and other county workers. It's the only loan program of its kind in the county and we're extremely proud to offer it to these local heroes.

Sponsorships.

Some have called us a soft touch. We prefer to think of it as putting our resources where they're most going to make a difference. The Arc of Howard County, Jim Rouse Entrepreneurial Fund, Claudia Mayer Cancer Resource and Image Center, Howard County American Heart Association, Howard County Hospice, Leadership Howard County, The United Way, The Columbia Foundation, Business Women's Network, YMCA Youth in Government, and various youth athletic sponsorships make up just a partial list.

On Campus.

We are the sole sponsor of Howard Community College's "On Campus" series. It's a series of lectures, cultural affairs, art, music, theatre, and other programs that is available to people of all ages on the campus of Howard Community College. Very cool stuff.

Our Involvement On Boards and Committees.

Giving your time is often the ultimate expression of commitment. To that end, we're almost obsessive. It is a requirement of our officers to serve on the boards of not-for-profit agencies in our county. Let's just say we don't keep it to one each. Today, we are actively involved in more than 25 different organizations including the Howard Community College Foundation, Howard Chamber of Commerce, The Columbia Foundation, Columbia Festival of the Arts, Business Women's Network, Women's Giving Circle, Family and Children's Services of Central Maryland, Howard County YMCA, Howard County Tourism, Multiple Rotary clubs, and Howard County Economic Development Authority.

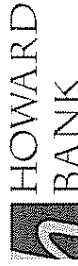
What We Do In Our Day Jobs.

Then there's what we do for a living. The majority of our impact in this community comes as a result of our core business – banking that is focused on the needs of Howard County and its business owners, employees, professionals and citizens. To date, we have had the privilege of contributing to the success of more than 250 small businesses. Our growth is tied to their growth. And it's all tied to this community. Our reach has already extended to well over 1,000 individual customers throughout the county. Finally, we have strived to take the lead in consumer banking by offering our customers leading edge products and services. We broke new ground in the county with our ATM rebate program and by being out there with great rates on Money Market accounts and CDs. Speaking of which...

An Anniversary Present.

We'd like to thank everyone who's had a hand in helping us be hands on. Being a bank, the best way we can think of to celebrate is to offer an incredible rate on an Incentive Money Market account. We invite you to stop by one of our branches or go online for details.

Most importantly, we look forward to the future. We look forward to having the opportunity to help you get where you want to go. In 2006, we plan on opening our third and fourth branches. And you can be sure that, as Howard County's locally owned, locally focused bank, we'll continue to step up every chance we get.



HOWARD
BANK

HANDS ON.

410-750-0020
www.howardbank.com





**ATLANTIC RISK MANAGEMENT ALWAYS LOOKS BOTH WAYS.
WHICH IS HOW THEY FOUND HOWARD BANK.**

Atlantic Risk Management doesn't take chances. They're in the insurance business and they've built a successful company by being smart, conservative and systematic. So when they needed a bank to help with a complex growth strategy, Atlantic Risk turned to their existing big-bank relationship. Only problem was the existing bank didn't seem to value the relationship as much as they did.

"We got the out-of-state effect," says Mary Ann Marbury, Executive Vice President at Atlantic Risk. "Suddenly it was like we'd never done any business with them." That's when Larry Gordon, a Vice President at Atlantic Risk and a Howard Bank shareholder suggested to Chairman, Pete Marcelli, that he call another Mary Ann – Mary Ann Scully, President of Howard Bank. Howard Bank was literally across the street. But Pete's question was whether Howard Bank could pull off a complicated transaction in a short amount of time and make the terms satisfactory. For Howard Bank it was exactly the kind of challenge they were built for. Being a local bank, Howard Bank was familiar with Atlantic Risk. They knew the people and the business. According to Rosa Scharf, Senior Vice President and Relationship Manager at Howard Bank, "The sophisticated community bank model allowed us to be both smart and flexible. We just had to make it happen."

Howard Bank's flexibility and knowledge of the relevant issues made it possible for them to deliver a proposal that had exactly what Atlantic Risk wanted and do it all in less than three weeks. From start to finish it was an eye-opening experience for everyone at Atlantic Risk, including Pete Marcelli. "We didn't think this kind of service existed today. They were all over it."

Howard Bank helped Atlantic Risk get to the next level and now the bank also handles their major operating accounts. If you'd like to know more about Atlantic Risk Management, go to atlanticrisk.com. And for a bank that understands risk management and can keep you on the road to financial security, go to howardbank.com or call 410-750-0020.

Columbia/Hickory Ridge
410-531-3664

Laurel/Maple Lawn
Johns Hopkins Rd.
and Old Columbia Rd.
301-490-2100

Ellicott City/Snowden River
410-750-3285

Opening 2007
Ellicott City/Centennial Crossing
Route 40 @ Centennial Lane

 **HOWARD
BANK**
HANDS ON.

410-750-0020
www.howardbank.com



THIS PARTY MIGHT NEVER HAVE HAPPENED IF IT WEREN'T FOR HOWARD BANK.

Meet Joe Sharpe and family. They're the owners of Party, Party, Party in Columbia. It's one of eleven stores the Sharpes own. Or, more accurately, that Joe and Pat's daughter and son, Megan and Rick, now own. Back in June of 2005, the Sharpes needed a bank to help with the purchase of "Party3" as they affectionately call it, and with the sale of their company to their kids. Several banks balked. The Sharpe's needs didn't fit into a tidy, predictable box and the banks couldn't use their tried-and-true formulas. So they threw up roadblocks.

That's when Mary Ann Scully, CEO of Howard Bank, called Joe. That's right, she picked up the phone and called. It was the first sign that Howard Bank was different. Mary Ann expressed to Joe that the bank wanted to help and could help. The Sharpes met with Mary Ann and Rosa Scharf, Senior VP and Relationship Manager. Quickly, Joe, Pat, Megan and Rick understood that this was more than a community bank. Howard Bank had the resources, the innovative thinking, the passion, the sophistication to make things happen. They removed obstacles and suggested solutions. What Joe will tell you is that the conversation was all about how to do something, not why it couldn't be done. Yes, the team at Howard Bank wanted to know the numbers, but they also were very interested in the people. In the family. In the shared corporate vision. They sat down, they listened. They thought of ways to make it work. This was business, but it was business where everyone wanted to achieve the same positive outcome.

In the end, the Sharpe's purchased Party, Party, Party. And Joe and Pat successfully transferred ownership of the company to Megan and Rick. And, Howard Bank became the Sharpe's primary bank, concentrating deposits from their eleven different stores. There were moments when none of those things looked like they were going to happen. But that was before Mary Ann Scully picked up the phone and Rosa Scharf and her colleagues went to work. For Howard Bank it's all about living by their creed of "Hands On." For you it can mean the difference between making a dream happen or watching it disappear. Give Howard Bank a call. Or if you want, stop in to Party, Party, Party and send a card.

 **HOWARD
BANK**
HANDS ON.

Columbia/Hickory Ridge
410-531-3664

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The voice of your community

April 04, 2007

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If you can get green, going green is easier

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OUR VIEW

Government regulation can do much to correct destructive patterns of behavior, but it can only do so much.

But when commercial institutions can find a market niche in offering incentives for us to do better, reform efforts can really get traction.

That's why we find the Howard Bank's Sustainability Loan Fund so promising. The program would make commercial building loans at lower interest rates and extended amortization for projects that would meet standards for environment-friendly building.

It would encourage greater energy efficiency and the use of "green" building materials. It would also reward efforts to stem runoff that pollutes the Chesapeake Bay, a problem that a bill now in the state legislature coincidentally aims to address.

The incentive for the bank itself might be largely in the public-relations realm, but that too has value. Builders who recognize the worth of a kinder, gentler public face and can now get a break on their loans as well can give the program a head of steam and perhaps prompt other banks to offer something similar.

All this could, in turn, encourage further production of green building materials and otherwise make it easier and more cost-effective for new construction to be done with less impact on the environment.

That's especially important in a community such as ours, where the building seems to go on non-stop.

