



ALPINE CAPITAL BANK

**EXPERIENCE
PERSONALIZED
RELATIONSHIP
BANKING**

TRUST



ALPINE CAPITAL BANK

THE
IMPORTANCE
OF
RELATIONSHIPS

FROM THE DESK OF

DAVID M. ABOODI
PRESIDENT AND CEO

WE INVITE YOU TO BEGIN AN EXCEPTIONAL PRIVATE BANKING RELATIONSHIP WITH US. EXPERIENCE THE EXTRAORDINARY COMFORT THAT COMES WITH KNOWING AND TRUSTING YOUR BANKER, COMFORT DIFFICULT TO FIND AT OTHER INSTITUTIONS TODAY.

I WOULD LIKE TO PERSONALLY WELCOME YOU AS A MEMBER OF THE ALPINE FAMILY. AT ALPINE, WE LIVE THE PRINCIPLES OF SERVICE, RELIABILITY, AND INTEGRITY EVERY DAY, AND ARE COMMITTED TO BUILDING LONG-TERM, EXCEPTIONAL RELATIONSHIPS.

THE DEDICATION THAT WE PROUDLY OFFER TO YOU, YOUR FAMILY, AND YOUR ADVISORS IS EXCEEDED ONLY BY OUR SUPERIOR SELECTION OF BANKING PRODUCTS AND SERVICES. OUR CREATIVITY, RESPONSIVENESS, AND EFFICIENCY WILL ENSURE YOUR TOTAL SATISFACTION.

David



ALPINE CAPITAL BANK

WHAT IS
PERSONALIZED
RELATIONSHIP
BANKING?



MORE RESPONSIVE TO YOUR NEEDS

ALPINE'S PRODUCTS AND SERVICES HAVE BEEN DESIGNED SPECIFICALLY TO ACCOMMODATE THE REQUIREMENTS OF OUR HIGH NET WORTH CLIENTS. WE ARE ATTENTIVE TO DETAIL AND PROVIDE SUPERIOR SERVICE.

WE OFFER INNOVATIVE TECHNOLOGY, COMPETITIVE PROGRAMS, AND FLAWLESS DELIVERY. YET WE GO FURTHER. WE SPECIALIZE IN UNDERSTANDING EACH CLIENT'S INDIVIDUAL NEEDS AND OFFER CREATIVE SOLUTIONS THAT YIELD RESULTS.

PERSONALIZED SERVICE MEANS THAT WE ARE RESPONSIVE TO YOU. RELATIONSHIP BANKING MEANS THAT YOU ARE TRULY A MEMBER OF THE ALPINE FAMILY.



BETTER SERVICES, MORE ATTENTION TO DETAIL

WE OFFER A WIDE VARIETY OF COMMERCIAL BANKING SERVICES. MORE IMPORTANTLY THOUGH, WE DELIVER THESE SERVICES QUICKLY, EFFICIENTLY, AND WITH THE DILIGENCE AND ATTENTION TO DETAIL THAT YOUR TRANSACTIONS DESERVE. EXPECT MORE FROM US FOR YOUR CRITICAL FUNDS TRANSFERS AND OTHER ELECTRONIC TRANSACTIONS. RELY ON US FOR YOUR ATM ACCESS AND INTERNET BANKING. BE IT A SMALL OFFICIAL CHECK OR A MILLION-DOLLAR FOREIGN WIRE, WE DELIVER!

FLEXIBLE DEPOSIT & LENDING RELATIONSHIPS

OUR DEPOSIT ACCOUNT PRODUCTS HAVE BEEN DESIGNED WITH YOUR NEEDS IN MIND. EXPECT TOP NOTCH SERVICE AND COMPETITIVE INTEREST RATES ON YOUR NOW ACCOUNT, MONEY MARKET ACCOUNT, AND TIME DEPOSIT.

WE EMPHASIZE CREATIVE, TIME SENSITIVE LENDING SOLUTIONS TO MEET YOUR SPECIFIC BORROWING NEEDS. THE BANK OFFERS A VARIETY OF CREDIT PRODUCTS INCLUDING REAL ESTATE LOANS, FINANCIAL ASSET LOANS, AND SHORT TERM LIQUIDITY LOANS.

BANKING ON THE WEALTH OF KNOWLEDGE

AS A MEMBER OF THE ALPINE FAMILY, YOU WILL EXPERIENCE PERSONAL RELATIONSHIPS BEYOND COMPARISON, AND SERVICE WITHOUT COMPROMISE. OTHERS SAY IT, BUT WE MEAN IT. OUR WEALTH OF BANKING KNOWLEDGE IN SERVICING THE UNIQUE NEEDS OF HIGH NET WORTH INDIVIDUALS WILL BE OBVIOUS WITH EACH TRANSACTION WE HANDLE FOR YOU. WHETHER WORKING WITH A THOROUGHLY TRAINED AND RELIABLE ACCOUNT OFFICER OR WITH A MEMBER OF SENIOR MANAGEMENT, YOUR TOTAL SATISFACTION IS OUR ONLY GOAL.

INTERNET BANKING: THE HIGH NET WORTH WAY

WE UNDERSTAND THE NEEDS OF HIGH NET WORTH INDIVIDUALS AND THEIR ADVISORS. SO WE HAVE DESIGNED OUR WEB SITE WITH THAT IN MIND. OUR WEB SITE IS INTUITIVE AND SECURE, ALLOWING ACCESS 24/7 TO YOUR BANKING RELATIONSHIP. TAKE A LOOK AT WHAT HIGH NET WORTH INTERNET BANKING LOOKS AND FEELS LIKE AT:

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ALPINE CAPITAL BANK

THE WEALTH
OF
KNOWLEDGE



ALPINE CAPITAL BANK

ACCESS TO
EXPERTS

GUIDANCE BEYOND BANKING

WHEN YOUR NEEDS EXTEND BEYOND BANKING, TURN TO US FOR GUIDANCE ON FINDING HIGH QUALITY FINANCIAL SERVICE FIRMS. WE ARE HAPPY TO PROVIDE YOU WITH REFERRALS FOR: TAX AND ESTATE PLANNING, INVESTMENT MANAGEMENT & BANKING, BROKERAGE SERVICES & INSURANCE REAL ESTATE INVESTING, AND ACCOUNTING SERVICES.

BOARD OF DIRECTORS

ODED ABOODI

CHAIRMAN OF THE BOARD, ALPINE CAPITAL BANK

DAVID M. ABOODI

PRESIDENT AND CHIEF EXECUTIVE OFFICER, ALPINE CAPITAL BANK

ERIC S. BLUMENCRAZ

EXECUTIVE VICE PRESIDENT AND PRINCIPAL, BWD GROUP LLC. (INSURANCE)

JOHN A. ERICKSON

RETIRED PARTNER, ERNST & YOUNG LLP.

RICHARD D. GOLDSTEIN

SENIOR MANAGING DIRECTOR, ALPINE EQUITY PARTNERS AND ALPINE CAPITAL GROUP INC.

STANLEY H. PANTOWICH

MANAGING DIRECTOR, TAG ASSOCIATES, LTD. (REGISTERED INVESTMENT ADVISOR)

AARON SINGER

REAL ESTATE CONSULTANT, ALPINE RESOURCES LLC.



ALPINE CAPITAL BANK

ACCOMPLISHED LEADERSHIP

ODED ABOODI - CHAIRMAN

A CERTIFIED PUBLIC ACCOUNTANT, MR. ABOODI WAS AN ORGANIZER OF THE BERKSHIRE BANK (A NEW YORK STATE CHARTERED COMMERCIAL BANK) AND SERVED AS ITS CHAIRMAN FROM ITS INCEPTION IN 1989 TO 1999. FOR A PERIOD DURING HIS TENURE AT BERKSHIRE, MR. ABOODI ALSO SERVED AS CHIEF EXECUTIVE OFFICER. MR. ABOODI IS CHAIRMAN AND PRESIDENT OF ALPINE CAPITAL LLC AND ITS AFFILIATE, ALPINE EQUITY PARTNERS (COLLECTIVELY, "ALPINE"). ALPINE INVESTS AS PRINCIPAL IN A VARIETY OF BUSINESSES, ESPECIALLY IN THE MEDIA, ENTERTAINMENT AND TELECOMMUNICATIONS INDUSTRIES. IN ADDITION, IT ALSO PROVIDES FINANCIAL ADVISORY AND MERGER AND ACQUISITION CONSULTING SERVICES. MR. ABOODI ALSO SERVES AS A TRUSTEE OF SEVERAL CHARITABLE FOUNDATIONS AND IS THE PRESIDENT OF TWO CONDOMINIUM BOARDS IN NEW YORK CITY.

DAVID M. ABOODI - PRESIDENT / CEO

MR. ABOODI IS PRESIDENT AND CHIEF EXECUTIVE OFFICER OF ALPINE CAPITAL BANK. PRIOR TO THAT, MR. ABOODI WAS EMPLOYED BY THE BERKSHIRE BANK, SERVING MOST RECENTLY AS EXECUTIVE VICE PRESIDENT AND CHIEF OPERATING OFFICER. DURING HIS TENURE AT BERKSHIRE, FROM 1989 TO FEBRUARY 1999, MR. ABOODI WAS INVOLVED IN VIRTUALLY ALL ASPECTS OF BANKING, INCLUDING LENDING, INVESTMENTS, OPERATIONS, MARKETING, COMPLIANCE, AND REPORTING. BEFORE JOINING THE BERKSHIRE BANK, MR. ABOODI WORKED AT SUMITOMO BANK CAPITAL MARKETS. MR. ABOODI RECEIVED A BA FROM HARVARD UNIVERSITY AND AN MBA FROM NEW YORK UNIVERSITY.

ERIC S. BLUMENCRANZ

MR. BLUMENCRANZ IS CURRENTLY EXECUTIVE VICE PRESIDENT AND PRINCIPAL OF BWD GROUP, A FULL-SERVICE INSURANCE BROKER OFFERING ALL FORMS OF COMMERCIAL, PERSONAL LINES, GROUP EMPLOYEE BENEFITS AND INDIVIDUAL INSURANCE COVERAGES. MR. BLUMENCRANZ IS A MEMBER OF THE BOARD OF TRUSTEES OF THE NORTH SHORE LONG ISLAND JEWISH HEALTH SYSTEM. MR. BLUMENCRANZ, A MEMBER OF THE NEW YORK STATE BAR, IS A GRADUATE OF THE GEORGE WASHINGTON UNIVERSITY SCHOOL OF BUSINESS, AND RECEIVED HIS J.D. FROM THE BENJAMIN N. CARDOZO SCHOOL OF LAW, WHERE HE CONCENTRATED ON ESTATE AND TAX PLANNING, EMPLOYEE BENEFITS AND BUSINESS PERPETUATION PLANNING.

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JOHN A. ERICKSON

MR. ERICKSON IS A CERTIFIED PUBLIC ACCOUNTANT AND A RETIRED PARTNER OF ERNST & YOUNG LLP. DURING HIS 35 YEAR CAREER WITH ERNST & YOUNG (AND ARTHUR YOUNG & COMPANY, A PREDECESSOR FIRM), HE SPECIALIZED IN FINANCIAL ACCOUNTING AND AUDITING, INSOLVENT COMPANY REORGANIZATIONS AND LIQUIDATIONS, AND FRAUD INVESTIGATIONS AND LITIGATION SUPPORT FOR MAJOR LAW FIRMS. ALTHOUGH MOST OF HIS CAREER WAS IN NEW YORK, HE HAD 15 YEARS OF INTERNATIONAL FINANCIAL AUDITING EXPERIENCE IN VARIOUS ARTHUR YOUNG OFFICES IN SOUTHEAST ASIA AND THE MIDDLE EAST. CURRENTLY, HE PROVIDES FINANCIAL ADVISORY SERVICES TO COMMERCIAL, EDUCATIONAL, HOSPITAL AND COMMUNITY ATHLETIC ORGANIZATIONS AND CONDOMINIUM BOARDS IN THE NEW YORK AREA; HE IS ALSO A DIRECTOR AND CHAIRMAN OF THE AUDIT COMMITTEE OF A PUBLIC COMPANY SUBJECT TO SEC REPORTING. HE RECEIVED A BA FROM HARVARD COLLEGE AND AN MBA FROM RUTGERS UNIVERSITY.

RICHARD D. GOLDSTEIN

MR. GOLDSTEIN IS A SENIOR MANAGING DIRECTOR OF ALPINE CAPITAL LLC AND ITS AFFILIATE, ALPINE EQUITY PARTNERS (COLLECTIVELY, "ALPINE"). ALPINE INVESTS AS PRINCIPAL IN A VARIETY OF BUSINESSES, ESPECIALLY IN THE MEDIA, ENTERTAINMENT AND TELECOMMUNICATIONS INDUSTRIES. IN ADDITION, IT ALSO PROVIDES FINANCIAL ADVISORY AND MERGER AND ACQUISITION CONSULTING SERVICES. MR. GOLDSTEIN IS ALSO A DIRECTOR AND MEMBER OF THE EXECUTIVE COMMITTEE OF AMERICAN COMMUNITY NEWSPAPERS, INC., AN AMEX LISTED COMPANY. PRIOR THERETO, MR. GOLDSTEIN WAS A MEMBER OF THE LAW FIRM OF PAUL, WEISS, RIFKIND, WHARTON & GARRISON, WHICH HE JOINED IN 1976. MR. GOLDSTEIN WAS A DIRECTOR OF THE BERKSHIRE BANK FROM 1991 TO 1999, SERVING ON THE BOARD'S EXECUTIVE COMMITTEE AND LOAN COMMITTEE. MR. GOLDSTEIN IS A MEMBER OF THE EXECUTIVE COMMITTEE (AND FORMER CHAIR) OF THE QUEENS COLLEGE FOUNDATION, AND VICE CHAIRMAN AND A MEMBER OF THE EXECUTIVE COMMITTEE OF THE NORTH SHORE LONG ISLAND JEWISH HEALTH SYSTEM. MR. GOLDSTEIN RECEIVED A BA FROM QUEENS COLLEGE AND A JD FROM HARVARD UNIVERSITY.

STANLEY H. PANTOWICH

MR. PANTOWICH IS CURRENTLY A MANAGING DIRECTOR OF TAG ASSOCIATES, LTD., A REGISTERED INVESTMENT ADVISORY FIRM THAT MANAGES FINANCIAL ASSETS OF HIGH NET WORTH INDIVIDUALS. MR. PANTOWICH WAS A DIRECTOR OF THE BERKSHIRE BANK FROM 1991 TO 1999, SERVING ON THE BOARD'S EXECUTIVE COMMITTEE AND ITS EXAMINING AND AUDIT COMMITTEE. MR. PANTOWICH IS A CERTIFIED PUBLIC ACCOUNTANT AND WAS ASSOCIATED WITH ERNST & YOUNG FROM 1962 TO 1983, BECOMING A PARTNER IN 1974.

AARON SINGER

MR. SINGER IS A CONSULTANT TO ALPINE CAPITAL GROUP INC. AND ITS AFFILIATE, ALPINE EQUITY PARTNERS (COLLECTIVELY, "ALPINE"). ALPINE INVESTS AS PRINCIPAL IN A VARIETY OF BUSINESSES, ESPECIALLY IN THE MEDIA, ENTERTAINMENT AND TELECOMMUNICATIONS INDUSTRIES. IN ADDITION, IT ALSO PROVIDES FINANCIAL ADVISORY AND MERGER AND ACQUISITION CONSULTING SERVICES. HE HAS MORE THAN TWENTY YEARS' EXPERIENCE IN THE REAL ESTATE INDUSTRY, PRINCIPALLY IN THE AREA OF MARKETING AND SALES OF COOPERATIVES AND CONDOMINIUMS. AT PRESENT, HE SERVES ON THE BOARD OF TWO CONDOMINIUMS IN NEW YORK CITY. EARLIER IN HIS CAREER, MR. SINGER WAS A COLLEGE PROFESSOR AND THE AUTHOR OF BOOKS IN THE FIELD OF AMERICAN HISTORY AND ECONOMICS. MR. SINGER RECEIVED A BA FROM THE COLLEGE OF THE CITY OF NEW YORK AND A PH.D. FROM COLUMBIA UNIVERSITY.

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