

The Business Bank

BRIEF

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4th Quarter 2011
Vol. 6, No. 4

ANOTHER SUCCESSFUL FOOD DRIVE

Message from the President

I am pleased to announce the results of our recent food drive to benefit Food for Others, a 501(c) (3) tax exempt nonprofit organization in Vienna, Virginia. They are the largest distributor of free food directly to people in Northern Virginia, providing the assistance greatly needed by our unemployed and low-income neighbors.

Each year in November, The Business Bank collects donations from our generous clients, employees and neighboring communities in an effort to provide as much food as possible to this indispensable organization. This year, The Business Bank raised 3,503 pounds of food, which is around 53 pounds of food per employee, and an astounding 292% increase over our total contribution last year! Of our eight offices, the Sterling Office was able to raise the most donated food for the 3rd straight year, totaling 2,284 pounds.



Standing (left to right): Susan Thompson, Tony Smith, Patricia Bhatia, Fatemeh Kalishami, Sharon Stakes, and Anthony Ranghelli, The Business Bank. Kneeling: Mauricio Castillo, Food for Others.

The amount of food that we raised is amazing and guarantees that many needy families will have food on their tables this holiday season. We hope it will make a difference in the lives of many families living in the Northern Virginia area.

Happy New Year!

Harold C. Rauner
President/CEO



5-Star Superior Rating
December 2011



Stop By Our New Alexandria Office

The Business Bank is pleased to announce the official opening of our 8th office located at 697 N. Washington Street, Alexandria, VA 22314. With a focus on the community, The Business Bank hired local Alexandria bankers Dan Marks and Jamie Jikaku.



Dan Marks, Vice President/Client Manager, is a veteran community banker who brings over ten years of banking experience, with the majority being in the Alexandria market. Dan has been involved with many community organizations, including past board member of The Child and Family Network Centers and a 2008 graduate of Leadership Alexandria. He is also active in the Alexandria Chamber of Commerce.



Jamie Jikaku, Vice President/Commercial Lender, is an accomplished banker with commercial lending experience in the Alexandria/Tysons market. Jamie also brings over ten years of experience in real estate, government contracting and international trade financing. Jamie is actively involved in the local business community, serving as a member of the Alexandria Chamber of Commerce and Women International Trade Organization. Because of growing up in the Army, Jamie has a particular sensitivity to serving the needs of local veterans. She also holds a board membership with the Rocke Solid McShane Foundation, an organization focused on placing service dogs with special-needs veterans.

The Grand Opening Reception and Ribbon Cutting Ceremony was held on Thursday, November 16, 2011. Many local business leaders, City Council members, and Alexandria Chamber of Commerce board members were in attendance.

The Alexandria Office lobby hours are Monday through Thursday 9:00 am to 4:00 pm; Friday 9:00 am to 5:00 pm. Although there isn't a drive-thru at this location, the ATM is conveniently located and open 24 hours.



***Pictured from left:** Alexandria Chamber Board Chairman Mike Anderson, The Business Bank President & CEO Harry Rauner, The Business Bank Founder & Board Member Dennis Meyer, VP/Commercial Lender Jamie Jikaku, VP/Client Manager Dan Marks, and Alexandria City Councilman Frank Fannon*

Plan Limit Increases for 2012 Could Affect You

401(k)s, Individual(k)s, and 415(b) plans are powerful tools in helping individuals save for retirement. These plans can offer significant tax benefits and broad investment options. Contributions to these plans are limited by IRS regulation and often indexed for inflation. In response to a 3.5% increase in inflation over the past twelve months, the IRS recently announced increases to retirement plan contribution limits.

Of the retirement plans available, 401(k) plans are most familiar to investors. For many, 401(k)s represent the primary tool for retirement savings. After declining to increase contribution limits for 2010 and 2011, the IRS is increasing employee contribution limits by \$500, to \$17,000 in 2012. For the self employed, this increase also applies to Individual(k)s. In addition, individuals age 50 and over may make catch-up contributions to these plans of up to \$5,500 per year. The limit for catch-up contributions will not increase in 2012.



The IRS has also increased the limits to the lesser known IRS codes 415(b) and 415(c), to \$50,000 and \$200,000 respectively, subject to income restrictions. These plans are typically used by self employed individuals or closely held businesses to take advantage of contribution limits above those available through traditional 401(k) plans.

How can you change the amount of your contribution? 401(k) plan participants can often change their contributions through their plan's online portal or by contacting their HR departments. You can also contact your plan's advisor.

When was the last time you reviewed your company's own retirement plan? Schedule a complimentary plan review with TBB Investment Services by stopping by a branch office or call Greg Bernhard at 703-226-2732.

Questions? Please email Info@TBBInvestments.com or stop by any of our eight branch offices.

*Written by G. Gregory Bernhard, CFP® MBA
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Stop by your local Business Bank office today to purchase your Visa® Gift Card.

Top Safety Rating

For the 17th consecutive quarter, Bauer Financial Inc. (www.bauerfinancial.com), the nation's leading independent bank rating and research firm, awarded

The Business Bank its **5-Star Superior** rating in December 2011.

The rating indicates that we are one of the strongest banks in the nation. We received the **5-Star Superior** rating because we maintain a solid capital base, excellent loan and investment quality and strong liquidity.



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