

### From the Desk of... Scott C. Boyle



WOW... aren't these interesting times? I would love to pick up the newspaper or check in on the internet and see some positive news about the economy. I'd love to read that ABC Company is hiring 500 new employees or XYZ Industries in expanding into the Bay Area and will be adding 300 new associates to their payroll. Unfortunately the economic recovery we all desperately want and need is just not materializing as fast as we would like. So what do we do in the meantime? I believe part of the answer is to conduct our business "smarter". Be smarter about where we spend

our time and energy, be smarter about who we choose to do business with, be smarter about finding partners that complement our efforts and bring something to the table.

I believe Bay Cities is one of those partners that can add value to your business. It's a bank with roots in this community that go back much farther than the 12 years the bank has been established. It's a bank with employees that grew up here, that have raised families here and that have a vested interest in the success of the community. It's a management team that is in it for the long haul, not just passing through town on the way to the next promotion in Atlanta, Charlotte or Toronto. They are dedicated professionals here to provide a level of service and expertise you should expect from a seasoned team eager to be a "smarter" choice in this complex world. Bay Cities Bank is poised for growth, particularly in the Pinellas market and, as Pinellas County Executive; I am thrilled to be a part of that excitement. Please stop by any of our Bay Area offices and let us show you how we can add value to your business.

### FEATURED CLIENT



### Ciminelli Real Estate Corporation

Ciminelli Real Estate Corporation was established in 1981 as a small development company in Buffalo, NY. The company has evolved into a full service real estate firm with over 120 employees in 5 states that is dedicated to delivering the highest level of expertise and service to their clients. Core areas of service include asset and troubled asset management, property/facilities management, leasing, acquisition, disposition, development and LEED consulting. With a history of being both an owner and operator of a substantial commercial real estate portfolio, Ciminelli brings the added benefit of an ownership viewpoint to each client they represent.

Ciminelli's commercial real estate services are currently provided throughout New York State, Florida, Pennsylvania, Connecticut and Massachusetts. With a 30 year track record of success, they handle a commercial portfolio of over 9 million square feet of commercial space managed or developed.

J. Hunter Swearingen, Principal at Ciminelli says "Bay Cities Bank continues to be a key business ally for our Florida operations as we expand our presence throughout the

state. Gwynn Davey epitomizes Bay Cities core philosophy of "Building meaningful relationships with their customers" and has been instrumental at facilitating and integrating a number of banking services for both our Florida and New York operations. We greatly value the service commitment to our firm by Gwynn and the entire Bay Cities organization."



### Positive Pay

Combat check fraud loss with an automated fraud detection tool offered through Business eBanking. Each day, you submit your issued check information; the Bank verifies both the check number and dollar amount to the account number as checks are presented for payment. Each morning, check images that fail to match the issue information are presented to you as an "exception" and await your online decision to pay or return by 10:00 A.M.

## Meet Our Team



### Gwynn Davey

**Senior Vice President,  
Relationship Manager**

Ms. Davey is a seasoned Lender at Bay Cities Bank and is very active in the Tampa Bay Community. She is president of the Rotary Club of Tampa Bay; served several years on the Tampa Chamber of Commerce committee for the Small Business of the Year award and is a member of the Real Estate Investment Counsel. Ms. Davey is an alumna of Leadership Tampa and Leadership West Shore. As a professional Ms. Davey strives to know the key issues of the day, not only in business and banking but also in her clients' businesses. She is a strong advocate in doing what's right for her clients; this fosters an environment of trust that builds long term relationships and success.



### Vicki Killeen

**Treasury Management Officer**

Ms. Killeen is passionate and enthusiastic about banking, starting her banking career 10 years ago with First Kensington Bank and joining Bay Cities in 2010. Ms. Killeen attended the Cash Management University and is a member of the Association for Financial Professionals, (AFP). As Treasury Management Officer, she considers her role as an ambassador to the business community, building partnerships with new and existing clients; aligning their needs with the robust line of products offered by Bay Cities. Ms. Killeen demonstrates the passion she has for the community by serving on the board of Amazing Love Ministries, a program to feed the homeless in Ybor City. She also volunteers as a High School counselor at her church. Ms. Killeen enjoys calling along side the relationship managers and looks for opportunities that offer the client real workable solutions that impact their business goals and cultivates success.



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