

**RESOLUTION NO. 3049**


BE IT RESOLVED, by the Council of the City of Salisbury, Maryland that the following individual is re-appointed to the Revolving Loan Advisory Committee for the term ending as indicated.

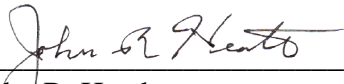
Name  
William Turner

Term Ending  
August 2024

THE ABOVE RESOLUTION was introduced and duly passed at a meeting of the Council of the City of Salisbury, Maryland held on July 27, 2020.

ATTEST:

  
\_\_\_\_\_  
Kimberly R. Nichols  
CITY CLERK

  
\_\_\_\_\_  
John R. Heath  
PRESIDENT, City Council

APPROVED BY ME THIS

\_\_\_\_\_ day of \_\_\_\_\_, 2020

\_\_\_\_\_  
Julia Glanz, City Administrator for and  
with the authority of Jacob R. Day, Mayor



City of  
**Salisbury**  
Jacob R. Day, Mayor

# MEMORANDUM

**To:** Julia Glanz, City Administrator  
**From:** Julie English, Administrative Assistant  
**Subject:** Revolving Loan Advisory Committee  
**Date:** July 28, 2020

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A request is made to re-appoint the following person to the Revolving Loan Advisory Committee for the term ending as indicated.

<u>Name</u>	<u>Term Ending</u>
William Turner	August 2024

Attached you will find information from William Turner and the Resolution necessary for his re-appointment. Please forward this information to the City Council so it may be placed on their agenda at the next Council meeting. Please let me know if you have any questions.

Attachment

## Kim Nichols

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**From:** Julia Glanz  
**Sent:** Thursday, July 2, 2020 4:10 PM  
**To:** Julie English  
**Subject:** RE: Revolving Loan Advisory Committee

Approved.

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**From:** Julie English  
**Sent:** Friday, June 26, 2020 3:56 PM  
**To:** Julia Glanz <jglanz@salisbury.md>  
**Subject:** Fw: Revolving Loan Advisory Committee

For your approval.

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**From:** Bill Turner <[bill.turner@fbwbank.com](mailto:bill.turner@fbwbank.com)>  
**Sent:** Friday, June 26, 2020 3:42 PM  
**To:** Julie English <[jenglish@salisbury.md](mailto:jenglish@salisbury.md)>  
**Cc:** Laura Soper <[lsoper@salisbury.md](mailto:lsoper@salisbury.md)>  
**Subject:** RE: Revolving Loan Advisory Committee

Hello Ms. English,

I apologize for my delayed response. I welcome the opportunity to continue to serve our City on the Revolving Loan Advisory Committee. Attached is my letter of intent which includes a summary of my career in lieu of a resume.

Please reply with any questions. Thank you.

Bill Turner  
Executive Vice President  
NMLS #739981  
Farmers Bank of Willards  
102 Milford Street  
Salisbury, MD 21804  
443-260-4780 (Office)  
443-783-4475 (Cell)  
[bill.turner@fbwbank.com](mailto:bill.turner@fbwbank.com)

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**From:** Julie English <[jenglish@salisbury.md](mailto:jenglish@salisbury.md)>  
**Sent:** Thursday, June 25, 2020 9:51 AM  
**To:** [bill.turner@fbwbank.com](mailto:bill.turner@fbwbank.com)  
**Cc:** Laura Soper <[lsoper@salisbury.md](mailto:lsoper@salisbury.md)>  
**Subject:** FW: Revolving Loan Advisory Committee

Good morning, Mr. Turner. I'm following up on the email below. Please let me know what your intentions are with the Committee at your earliest convenience.

Thank you,

**Julie English**

Administrative Assistant III  
Mayor's Office  
City of Salisbury  
125 N. Division Street  
Salisbury, Maryland 21801  
Office: 410-548-3100



[www.salisbury.md](http://www.salisbury.md)

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**From:** Julie English

**Sent:** Wednesday, June 10, 2020 8:22 AM

**To:** [bill.turner@fbwbank.com](mailto:bill.turner@fbwbank.com)

**Cc:** Laura Soper <[lsoper@salisbury.md](mailto:lsoper@salisbury.md)>

**Subject:** Revolving Loan Advisory Committee

Mr. Turner,

Good morning. Your current term on the Revolving Loan Advisory Committee will expire in August. Are you interested in being reappointed to this committee? If so, please submit a letter of intent and a current resume to me at your earliest convenience. Once that information is received I will pass it along to Julia Glanz, Acting Mayor, for approval before adding to the Council Agenda.

If you have any questions feel free to let me know.

Thank you,

**Julie English**

Administrative Assistant III  
Mayor's Office  
City of Salisbury  
125 N. Division Street  
Salisbury, Maryland 21801  
Office: 410-548-3100



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# Farmers Bank of Willards

June 26, 2020

City of Salisbury  
Attn: Julie English, Administrative Assistant III  
125 N. Division Street  
Salisbury, MD 21801

Re: Revolving Loan Advisory  
Committee

Dear Ms. English:

I apologize for my delayed response however; I would have interest in being reappointed to serve on the City Revolving Loan Advisory Committee. In lieu of a resume, I have summarized my banking career below.

I have extensive lending experience in both consumer and commercial lending, serving the needs of our Farmers Bank of Willards customers since March 2004. I presently serve as the Executive Vice President for our Bank. During my career, I have been responsible for collecting and analyzing borrower financial information in order to make prudent lending decisions. The economic conditions that we operate in today demand attention to detail and conservative analysis therefore, while some lending decisions are made under the sole authority of our Bank Officers, many others are referred to our Board of Directors for a final lending decision. I am very pleased, and blessed, to work with such a capable group of banking professionals.

My banking career began with First National Bank of Maryland / Allfirst / M&T Bank in February 1998. I worked as Branch Manager of the Ocean City and Carroll Street offices, entertaining small business and consumer loan applications. I survived several mergers and became an Assistant Vice President with M&T Bank prior to my resignation, to join Farmers Bank of Willards, in March 2004.

I graduated in May 1987, from Salisbury University, with a Bachelor of Science degree in Accounting. I am a Certified Public Accountant having earned my CPA designation while employed, from 1987 to 1993, with Rowles & Company, LLP, a regional based accounting firm located in Towson, MD.

9 offices serving you;

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Willards • Salisbury • Ocean City  
Millsboro, DE  
410-835-8906 • [www.fbwbank.com](http://www.fbwbank.com)

I currently reside in Salisbury with my wife and two children. Please feel free to contact me for additional information.

Sincerely,

A handwritten signature in cursive script that reads "Bill Turner".

William S. Turner

Farmers Bank of Willards

Executive Vice President

443-260-4780