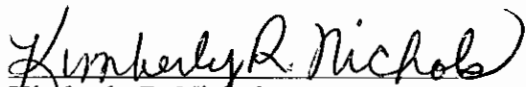


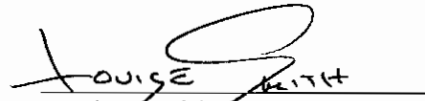
**RESOLUTION NO. 1951**

BE IT RESOLVED by the City Council of the City of Salisbury, Maryland that the following individuals are appointed to the Revolving Loan Bankers' Review Committee for the term ending as indicated:

<u>Name</u>	<u>Term</u>
Dennis Hebert	8/31/2014
Lauren Kimlel	8/31/2014
Martin Neat	8/31/2014

The above resolution was introduced, read and passed at the regular meeting of the Council of the City of Salisbury held on the 9<sup>th</sup> day of August, 2010.

  
Kimberly R. Nichols  
ASSISTANT CITY CLERK

  
Louise Smith  
COUNCIL PRESIDENT

APPROVED BY ME THIS

12<sup>th</sup> day of August, 2010

  
James Heaton, Jr.  
MAYOR

---

**INTER**

**OFFICE**

**MEMO**

---

*OFFICE OF THE MAYOR*

**To:** John Pick  
**From:** Sherrell McBride  
**Subject:** Appointments to the Revolving Loan Bankers' Review Committee  
**Date:** August 4, 2010

---

Mayor Ireton would like to appoint the following persons to the Revolving Loan Bankers' Review Committee:

<u>Candidate</u>	<u>Terms</u>
Dennis Hebert	8/31/2014
Lauren Kimlel	8/31/2014
Martin Neat	8/31/2014

A fourth committee member will be presented to Council at a later date.

Attached you will find information for the three candidates and the Resolution necessary for their appointment. Please forward this information to the City Council for the next City Council meeting. Please let me know if you have any questions.

Attachments

CC: Mayor Ireton  
Lore Chambers

**DENNIS  
HEBERT**

---

**BIO:**

**SHORE BANK**

VICE-PRESIDENT, SHORE BANK AND BUSINESS DEVELOPMENT OFFICER.

- Underwrite commercial loans including but not limited to cash flow and credit risk analysis.
- Member of ALCO Committee of the bank.

**PERDUE SCHOOL OF BUSINESS at SALISBURY UNIVERSITY**

DIRECTOR MD SMALL BUSINESS DEVELOPMENT CENTER – EASTERN REGION

Responsibilities and activities:

- Administration and oversight of three offices at Salisbury University, Chesapeake Community College and Cecil Community College. This included a staff of three business consultants, a training director and support staff.
- Annual budget development involving negotiations with all three academic institutions.

BUSINESS CONSULTANT: MD SMALL BUSINESS DEVELOPMENT CENTER

Responsibilities and activities:

- Counseling small business owners with emphasis on financial management.
- Member Executive board of two Revolving Loan Funds administered through the Rural Development Center at the University of MD, Eastern Shore.

**LOMBARDI'S RESTAURANT, Salisbury, MD**  
**1979 - 1994 BUSINESS OWNER**

**EDUCATION**

ABA National Commercial Lending School

MBA; PERDUE SCHOOL OF BUSINESS, SALISBURY UNIVERSITY, Salis., MD

BA , LYCOMING COLLEGE, Williamsport, PA

**ORGANIZATIONS**

Member - Beta Gamma Sigma, Business National Honor Society, Optimist Club of Salisbury

Board Memberships – Go Getters Foundation



Lauren M. Kimlel  
Vice President

May 17, 2010

Ms. Lore Chambers  
Assistant City Administrator  
City of Salisbury  
125 N. Division Street  
Salisbury, MD 21801

Via email [lchamber@ci.salisbury.md.us](mailto:lchamber@ci.salisbury.md.us)

Dear Ms. Chambers,

I am interested in serving on the City of Salisbury's revolving loan fund committee. I believe that my banking experience and tenure working in and around Salisbury provides me with appropriate knowledge to serve the City's and its constituent's best interest. My resume is attached for your review.

If you need any additional information, please do not hesitate to contact me. I look forward to the opportunity to work with you and the City of Salisbury.

Sincerely,

A handwritten signature in cursive script that reads 'Lauren Kimlel'.

Lauren M. Kimlel  
Vice President

attachment

Lauren Mangini Kimlel  
4980 Joshua Thomas Road  
Crisfield, Maryland 21817  
443.783.6924

- Experience:** June 2006- Present M&T Bank Salisbury, MD  
May 2008- Present
- Business Banking Team Leader/Vice President**
- Responsible for the management of a team of four Business Bankers, with a combined loan portfolio of \$50MM
  - Provide direction in achieving assigned goals including loan volume production, cross sale of bank products and control of delinquencies on existing loan portfolio
  - Develop relationships with existing and new Business Banking customers
- Business Banking Relationship Manager/Vice President** June 2006- May 2008
- Responsible for developing relationships with companies up to \$10 million in revenues.
  - Primary business customer contact for loans, deposits and cash management needs.
  - Provide support and guidance to four retail branches in Salisbury and Snow Hill, MD to achieve commercial loan and deposit goals.
  - Service existing customers to expand relationships
- May 1996- June 2006 Mercantile Peninsula Bank Salisbury, MD  
(affiliate Mercantile Bankshares)
- Business Development Officer** April 2003- June 2006
- Manage \$42 million loan portfolio with a mix of commercial (89%) and consumer (11%) loans
  - Sell and service new business relationships for deposit, cash management and loan products
  - Assist Regional Officer with operations of six retail bank branches
  - Provide loan guidance and support to two branch officers and management trainee within region
  - Chairperson of the Loan Process Task Force-assigned to review workflow of loan process and implement best practices
  - Promoted to Vice President in July 2004
- Branch Manager** August 1998- March 2003
- Responsible for development of loan and deposit portfolio of branch
  - Managed up to nine branch associates
  - Assisted with bank merger-consisting of closure of three branches, transition of staff, customer retention and training new employees
  - Promoted to Branch Officer in July 1999 and to Assistant Vice President in July 2001
  -
- Management Trainee** May 1996- July 1998
- Trained in multiple departments to understand bank operations-including Branch Operations, Loan Documentation, Loan Review, Consumer Lending & Collections and Credit Analysis
  - Received credit training Mercantile Safe Deposit & Trust (affiliate Mercantile Bankshares), Baltimore, MD

**Education:** Salisbury University Salisbury, MD  
Master of Business Administration December 2000

Frostburg Sate University Frostburg, MD  
Bachelor of Arts, International Studies- Political Economics May 1991

**Professional Achievements:**

MBA Advanced School of Bank Management, Graduate August 2004  
University of Maryland-University College, College Park, MD

ABA National Commercial Lending School, Graduate October 2003  
Southern Methodist University, Dallas, TX

**Community Activities:**

Wellness Community-Delmarva, Board of Director Chair, February 2008 – Present;  
Board Member since 2003

Salisbury University, Perdue School of Business, Finance 311 Lecturer; Spring 2008 & 2009

Small Business Development Center, Lecturer for “How to Write a Business Plan & Winning Loan Proposal”, October 2006



# FIRST SHORE FEDERAL

## Savings and Loan Association

106-108 SOUTH DIVISION STREET  
P.O. BOX 4248  
SALISBURY, MD 21803-4248  
410-546-1101 FAX 410-546-9590  
www.firstshorefederal.com E-mail: info@firstshorefederal.com

May 14, 2010

Ms. Lore' Chambers  
Mayor's Office  
City of Salisbury  
125 North Division Street  
Salisbury MD 21801

Dear Lore':

Thank you for contacting me concerning the Bankers Review Committee, City of Salisbury Revolving Loan Fund.

I would be pleased to be considered for membership on that committee.

Enclosed for your information is my resume.

Sincerely,

Martin T. Neat  
President & CEO

Encl

RECEIVED  
MAY 18 2010

### BRANCHES



1116 Mt. Hermon Road  
Salisbury, MD 21804  
(410) 543-0761

101 W. Cedar Lane  
Fruitland, MD 21826  
(410) 860-2929

1315 Market Street  
Pocomoke City, MD 21851  
(410) 957-2626

310 Franklin Avenue  
Berlin, MD 21811  
(410) 641-0350

107 Green Street  
Snow Hill, MD 21863  
(410) 632-1788

11029 Racetrack Road  
Berlin, MD 21811  
(410) 208-1668

150 Atlantic Avenue  
Ocean View, DE 19970  
(302) 537-5474



MARTIN TERRENCE NEAT  
1113 Riverside Drive  
Salisbury MD 21801  
(410) 543-8712

### **PROFESSIONAL EXPERIENCE**

President & CEO, First Shore Federal Savings and Loan Association, 1991 - p. Member, board of directors. First Shore Federal has eight branches, approximately \$340 million in assets, and a rating of "superior" for Community Reinvestment (CRA Rating) by the Office of Thrift Supervision.

Adjunct Professor, Franklin P. Perdue School of Business. Salisbury University. 1996 - 2004.  
(Financial Institutions and Markets)

Vice President and other titles, First Shore Federal S & L Assoc., 1985 - 1991. Progressive responsibilities included oversight of branches, marketing, advertising, sales promotion, market research and related duties. Member, loan and strategic planning committees.

District Representative, U. S. Congressman Roy P. Dyson, 1981 - 1985. Responsibilities included directing the district offices in Easton and Salisbury, government and constituent affairs and projects.

Grantsman, Town of Ocean City, 1979 - 1981. Responsibilities included downtown revitalization, court-ordered service program, affirmative action and personnel matters, state and federal programs.

Development Coordinator, City of Frostburg, 1977 to 1979. Responsibilities included state and federal programs and enforcement of municipal zoning and subdivision ordinances.

### **EDUCATION**

Master of Business Administration, Franklin P. Perdue School of Business, Salisbury State University, May 1990 (3.80 GPA in core classes). Elected to Delta Mu Delta, national honor society for business administration, 1990.

Master of Arts, History, Salisbury State University, December 1986. Thesis: "A Political History of the Eastern Shore of Maryland -- 1865 to 1980" (3.90 GPA)

Certificate, School for Executive Development, U. S. League of Financial Institutions, May 1986.  
(two year program based at the University of Georgia, Athens GA).

Certificate of Advanced Study, Center for Management Development, Frostburg State College, May 1979 (21 graduate credits).

Bachelor of Science, Summa Cum Laude, Frostburg State College, May 1977. Majors: political science and history (3.89 GPA). Elected to Phi Alpha Theta, national honor society in history, 1976.



## COMMUNITY & PROFESSIONAL ACTIVITIES

Vice Chairman, Board of Trustees, Peninsula Regional Medical Center, Trustee, 2005 – p.

American Bankers Association. Member, government affairs committee, compliance and mutual institutions committees, 1993 - p.

Wor Wic College, Three Way Capital Campaign, 2002 - 2005. Campaign Chairman, \$3.0 million campaign for the technology, nursing program and day care program expansion. Commencement speaker, May 2006.

Salisbury Zoo, Campaign Vice Chairman – 2009 - P. \$3 million capital campaign – Renew the Zoo.

Community Foundation of the Eastern Shore. Member, investment and asset development committees, Board of directors chairman, 2001 – 04 and member, board of directors, 1993 - 2005; Campaign Chairman, Phase I Kresge Challenge - a \$14 million, two phase endowment fundraising campaign for the community, 1999 - 2000. Member, Perdue-Kresge Committee, 2001 - 2005. Executive committee member, 1995 - 2005.

Salisbury Neighborhood Housing Service. Member, board of directors, 1993 - p. Charter board president (1993-98). Co-Chairman of SNHS Perdue Kresge Endowment Campaign, 2002 - 04. Executive Committee member, 1993 – p.

Greater Salisbury Committee. Chairman, 2000 – 2001. Member, 1991 - p. Chairman, affordable housing task force 2005-06.

Friends of Norman H. Conway, 1996 – p. Campaign chairman for Delegate Conway, chairman of the Appropriations Committee of the Maryland House of Delegates.

Magi Fund, Fundraiser for Christian Shelter & Joseph House Center. Treasurer, 1994 - p.

American Red Cross, Chairman of Celebrity Waiters Luncheon & Auction (chapter's major fundraiser), 1995 - 9, 2001 - 2008. (13 events); board member 1993 - 96. Vice Chairman 1996.

Wicomico Democratic Club, member, 1981 - p.

St Francis de Sales Catholic Church, Member. Capital campaign 1993-94 and 2002.

Salisbury University. "Town Gown" Task Force, 2005 – p. P-12 Advisory Council, Seidel School of Education. Business School Advisors Council, Perdue School of Business, 1995 – p. Formerly instructor in finance department.

Salisbury Zoo Capital Campaign, Vice Chairman, 2009 – p.

Governor Martin O'Malley's Federal Facilities Advisory Board member, 2010 – p.

## Honors/Recognition

Small Business of the Year Award, 1999. First Shore Federal was recognized as Small Business of the Year, over 25 employees division, by the Salisbury Chamber of Commerce.

Maryland Business Philanthropy Award. First Shore Federal received one of three inaugural awards to Maryland businesses for corporate charitable activities by the Maryland Chamber of Commerce and Baltimore Business Journal, November, 2000.

United Way of the Lower Eastern Shore, 2008. "Jim Barrett Community Leadership Award"

Salisbury Chamber Award, 2007. "Citizen of the Year" - Salisbury Wicomico Area Chamber of Commerce Award for community service

Distinguished Citizen Award recipient, 2005, Tri County District, Boy Scouts of America

Olympic Torchbearer, 1996, Selected by the United Way of America and the Atlanta Olympic Organizing Committee to carry the Olympic Torch for part of the Torch Relay through Md.

"American Dream – Homeownership Award" 2005 – Salisbury Neighborhood Housing Service. One of three members of the inaugural class on the "Wall of Fame" along with U. S. Senator Paul Sarbanes and Wicomico County Council President Anthony S. "Tony" Sarbanes

Rotary Four Way Test Award recipient, 2005, Salisbury Rotary Club.

Chairman's Award - Outstanding Volunteer, Community Foundation of the Eastern Shore - 2001.

President's Trophy - Outstanding Volunteer, United Way of the Lower Shore - 1989. Outstanding Volunteer - Wicomico County - 1986.

Alumni Award, 2003, Perdue School of Business, Beta Gamma Sigma Chapter.

"Guest of Honor", Salisbury Neighborhood Housing Service, 2004 - "roasted" at the SNHS Tenth Anniversary Dinner.

Life member, Maryland Jaycees (Maryland Militia Award #179)

Distinguished Service Award recipient, Salisbury Jaycees 1984.

Ten Outstanding Young Marylanders Award, (TOYM) 1985.

Governor's Citations, April 1977 (for Allegany County Governmental Study Commission, May 1995 (for White House Conference on Small Business) and July 1999 (for District 1 Chairman, Trial Courts Nominating Commission). House of Delegates Resolution, April 2005 (for Boy Scouts Distinguished Citizen Award). Senate Resolution, March 1985 (for TOYM Award).

T. E. Moore Award, 1979. Outstanding history student, Frostburg State College, (4.0 GPA).

Many Jaycee awards for community service projects, chapter officer, Outstanding Young Man, or board member of four chapters and community fundraising.

Member, Phi Alpha Theta, National Honor Society in History, Frostburg State College.

Member, Delta Mu Delta, National Honor Society in Business Administration, Salisbury University.

Member, Beta Gamma Sigma, Salisbury University, national honor society for business programs accredited by AACSB.

### **PUBLICATIONS**

Co-author, with professors Wayne Decker, K. Khazeh and Robert Winder, "Who Takes ARMs?", Real Estate Finance, Winter 1991.

Co-author, "Report of the Allegany County Governmental Study Commission," 1977.

Columnist, "Community Comes First for First Shore Federal," Community Banker magazine, April 2004.

### **PREVIOUS AFFILIATIONS**

Maryland Bankers Association. Member, board of directors, 1999 - 02. Chairman of board of Maryland Bank Services Inc., the for-profit subsidiary of MBA, 2000 - 2003.

Maryland Trial Courts Judicial Nominating Commission, District 1. Chairman, 1995 - 2002.  
(Gubernatorial Appointment)

Salisbury University. Member, board of visitors, 1998 - 2002. member, Perdue School corporate academic alliance, 1998 - p. Judge, Bernstein Award, 2000, 2002, 2005. Adjunct professor 1996 - 2004.

White House Conference on Small Business. 1995. Appointee of U S Senator Paul Sarbanes.

Former member of Salisbury, Berlin-Ocean City, Easton and Frostburg Jaycees. Offices: President (Frostburg - 1977), District Director (Lower Shore - 1981, Upper Shore - 1984).

United Way of the Lower Eastern Shore, President (1990-91), EVP and Campaign Chairman (1989); board of directors (1988 - 1993); 1989 campaign achieved record increase exceeding 25%.

American Lung Association (1985-90) - Celebrity Waiters Luncheon, Chairman 1987 + 1988.

Habitat on Md's Lower Shore - Fundraising Committee 1990 – 1992, 2004.

Big Brothers/Big Sisters of the Lower Shore - (1983-89), board of directors; President 1984 + 1985; Chairman of Bowl For Kids' Sake--1983, 84 and 88.

MAC Area Agency on Aging, board of directors (1984-8).

Junior Achievement of Wicomico County - (1985-8) - board of directors.

Leadership Maryland - (1993-95) - board of directors.

Salisbury Millionaires' Investment Club (1985-1994) - Founding member and Charter President. Partnership with twelve investors.

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Various political campaigns on behalf of Salisbury Mayor Paul Martin (1994), council president and mayoral candidate Carolyn Hall (1998), mayoral candidate Duke Shannahan (2002), county council candidates Tony Sarbanes and Chip Dashiell (2002), Maryland Delegate Norm Conway (1997 - p.), Senator Barbara Mikulski (1986), Congressman Roy Dyson (1982, 84).

Wicomico Rotary Club - Member, 1991 to 98.

Humane Society of Wicomico County - board of directors, 1994 - 99.

Hudson Center - board of directors, 1997 - 99.

Wicomico Commission to Study Development of Multi-Purpose Senior Center - 1998 - 99.

Maryland Food Bank, Salisbury Branch - Capital Campaign Chairman, President of Local board 1993-4; Member of State board, 1991-7.

Salisbury Area Chamber of Commerce - Member, board of directors, National Affairs Committee Chairman, 1994-- 98 and 2005 - 2007.

Wicomico County Library - Chairman, board of trustees, 1998 - 99. Prior offices and board member, 1993 to 1999.

Village of Hope - Committee Member, Gala of Hope, 2002