

SOUND TIMES

December 2011

“25 most powerful women in banking”

- American Banker



Our CEO Nationally Recognized

Sound Community Bank President and CEO, Laurie Stewart, was recognized by American Banker Magazine as one of 2011's "25 Women to Watch", a ranking that honors women whose governance continues to shape the banking industry throughout our country.

The article highlights that Laurie, "steered Sound Community Bank through the crisis with a surgical approach to cost-cutting and kept up morale with innovative ideas." Under her leadership since 1989, the bank has grown from one branch with \$38 million dollars in assets to a five branch institution with nearly \$330 million in assets, doing business

in four counties in Washington State and continues to ride out the banking crisis with an "excellent" rating from Bauer Financial, an independent rating firm that rates banks on safety and soundness.

Laurie accepted the American Banker award at a ceremony in New York City in October with both family and Bank staff cheering her on. Other recipients for this award were female executives from national banks such as PNC, Wells Fargo, Fifth Third and Key Bank. A true accomplishment.

Way to go, Laurie!

The Perfect Gift

Trying to find the perfect gift in the right color, size and style? The answer is here! Pick up a Sound Community Bank MasterCard® gift card knowing that it is always the correct fit for everyone in your life.

Our gift cards allow you to load a specific dollar amount from \$10 to \$500 – whatever you choose. The recipient can use the card wherever MasterCard is accepted, providing a vast array of opportunities of places to shop including department stores, movie theaters, restaurants and more!

Simply call, stop by or visit us online at soundcb.com. Give the gift they'll truly appreciate this holiday season.



Person 2 Person Payments

New Person to Person (P2P) to person payments available in Online Banking. With Person to Person payments, you can securely send funds electronically from your Sound Community Bank account to another person's account no matter where they bank. It's a quick and easy way to conveniently make a payment without the use of cash or checks. So next time you owe a pal for dinner - consider using Person to Person Payments. Visit soundcb.com for details!



Mobile Banking is Here!

Life is lived on the go, so you should be able to bank that way too. Get secure, anytime access to all your accounts, no matter where you are from your mobile device. By utilizing Mobile Banking, you can check account balances, transfer funds, pay bills and review transaction history all from your phone.

There are three ways to take advantage of Mobile Banking – either download the iPhone or Android app, take advantage of text banking for quick account updates or visit our mobile site developed just for your smartphone browser.

To learn more about Mobile Banking speak to your client service representative today.

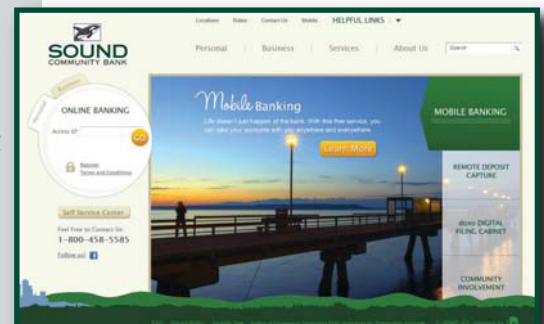
We're Getting a Makeover!

Nothing is prone to aging and the same goes for our website. To better serve our clients we've enhanced our website and will be launching our updated version in December! It will be the same great site you've come to love, but with updated features and a fresh new look.

Our web address will remain the same (soundcb.com) as will your username and password for Online Banking. However, you may need to update any bookmarked pages you have since some landing page links may change, including Online Banking which will now be available for login directly from our homepage.

Look for improved online banking login capabilities, streamlined access to product and service information, a new eye-pleasing design and a robust self-service center for online assistance at any time – even in your pajamas when you can't sleep at 3 AM.

Don't be alarmed when you visit soundcb.com in the future and notice some exciting new enhancements. We look forward to sharing the new website with you soon!



Holiday Happenings

This holiday season, we're busy trying to make dreams from true for our clients and those in our communities.



• Pacific Place & Seattle Children's - 11/25 - 12/31

Let it snow! Let it snow! Visit Pacific Place in downtown Seattle to catch their nightly snowfall at 6pm. While you're there, pick up your snowflake wand sponsored by Sound Community Bank with all proceeds supporting Seattle Children's. (Suggested donation \$1)



• Jingle Bell Run - 12/12/11

Join our Sound Community Bank team and help support the Arthritis Foundation. It's a fun 5k run/walk for the whole family. Sign up online at seattlejinglebellrun.org.



Make a Wish

This holiday season we're partnering with the Make a Wish Foundation. We'll be selling stars in our branches during the month of December, as well as providing some unique opportunities to support the cause. Stop by your branch to learn more about Make a Wish!

Port Angeles: Bake Sale every Friday December 2 - 23 (custom orders available!)

Tacoma: Santa photos! He will be at the branch for photos the week of Dec. 19th

Sequim: Gift wrap, every Tues. & Thurs. December 6 - 22

Cedar Plaza: Gift wrap, every Tues. & Thurs. December 6 - 22

Seattle: Popcorn Wednesdays & Bake Sale Fridays December 7 - 22

Suggested donations. All proceeds benefit the Make a Wish foundation

Disaster Proof Digital Storage

Sound Community Bank has partnered with doxo, a company that provides secure, all-in-one digital storage for a wide array of documents. It's a great way to receive your paperless bank statement and electric bills, plus you can store copies of your passport or your baby's birth certificate.

Using this secure place to keep your important documents means you can always access a copy no matter where are, especially with their downloadable iPhone app.



Call Sound Community Bank today, stop by or visit soundcb.com for details on how you can take advantage of this safe, free storage solution that gets rid of paper clutter and protects your documents from disaster.

Visit doxo.com/soundcb to sign up today!



Welcome Home Loan Rates!

With rates at historic lows, it's a good time to consider refinancing your existing mortgage. By refinancing, you can save money on your monthly payments or even look at a 15 Year Fixed Rate instead of a 30 Year Fixed Rate loan to pay your mortgage off quicker.

If you don't have a home loan with us and would like to learn more about our first time homebuyer programs and mortgage options, speak to a Loan Officer today or visit us online to get pre-approved. We offer fast and free pre-approvals so you can be on your way to home ownership in no time!

Best of all, we offer a full service lending department so all your loans are serviced locally. Each branch has a home loan specialist to help you with your needs so simply stop by or give us a call.



Happy Holidays:

At this time of year my thoughts often linger on the many things for which I am thankful. As 2011 winds to a close I am thankful for our wonderful employees who forge such deep relationships with our wonderful clients.

Despite the pressures of a tough economy we continue to make dreams come true for the individuals and businesses that we serve. And, we provide a significant amount of time and money to make our communities better. In honor of our clients, we are donating to Make-A-Wish so that children facing difficult illnesses can have a special dream come true this holiday season.

Please take a few minutes to review the newsletter. You will learn about new products and valuable services. And, hopefully we will see you at one of our Holiday Happenings around the Sound.

Best wishes for the Season,

A handwritten signature in black ink, appearing to read 'Laura F. O'Connell'.



BRANCH LOCATIONS

MOUNTLAKE TERRACE

(Cedar Plaza) 22807 44th Ave West
(425)775-3100

PORT ANGELES

110 N. Alder Street
(360)452-4624

SEATTLE

2001 Fifth Avenue
(206)443-4345

SEQUIM

541 North 5th Avenue
(360)683-2818

TACOMA

2941 S. 38th Street
(253)474-8408

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