



# American Sterling Journal

## Quarterly News Report

Vol. 1

Issue 3

Summer, 2007

### Inside This Issue:

WOW Award	1
Simple Stress Solutions	2
Retail Banking Update	2
Excitement in IT	3
Mortgage Moves	4
Philanthropy	5
Sports Trivia	5
Film: Stay Tuned!	5
Compliance	6
Trivia Answers	6
Fun Website / New Info Tech	6

## 2nd Quarter 2007 WOW Winners

Each Quarter, American Sterling employees can submit a WOW candidate to the Human Resources Department. The WOW award is a great way to send recognition about a particular co-worker who is demonstrating outstanding efforts with their daily performance. The nominees are then reviewed by American Sterling's Executive Team, and the winners are chosen. This past quarter, Taunya Blum and Jason Estep have been selected as this quarter's WOW winners and will be rewarded with a pizza party for their entire department. For more information, please contact our Human Resources Department.



**WINNER: Taunya Blum**

Author:  
Gloria Torres on 16 May 2007

Category:  
Innovative and Solution Oriented

Reason:  
Since my start with ASB I have been trained, lead, encouraged and motivated by the spirit and determination that is expressed by Taunya. In all my years of collections I have never worked side by side with someone who can express her "go get it - I need to know - give me the answers" work ethic. Taunya has what it takes to get the Right Things Right. I believe that Taunya deserves to be recognized for her service, integrity, entrepreneurial ethics. I am proud to be her partner in crime. WOW!



**WINNER: Jason Estep**

Author:  
Crickett Hansen on 17 May 2007

Category:  
Innovative and Solution Oriented

Reason:  
Jason Estep is my assigned Loan Coordinator in the Phoenix office and has consistently gone over and above the call of duty (perhaps even to the detriment of a peaceful office), just to ensure the files that are under his watch are accounted for. I have never had to wait more than one hour for a submission or a resub to be uploaded and put in line for underwriting. When I ask about status, he immediately gets me an answer - even if he says he needs more time. To me, that is invaluable.

Jason is accommodating, easy-going, an absolute gem. He finds solutions when confronted with challenges, tackles obstacles with creativity and zest. Jason makes my job so much easier and so much more fun.

### Quarterly Quote

"Whether you think you can or you think you can't, either way you are RIGHT"

- Henry Ford -



## Simple Stress-Busting Solutions

Whether it's the demands of a hectic work week or maintaining a household, the stresses of everyday life can quickly make you feel worn down. If you can't wait to fall into bed at night or have difficulty sleeping, suffer from frequent headaches or simply feel like there are not enough hours in the day to accomplish your to-do list, you are probably overstressed. The good news is that you can relieve stress with these quick stress-busting tips:

Even if you can only spare 15 minutes, set aside some time for yourself everyday. Read a magazine article or two, listen to your favorite tunes or sit out in the sunshine and unwind.

Take a brisk walk. The exercise will relieve some of the physical attributes of stress and make you feel rejuvenated so you can tackle the rest of your tasks.

Eat something healthy. A piece of fruit, cup of yogurt or a handful of nuts should give you an energy boost and keep you from munching on sugar snacks.

Allow yourself a few minutes alone to sit still and think about how good it will feel when you have accomplished your days goals. Spend time meditating for just 5 minutes about all the things you are grateful for. Think about your family, your friends, and good times you have had. The power of visualization can make each day less stressful and more productive!



## What's New with Retail Banking?

Our Retail Banking operations are experiencing exciting times lately. To begin, they have already surpassed their original and reprojected financial goals for the year...and it is only August! Congratulations to the entire Retail Banking team. Keep up the good work. Here is more exciting news out of the Retail Banking Company:

### NEWLYWEDS

Angela Trospier, the Blue Springs Teller married Daryl Wimmer, and Stephanie Trimmer, Assistant Branch Manager at Blue Springs married Josh Long. Congratulations to both of you!



### NEWBORN - A True American!

The Sugar Creek location would like to welcome a new teammate, Tessa Lynn Marie Parker, born to Sugar Creek's Teller, Christi McCullough on July 4th at 6lbs., 10oz., and 19 in. long.

### CONGRATULATIONS!

Congratulations to Masuda Kahn who recently was promoted to Retail Branch Manager of the Foothill Ranch location. Also, Carol Mosely recently celebrated her 5-year anniversary with American Sterling. Congrats to both of you!



### WELCOME!

Retail Banking would like to welcome new associate Michael Villaverde to the team. Michael is the mailroom maintenance engineer for Retail Banking. Also, Jamie Britt, who is an intern from Rockhurst working at ASIS and ASB working in the credit admin, accounting and compliance departments.

### NEW LOAN OPERATIONS MANAGER

Janny Engvig is ASB's new Loan Operations Manager at the Sugar Creek branch and joined the team in July. Janny has over 16 years of banking. Her banking career started in mortgage lending, but then she moved on to retail banking and most recently was the Director of Operations for a 832 million bank. Janny is married and has four children and one grand child.

*If you would like to recognize someone in your office, please send your special announcement to Joe Braier at [jbrazier@americansterling.com](mailto:jbrazier@americansterling.com)*



## Exciting Times For IT: A Note From Bob Jones (Director of IT)

The past year has been very exciting for American Sterling and the Information Technology department. New staff members have joined the group and some long-time members have left the area and we are now comprised of the following associates:

Bob Jones, Scott McGinnis and Tonia Egli located in Sugar Creek; Andrew Turney, Joe Hatfield, Aaron Flores, and Chris Chinnery in Foothill Ranch and Andrea Collins in Rescue, California.

2007 has begun with many changes being planned across the board for all companies and include major upgrades in equipment and software. Some of the major initiatives for this year that have been completed or are now in process are listed below:

- ◆ **Microsoft Office is being upgraded to 2003**
- ◆ **Servers are being upgraded to Windows Server 2003**
- ◆ **Email Filtering implemented with MX Logic**
- ◆ **Web Defense implemented with MX Logic**
- ◆ **Network monitoring and desktop management outsourced**
- ◆ **Help Desk expansion with outside service partner**
- ◆ **Email / Exchange hosting implemented with ABT**
- ◆ **Document Imaging / Dual Monitor setup in Mortgage Offices**
- ◆ **Support for multiple location changes and additions in the Mortgage Division**

Future plans include upgrading the American Sterling Intranet site, simplification of our network, increasing bandwidth and upgrading our voice capabilities. We are also looking to streamline corporate workflows and information sharing and collaboration across the enterprise.

Our mission is to provide the most efficient, compliant and cost effective technology platform that will securely allow processing of our business transactions and storage of information. Our services include network authentication, email, file sharing, desktop patch management and network support services for our wide-area network and connection methods to application providers such as Fiserv and Access Business Technologies. We are a technology support organization with high standards for customer service and technology support. Our customers are you, the American Sterling associates and we are dedicated to improving your day to day work life and integration with the technology tools necessary for you to succeed in your position.

American Sterling has grown significantly over the past year. Just a short year ago, we had 7 locations - Sugar Creek, Blue Ridge, and Blue Springs in Missouri, Overland Park in Kansas, Carefree in Arizona, Foothill Ranch in California and Las Vegas, Nevada. We now encompass 4 time zones and 22 physical locations in 11 states. To help the IT area support this growth, we have partnered with Results Technologies to provide network monitoring, desktop patch management and help desk services. This has been referred to as Managed IT Services and allows for easier PC upgrading process to ensure security and software version compliance and easier



support services from a remote location. It also provides 24 X 7 X 365 monitoring of our servers and network to detect any issues, problems or outages proactively and begin recovery without waiting until reported or detected by you or other American Sterling resources.

The expanded help desk is responsible for the front line ticket and incoming incident reporting so we can be aware of trends and the most repeated and critical issues to allocate resources to for continued improvement of the technology platforms and services. Our internal staff remains the core service provider and the friendly face of technology to our customers, the American Sterling associates. They are mostly focused on resolving issues and researching repeated problems to propose long term solutions that will eliminate the recurrence of these issues in the future. All of this should seem transparent to you and as the expanded support team gains more experience with our specific organization, tools, technology and terminology, I expect the service levels for response to incidents to improve significantly and the total number of incidents to reduce in volume.

I would like to express my appreciation for all of your support and patience while we make these changes. Change can try our patience and challenge our sanity at times, but I remain confident we will get through these waves successfully and in better shape than before. I sincerely thank you for your efforts and teamwork.



**Need Help?**

**Call the  
Help Desk!**



## Marvelous Mortgage Division Moves!

### RETAIL

In July, 2007, American Sterling Bank took an additional step in growing our retail mortgage operations by opening two new offices in the state of Missouri.

Bringing on 26 new loan officers, four new loan processors and three managers, American Sterling Bank's retail mortgage division continues to grow and add great value to our corporation. The first office is located at 900 SW Oldham Road, while the second office is located at 931 SW Lemans Lane. Both locations are in Lee's Summit, MO.

"We were able to take advantage of a tremendous opportunity," says Brannon Ogburn, EVP of the Mortgage Division with American Sterling Bank. "These two offices will contribute greatly along with our other successful retail branches."

With the addition of the two new offices, American Sterling Bank added to their other retail offices, which are located in Milwaukee, WI., Anthem, AZ., and Foothill Ranch, CA.



### WHOLESALE

On July 31, American Sterling Bank was excited to announce the acquisition of certain assets and staff of Winstar Mortgage Partners Inc. by our mortgage division.

"This action was a strategic decision for both companies involved," says Brannon Ogburn, Executive VP of American Sterling Mortgage Division. "It allows us to take advantage of each others strengths in different areas and combine them to offer even stronger products and services to our customers." This opportunity has helped the mortgage division continue to grow and expand its national presence. The opportunities this change brings is very exciting to the mortgage division, and the American Sterling corporation.

With this addition, American Sterling has added four new production sales teams ((Minneapolis-MN, San Diego-CA, Chicago-IL, and Glen Allen-VA) to our national sales group. Out of those four sales teams only two offices will join as full service operations centers (Minneapolis-MN & San Diego-CA). A total of fifty-nine employees have been added to our staff, thirty of them being Account Executives. Prior to joining American Sterling, WinStar was

originating about \$120 million per month with products similar to our current product menu.

"I know there are probably several questions that our mortgage team members have," says Ron Dearden, Executive VP of American Sterling. "It is our goal as a management team to keep everyone informed as things progress."

Currently, the mortgage division does not see many changes that will affect the current workforce in the locations stated earlier. Significant effort is being put forth to make sure business continues to run smoothly.

### TRADESHOW

On August 18th, the California Association of Mortgage Brokers is conducting one of the largest tradeshow in the nation. Over 4,000+ brokers are expected to be in attendance. American Sterling Bank will have booth presence at the show, and will be marketing our products and services to the brokers who are looking for the best conforming products and services.

For those sales executives that will be attending, we wish you the best of luck!

Welcome aboard!



**GOOD LUCK TEAM!**



## Sports Trivia

It's August, and Baseball season is heating up with the playoffs right around the corner, while the NFL is beginning training camp. Tiger Woods is making Golf more exciting than ever, and David Beckham is bring hype to American soccer. So, with sports fever in the air, let's test out your sports knowledge. Enjoy!

### #1 Boston Red Sox No Hitter

Who was the first pitcher to pitch a no-hitter for the Boston Red Sox?

### #2 No Games on These 2 Days

What are the only two days in the calendar year when games are never played in any of the four major league sports (NFL, NBA, NHL, and MLB)?

### #3 Same Name

Which 2 Major League Baseball team's have the same team name as 2 National Football League teams?

### #4 David Beckham's Former Team

It is well known that David Beckham is now playing for the L.A. Galaxy. What team did David Beckham play for before coming to the United States?

### #5 Tiger's Real Name

What is Tiger Woods real first name?

### #6 Do You Know Jordan?

In the sports world, everyone knows who Michael is. But how well do you know him? Can you answer these three questions about Air Jordan?

- What University did Michael Jordan attend?
- How many teams has Michael Jordan played with in the Olympics?
- What 1996 feature film did Michael Jordan star in? Our film productions should get this one!

*For sports quiz answers, please see page 6 of Newsletter!*



## American Sterling Philanthropy

Over the years, the American Sterling Philanthropy department has been helping service organizations recognize the importance of developing a self-sustaining revenue source outside the typical fundraiser concepts.

"We don't refer to "non-profits" by that term as it gives the illusion of not generating revenue," says Larry Dodge, CEO of American Sterling Corporation. "We refer to them as service organizations. American Sterling has always believed that service organizations should look, feel and operate even more effectively than "for-profit" organizations."

Recently, the Dodge family made a generous donation to the OC Performing Arts Educational Center. The gift made by Larry and Kristina Dodge will be fully realized once the center raises \$20 million in donations.

"We're very delighted to make the contribution," says Kristina Dodge. "We are dedicated to educating and helping



The Dodge's are all smiles as they announce their donation to the Orange County Performing Arts Center. The OPAC's education center was named in their honor.

young people in the world."

American Sterling's Philanthropy has contributed to several other worthy causes in the past such as the large donation made in 2004 to Chapman University for their Film and Media Arts Center and the challenge gift to St. Margaret's Episcopal School in San Juan Capistrano.

To get more information on American Sterling Philanthropy, visit our website at [www.americansterling.com](http://www.americansterling.com).

## Stay Tuned For More Film News

American Sterling's Film Production team has been busy the past couple of months finalizing their newest film, "The Defector." With production in it's final stages, the team is set to begin submitting for a number of upcoming film festivals. "To begin, we are going to be submitting to the Sundance Film Festival," says Joe Braier National



Marketing Manager for American Sterling Corporation. "We had tremendous success last year with our film "Dark Matter" at that particular festival and are looking for the same success this upcoming January."

Another film festival that the team will set it's course on attending is Cannes, in France next spring. Stay tuned as further developments continue to come about from the American Sterling Film Productions company!

**Check Out American Sterling Film Productions DARK MATTER at: [www.darkmatterthefilm.com](http://www.darkmatterthefilm.com)**



## Compliance Is Here to Assist!

Dear American Sterling Teammates,

We all know... 'Know your customer' has special meaning to all of ASB's Tellers and Personal Bankers. Make no mistake, it has notable importance to the Organization's Compliance and Auditing team too!

As bankers, we're required to capture, verify and retain certain personal information and records for all Customers. As the Bank's compliance consultants, our team strives to support not only our Tellers and Personal Bankers, but also each and every member of our organization. Sooooo, please feel free to 'Know your compliance consultant,' just like you seek to 'Know your customer.' We are here first and foremost to assist everyone in managing risk levels and risk associated with new products and procedures. Feel free to contact the American Sterling Compliance Department at anytime.

Best,  
Marcy Mazzerella

### COMPLIANCE PROMOTIONS

Foothill Ranch

Kym Nunez was promoted to Quality Control Supervisor for our organization. Please join the Compliance and Auditing team in congratulating and supporting Kym as she tackles added responsibilities in collaboration with our fast-paced, fast-growing Mortgage Division.

### WELCOME ABOARD

#### New Compliance Leader

American Sterling would like to welcome Marcy Mazzerella to the team. Marcy joined the team on June 25th and has spent the past 25 or so years in the business world, including banking and mortgage banking primarily in the compliance and auditing areas

"I am thrilled to be a part of this tremendous team," says Marcy. "So far, I've truly enjoyed this role, especially working with quality individuals within our organization. My door is always open and I am always available to answer any questions anyone may have."

## Sports Trivia Answers

### 1. Boston Red Sox No Hitter

Cy Young pitched the first no hitter for the Boston Red Sox on May 5, 1904. At the time the team was known as the "Pilgrims".

### 2. No Games On These 2 Days

The day immediately prior to and the day immediately following Major League Baseball's All-Star Game are the only two dates during which none of the four major league sports ever have games scheduled. Every other date during the calendar year is a potential game day for one or more of the leagues.

### 3. Same Name

The first are the St. Louis Cardinals and the Arizona Cardinals. The second are the N.Y. Giants and the San Francisco Giants.

### 4. David Beckham's Former Team

Before coming to the United States, David Beckham played for Real Madrid, where he played for four seasons (2003-2007).

### 5. Tiger's Real Name

Tiger Woods real first name is Eldrick. Eldrick "Tiger" Woods!

### 6. Do You Know Jordan?

- a. University of North Carolina
- b. 2. The 84' and 92' Olympic teams!  
The 92' Olympic team was known as the "Dream Team".
- c. Space Jam, starring Bugs Bunny, Daffy Duck, and Michael Jordan!

## Fun Website / Neat Tool

**PLEASE DO NOT SURF WEB DURING WORK HOURS!**

<http://simpsonizeme.com/#>

**Text Google**

Ever wonder what you would look like in the world of The Simpsons? Well, now you can find out with this neat website that allows you to upload a picture of yourself and answer a few questions. Take your Simpson's character and e-mail it to your friends! Lots of fun when you are surfing on the computer at home!



Are you ever driving and need an address or a phone number right away? Just grab your cell phone and text google. Text message your search query to 466453 ( or GOGGLE). For example, text "McDonalds Foothill Ranch" to 466453 and you will receive a response with the McDonalds addresses for Foothill Ranch and their phone numbers. Standard text messaging costs apply!

