



“The good news can take a year to reach my desk.  
The bad news I need right away.”  
-Tom Petro in *Investor's Business Daily*

“We’re really changing the footings of the bank from being 100% retail to being mostly focused on business.”  
- Tom Petro in *American Banker*



“I think [having a company retreat] is one of the most important things a small company, or really a company of any size, can do. The whole purpose of getting away for a day is to focus on what are people doing with their time that will contribute towards attainment of business results.”  
- Tom Petro on *BusinessWeek Podcast*

“Determining the value of property depends on more than just comparable sales and listings in an area. That is what most Web sites use. Each property has unique characteristics that only an independent appraisal can account for when determining an equitable value.”  
- Frank Baldassarre, Jr. in *The Dallas Morning News*



“It’s important to show that bankruptcy is an event not to be repeated, and the swiftest way to reverse the effects that a bankruptcy has on a person’s credit profile is to reestablish credit.”  
- Tim Rawlinson in *The Christian Science Monitor*

“If we’re tracking the plan, we make the accrual. If we’re overshooting the plan, and it’s likely to persist, then we’ll increase the size of the accrual. If we’re falling short of the plan, guess what? The hole in the plan is plugged by the bonus accrual.”  
- Tom Petro in *FinancialWeek*



If you would like more information on Fox Chase Bank, please visit our Web site at [www.foxchasebank.com](http://www.foxchasebank.com) or call us at 215-682-7400.