



CHRISTIANA
BANK & TRUST

Subsidiary of National Penn

CHRISTIANA BANK & TRUST COMPANY - WHO WE ARE



Christiana Bank & Trust Company is a Delaware banking corporation. Trust services are our primary business. Our focus is to deliver outstanding service to our individual, family and corporate clients. This focus has helped us earn a national reputation for helping clients implement effective solutions to numerous tax, financial, and asset management challenges. We do no planning. We work with your advisors and focus our attention on flawless and flexible implementation and execution.

When you work with us, you secure the advantages of our:

- *Extensive Experience*
- *Exceptional Service*
- *Team Approach*
- *Complete Attention*

BUILDING ON A TRADITION OF SOPHISTICATED ASSET MANAGEMENT SERVICES

The need for personal and professional trust, tax and investment services has never been greater. Individuals and families with substantial assets require workable, effective ways to help them minimize the impact of income and estate taxes, manage their financial assets, and ensure that they and their beneficiaries will be secure and protected irrespective of what the future may bring. Corporations, government entities, and non-profit groups desire high-quality, value added services and products that can enhance their income and further their strategic interests.

Christiana Bank & Trust Company was founded with a simple principle: combine superior, informed asset management services, delivered by experienced professionals with access to the best technology. This principle continues to be our basic tenet. Our dedicated people are committed to ensuring that all our individual and institutional clients receive the personal attention they deserve and the services and products that are crucial to meeting their strategic goals.

Trust Services

Carefully implemented trust and asset management strategies can be instrumental in providing for the continued well-being of individuals and their families. When Christiana Bank & Trust Company acts as trustee, it does so in a personal and experienced manner that can be tailored to each client's requirements and expectations.

Our firm is staffed by knowledgeable and caring professionals committed to a high level of personal service. Working with the client's trusted advisors, we provide the facilities needed to implement a strategy that will meet the client's needs and objectives. In addition the client can take advantage of Delaware's unique regulatory and legal climate for trusts.

Investment Management

Utilizing Christiana Bank & Trust Company provides access to a range of investment options. We take a logical, well thought out approach to investing. A client has access to specialists with expertise and performance that reaches across a range of sectors and styles. We believe that we can only fully understand each client's objectives by listening to each client's needs and expectations. A full mutual understanding of each client's objectives allows Christiana Bank & Trust Company to deliver. Reaching an understanding with the client allows us to execute a tailored plan designed to meet each client's goals.

Custody Services

Large custody bank sophistication and execution combined with personal attention and service are the focus of our custody services. Our tested state of the art technology, combined with administrative flexibility, ensures that our clients receive custody services that are second to none. We handle the securities and perform all the administrative tasks with a penchant for detail and a level of individualized service that is unsurpassed. Our services include:

- *Executing buy/sell orders*
- *Collecting, depositing, disbursing and reinvesting income*
- *Maintaining accurate and timely records of all transactions*
- *Providing regular reports detailing all account activity*
- *Supplying tax information*

Christiana Bank & Trust Company provides the services businesses and other organizations need to save taxes, protect assets from lawsuits and creditors and limit owner's liabilities. A trust established in Delaware can provide a flexible and unique entity with a number of uses. As escrow or distribution agent, we can hold cash and marketable securities as a stake holder pending the completion of various agreements.

Statutory Trusts

Delaware law provides that a Delaware statutory trust can be a separate special purpose entity that may carry on any lawful activity. A Delaware statutory trust can have a special purpose, perpetual existence, and provide indemnification for its trustees and the trust's beneficial owners against claims.

We work closely with our client's legal and financial advisors in all aspects of a Delaware statutory trust. Our experienced, knowledgeable staff does everything possible to facilitate each transaction.

Custody

We execute and process all buy and sell orders in accordance with our client's instructions. In addition to on line access, we provide timely and accurate custody statements that detail all income and principal transactions and list assets held, their tax basis, current market value and estimated income.

Escrow

Our experience as an objective third party has given us invaluable insight into what it takes to provide premier escrow agency services for a variety of corporate and institutional customers. Christiana Bank & Trust Company's knowledgeable and committed professionals provide escrow agency services for a wide range of transactions.

Investment Services

We provide a wide range of investment services to our institutional clients. Our investment specialists are knowledgeable, experienced and available. Our team approach provides the facility for flawless execution.



An Invitation

We extend an invitation to join the other individuals, families, financial advisors, businesses, and institutions who have found Christiana Bank & Trust Company to be a firm uniquely responsive to client needs. Whether you are interested in personal trusts, corporate trusts or other asset management services, the professionals at Christiana Bank & Trust Company would be happy to show how you can reach your goals and meet your strategic objectives.

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