



PRIVATE TRUST GROUP OF AMERICA

## Tough Economic Times Require Bold Leadership

*"In the middle of every difficulty lies opportunity." – Albert Einstein*

We have already seen disturbing examples of some very large financial institutions that have failed in this current financial crisis because of poor leadership. Others are certain to follow and, unfortunately, the fallout will extend all the way to our local community banks that have tried to do business the right way. No financial institution in America should feel insulated from the excesses that have created the most severe economic crisis since the Great Depression.

Despite signs that the financial markets may have reached a bottom, we are not out of the woods yet. It took several years for the mortgage debacle to reach a tipping point – and it will take years for real estate values to recover and for the American people to regain trust in our government and the financial system.

Surviving the current financial crisis will require tough decisions and bold leadership. We are taking steps to ensure that our own business will meet the challenging times that lie ahead, and we stand ready to assist our current and future clients in weathering the storm.

### A Partial List of Our Trust Related Services

- Independent review and analysis of current business practices
- Evaluation of potential sale or acquisition opportunities
- Securing administrative, operational and regulatory consolidation under a common trust charter
- Providing data aggregation services from multiple custodians
- A la carte trust administration and operational support services
- Customized Practice Management Programs that focus on teamwork, accountability and measurable results

Please let us know how we can help during these challenging times.

Sandra B. (Sandi) Lotito  
Founder  
Private Trust Group of America

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*Change is the incubator for success. We can embrace change and be energized by the opportunity, or we can shy away from it and become paralyzed by inaction.*