

CUSTOMER Profile:

Intergro Rehab Services,

Experts in Providing Physical, Occupational, and Speech Therapy



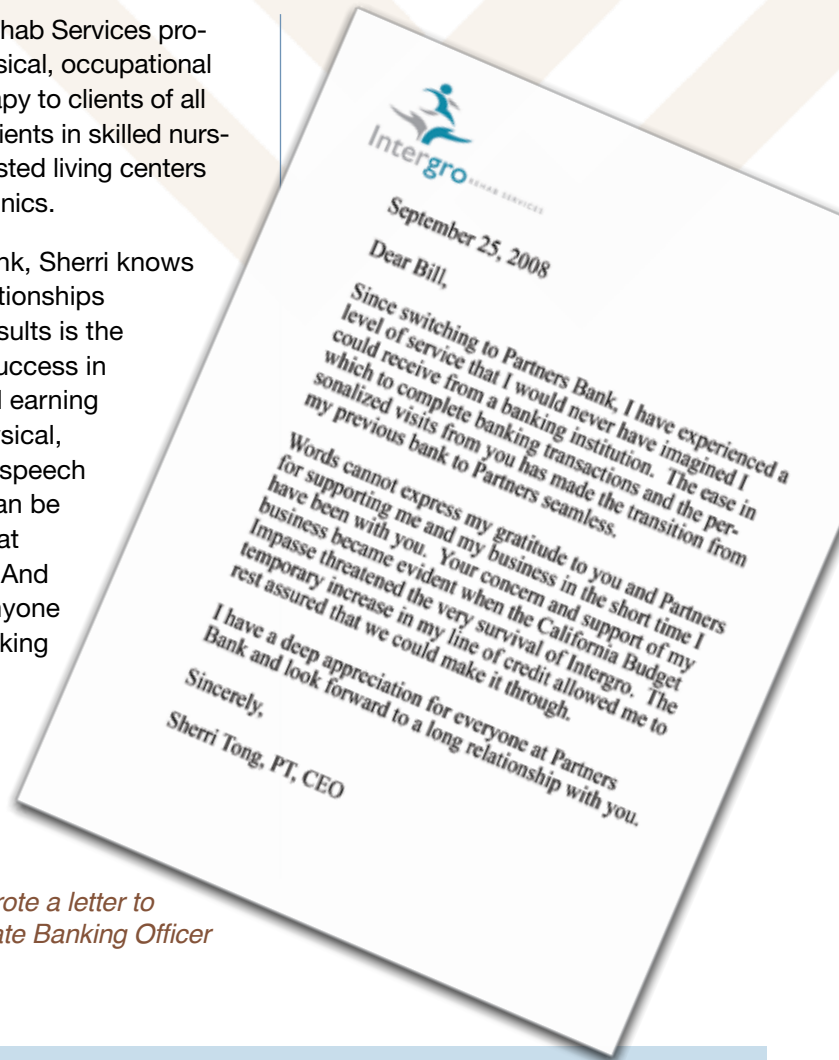
Bill Cole, Corporate Banking Officer and Sherri Tong, Intergro CEO.

It was through a referral from Chris Tooker, CEO of Trendzitions (profiled on page 2), that Sherri Tong, CEO of Intergro Rehab Services learned of and ultimately chose Partners Bank to be her company's financial services partner. Sherri chose Partners Bank because of the customer service and individual attention she receives — the same qualities which are critical to her own business' success. Founded in

1990, Intergro Rehab Services provides quality physical, occupational and speech therapy to clients of all ages, serving patients in skilled nursing facilities, assisted living centers and outpatient clinics.

Like Partners Bank, Sherri knows that building relationships and delivering results is the cornerstone to success in her business and earning referrals. For physical, occupational, or speech therapy, Sherri can be reached directly at (714) 901-4200. And if you know of anyone looking for a banking relationship that delivers results, contact Partners Bank at (949) 732-4000.

Sherri recently wrote a letter to Bill Cole, Corporate Banking Officer



Famous Druckerisms

Peter Drucker, widely considered the father of modern management theory, is famous for some well-known Druckerisms that stand the test of time, especially during challenging times:

- Strategy is a sense of direction around which to improvise.
- The purpose of business is to acquire and retain a customer.
- People who don't take risks generally make about two big mistakes per year. People who do take risks generally make about two big mistakes per year.
- Rank does not confer privilege or give power. It imposes responsibility.
- What's measured improves.
- Management by objective works – if you know the objective.