



**Risk Management Association
Feb. 13, 2007**

The credit and lending of Dave Kowalek, executive vice president and chief credit officer of Fox Chase Bank, was recently featured by a national professional association. Read on to see excerpts from a news release about Dave's Feb. 13 audio conference with the Risk Management Association.

Fox Chase Bank Executive Speaks at Risk Management Association Conference

HATBORO, Pa., Feb. 13 – Fox Chase Bank Executive Vice President and Chief Credit Officer Dave Kowalek spoke today about lending and credit issues for community banks over the next 18 months at a Risk Management Association (RMA) audio conference.

Kowalek was part of a panel discussion featuring five senior community bankers discussing key credit issues. He spoke specifically about the cyclical nature of residential construction and land development, and the major credit issues Fox Chase Bank is focusing on in managing loan portfolios, among other topics.

Kowalek joined Fox Chase Bank in 2005. From 2004 to 2005, he served as senior vice president and chief credit officer for First Federal Bank. Prior to that, Kowalek held various credit and lending leadership positions with Wachovia Bank and predecessor financial institutions, culminating as senior loan officer responsible for a multi-state mid-Atlantic region. He began his career at Chase Manhattan Bank.

For more information on Fox Chase Bank, visit www.foxchasebank.com.
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