



Bankers
Business Management Services, Inc.

Published April 2012



BANKERS BUSINESS MANAGEMENT SERVICES, INC. CELEBRATES 30 YEARS OF CONTINUOUS OPERATION

SILVER SPRING, MD, April 27, 2012 – Today Bankers BMS celebrates thirty years of serving customers with excellence, and providing employment and other contributions to the community. Bankers BMS was founded in 1982 by Mr. Mussie Betre, who has over forty years of executive experience in the logistics and transportation industry. Bankers BMS is a professional services and management company specializing in local and national mailroom operations and support management; mail distribution; courier and messenger services; administrative support services; armed and unarmed security; shuttle bus operations; parking facility management; warehousing and storage services. Bankers BMS currently employs over 100 people.

Bankers BMS is commemorating this 30th anniversary by giving awards to our long term employees and customers. Employees with five or more years will receive a bonus plus a certificate of appreciation. In addition, employees with fifteen or more years of service receive a bonus and a personally engraved commemorative clock. The employee with the longest tenure will receive a bonus, an engraved clock, and two round trip tickets to anywhere in the continental U.S.A. Each of our long term customers will receive a distinctive 30 year plaque which conveys Bankers BMS appreciation for their loyalty and commitment.

Bankers BMS has achieved notable growth over its years of operation, earning INC 5000 rankings in 2008, 2009, 2010 and 2011. Mussie Betre, CEO of Bankers BMS, was also honored with the Entrepreneur of the Year award in 2009 on behalf of the American Business Defense Council. He was honored for “excellence in business practices, community leadership, and selfless dedication to free market capitalism.” In addition, Mr. Betre received awards for Bankers BMS as one of the Top 100 MBEs in 2007, 2009 and 2011. The

MBE award is sponsored by University of Maryland University College, Maryland Chamber of Commerce and the Governor’s Office of Minority Affairs. For this achievement, he received a congratulatory plaque from Governor Martin O’Malley and a congratulatory letter from Montgomery County Executive Isiah Leggett. In 2005, Bankers Business Management Services, Inc. earned the Small Business of the Year Award from the Greater Silver Spring Chamber of Commerce for offering outstanding service to the community.

Bankers Business Management Services, Inc was also recently selected for the 2011 Best of Silver Spring Award in the Courier Services category by the U.S. Commerce Association (USCA). The USCA “Best of Local Business” Award Program recognizes outstanding local businesses throughout the country. Each year, the USCA identifies companies that they believe have achieved exceptional marketing success in their local community and business category. These are local companies that enhance the positive image of small business through service to their customers and community.



***Bankers BMS has made 1,049,447
deliveries in its 30 year history.***

***Bankers BMS currently processes over
2,668,000 pieces of mail monthly.***

A Message from the President



Mussie Betre

April 2012 marks the 30th Anniversary of Bankers Business Management Services, Inc. As we celebrate this great milestone, we look back and remember how we consistently moved forward making the necessary changes to meet the ever changing needs of our customers.

Bankers Business Management Services, Inc. (originally known as Bankers Couriers, Inc.) started in 1982 with three office employees and five drivers providing courier services in the Washington Metropolitan area.

Our strive to grow and move forward was very much strengthened when in September 2000 Bankers was certified as a participant in the U.S. Small Business Administration's (SBA) 8(a) Business Development program, as well as being certified as a Small Disadvantaged Business (SDB) in the Federal Government's SDB program.

In the year 2004 Bankers Couriers, Inc. changed its name to Bankers Business Management Services, Inc. to best fit the wide area of services that we are providing.

Because of this opportunity, and our partnership with DDD Company (now Pitney Bowes Government Solutions) the services we provide grew to include local and national mailroom management services, parking management, armed and unarmed security services, shuttle bus operations, warehousing services, and hence the number of employees continued to grow accordingly.

The growth realized over the last three decades must be attributed in great part to all the employees who have served the Company in various roles. All of our employees, past and present, believe in hard work and delivering the best service to our customers. I want to take this opportunity to thank all of our employees for their dedicated service and their contribution to the growth of Bankers BMS.

I am extremely grateful for the commitment and loyalty of our customers who have supported us throughout the years.

Even though we have grown in size and increased the number of services that we provide, our principles remain the same as when we opened our doors in 1982 – approach every relationship with customers and employees with the intention of establishing a long term and mutually beneficial partnership.

We look forward to the future years with enthusiasm and with a renewed promise to serve both our current and new customers with excellent service.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mussie Betre', with a long horizontal line extending to the right.

Mussie Betre, President/CEO
Bankers Business Management Services, Inc.

WHAT MAKES BANKERS BMS SPECIAL



Getu Weldeyohanes was selected employee of the quarter in the 4th quarter in 2011. Starting from left: Tracy Nicksich (NIH COTR), Getu Weldeyohanes, and Mr. Mussie Betre (Bankers BMS President).

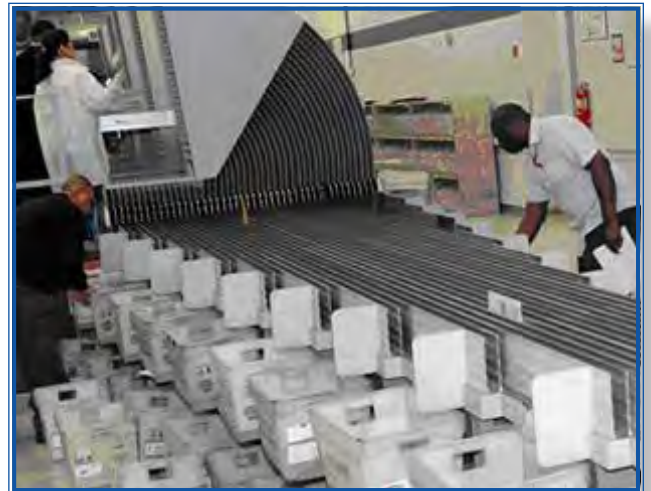
Customer and employee relations: Bankers BMS takes the time to know its customers and employees and understands how to best meet their needs.

Personalized service: The President/CEO is actively involved in operations and he visits customers on a regular basis. He is accessible and encourages customers to reach out to him with their needs.

A commitment to quality: our commitment as demonstrated in our customer testimonials and quality awards separates us from our competitors and companies that provide similar services. Bankers BMS rigorously

pursues excellence and communicates the “get it right the first time” philosophy at all levels.

Adaptability: Bankers BMS easily adapts to the ever changing needs and requirements of our customers. By keeping up with the market and industry trends we are able to anticipate and prepare for the need even before it arises.



THE MAILROOM OF THE FUTURE

In years past, the typical mailroom was seen as a dark dirty space in the basement (or dungeon) of an old building where the workers spent most of the day developing an exit plan in order to escape the dredge of the monotonous mundane activity called “work”. It was not thought of as the Communications Distribution Center that it has evolved to with its highly skilled and technically savvy professionals that rival in value other key personnel throughout the organizations they serve. Most of us at Bankers BMS have witnessed firsthand the many changes that have revolutionized the way we process mail and we have also witnessed the change in the attitude toward those of us who perform these vital services. I believe that we can all attest to the fact that “a change has come.”

As new technology develops, it affords us the opportunity to work smarter and faster, and smarter and faster is exactly what our customers are looking for. Just as we can no longer stomach dial up internet service, or popping popcorn on the stove, customers can no longer stomach the pace that their mail is being processed and delivered.



Digitized or Digital Mail Programs are being implemented throughout many government agencies as well as large commercial corporations to expedite and control the flow of communications. These organizations are also faced with the need to safeguard its information and to be in regulatory compliance with federal and state governments as it relates to its customer and user base and the protection of their privacy. Digital mail is the mechanism best positioned to control the flow of communications and hold accountable those with access to it.



We all remember the Anthrax Attack of 2001 which forever changed the way that we view incoming mail and we have recently had several incidences of powdery substances mailed to various organizations throughout the country. Digital Mail provides agencies the assurance of employee safety and facility survival should there be a Chemical, Biological, Radiological, Nuclear or Explosive (CBRNE) attack through the mail system.

In addition to safety concerns, we find that agencies again, would like to have their mail faster. They also want to access their mail remotely and not have to wait until they arrive at the office to read their incoming mail. We find that customers want control of how much paper they accumulate and just as importantly, customers want to realize the cost savings that are associated with processing, moving and storing physical documents.

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Bankers BMS sees mailrooms transforming to off-site state of the art Digital Information Centers that:

- Provide a Safety Program to protect life and property
- Converts inbound mail into digital communications
- Enable the combining of electronic formats (e-mail and fax)
- Provide increased availability and access to incoming mail for mobile employees
- Affords immediate Archiving Solutions
- Reduces environmental impact
- Reduces cost associated with sorting and delivering mail to meet multiple run schedules

The technology is here, the rationale or need is here and the Bankers BMS employees who have kept pace with today's mailroom technology are here. As our various customers implement and roll out their Pilot Programs for Digital Mail, we will see all of these pieces come together to form what will become one of the most important branches of any organization, the Communications Distribution Center. Though the names may differ, the functions will remain the same and that is to convert and digitize all incoming communications and provide the customer with the means to meet its goals and live out its mission. We see the "Mailroom of the Future" not as a mailroom at all, but as a place where we maximize our ability to communicate a written and spoken word.

*by Glynn Dickerson
Vice President, Bankers BMS*

Mailroom joins the Division's Green Initiative with "Green Day Fridays"

Much like the U.S. Postal Service, the Division's guard mail is delivered in rain, sleet, or snow and on the nice days, too. This summer, Pat Nannini came up with a plan to go green one day a week by leaving the van in the parking lot and delivering the mail on foot.

In addition to reducing mileage on the delivery vans by 10%, as well as emissions, gas usage, and wear and tear, the primary goal was to get each delivery person to walk 7,500 steps for the day. Good for health and good for the environment.

"Using a pedometer to keep track of the distance walked, the staff was encouraged to use stairs rather than elevators, and to walk to individual pick-up and delivery requests," said Nannini. "Anything to help get to the 7,500-step goal!"



NUWC Newport, RI

EMPLOYEE TESTIMONIALS

Several of Bankers BMS' longest term employees were asked to reflect on their experiences working with the company. Their comments and their accompanying photos are presented below.



Tselate Betre Talley

Bankers Business Management Services, Inc. is where I was fortunate enough to work after I graduated from college. My fondest experiences are working for my hero, who is my Dad. He taught me by example to treat people the way you want to be treated, to work smart and to have faith. He has helped me to define myself from a lady who was unsure of herself, to that of being a “high achiever” just like him. He has always reminded me to put God first, family, and then work. I am truly thankful for 15 years of opportunity to work for and learn from my hero...my DAD.



Joyce Shepherd

I started at Bankers in the winter of January 1992. Although I did not earn much money at first, I loved the work. Lack of earning was not the fault of the company. You see I had a lot to learn about map reading and it took me a while. There was never a doubt that I would stay with it because I was impressed by Mr. Betre. He was kind and encouraging to me...always a gentleman.

The courier business is rife with abuse of drivers, often being cheated of rightful earnings and even worse bouncing paychecks; I appreciate Mr. Betre's honesty, industriousness and business acumen. He is extremely aware of what a minority business must do in order to compete successfully. He never gave up and it thrills me tremendously to witness and be part of his great success.

To give you some insight into his kindness, there was an employee who worked as a dispatcher for many years. Unfortunately he became terminally ill. During his struggles Mr. Betre was always there for him and when he passed away Mr. Betre was so helpful and comforting to his family. Not many years after that another sad event occurred, a Bankers biker was struck by a motorist in a fatal accident, once again Mr. Betre stepped up to the plate to lend his assistance to the family.

I once told Mr. Betre that I would retire from his company someday. I've never had the desire to look for employment elsewhere because Mr. Betre looks out for you. At one time we did experience a slow period and work was idle for a while. In true fashion, Mr. Betre assured me that this period wouldn't last very long. Sure enough, after a month or so he called me with an offer to work with the team at the National Institute of Health (NIH) mail room.

I'm still here and grateful to be a Bankers BMS Inc. employee who is still NOT ready to retire.

Congratulations to Bankers Business Management Services, Inc. 30 years in business and counting!

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“Danny” Yeshoakind Zeweldmariam

Dear Bankers BMS Inc.,

I was asked to write a response to the question “why I have continued my employment with Bankers BMS Inc.” One reason is that I’m very grateful that the company has acknowledged my 15 years, and that working here is and has always been a source of job security since day one. I have always felt that this company has given me opportunities in which to excel. I recognize that the company has treated me truly well and that is another reason why I can say that I have enjoyed working at Bankers BMS Inc.

I anticipate being with Bankers BMS Inc. in the future, God permits. I will always be grateful to Bankers for allowing me to really be a part of the team! Congratulations – on 30 years!



Michael Gizaw

Nearly 20 years ago I joined Bankers Business Management Services, Inc. known as Bankers Couriers at the time. Making deliveries was among my first duties. Over the years as Bankers grew so did the opportunities for advancement. I soon moved into a supervisor’s role and continued to earn promotions within the company.

Bankers BMS has experienced tremendous growth over the past 7 to 9 years, but it continues to maintain its small company personality within a great corporate operation. Promotion from within is standard policy, and its executive team, including the CEO and President, are always accessible to assist clients and employees with any issues. Working at Bankers BMS is like working for a family business.



Al Tucker

The question was asked of me, “why I continue my tenure with Bankers BMS Inc.?” The answer is the same reason why I started working for Bankers Courier 28 years ago, I LIKE Mussie Betre. I was working full time with the Wall Street Journal as an electronic engineer in satellite communications and needed a part time job to help pay off my student loans. After my first conversation with Mr. Betre, it was clear to me that he was absolutely committed to the success of this (at that time) very small but very viable company. We often joked about who put in the longest days and I would remind him that it had been nearly ten years and he had not taken a vacation. Mr. Betre has always made me feel necessary and that he depended on me to provide assistance to his most important clients.

I have worked with most of the members of his family, I have seen his children and grandchildren grow up . Life is so short and so much time has gone by. Mr. Betre and I have matured together, and I have gained a new appreciation for the value of friendship. It would be very easy to say that Mr. Betre was and is hardworking, resourceful, dedicated, intelligent, pleasant, fair and committed because it is true, but more importantly, Mussie is my friend and I am his. It has been a delight to my heart to see the company grow and to see my friend achieve the success and security he deserves for himself and his family. Happy 30 th anniversary, I stay with Bankers BMS Inc. because friends stay together in the good times and bad. Mussie and I like each other, we always have and we always will.

CUSTOMER TESTIMONIALS



Federal Government Customers

The following comments are extracted from recent Contractor Performance Assessment Reporting System (CPARS) reports by our federal government customers and are representative of the quality of Bankers BMS performance on all of its contracts:

“QUALITY OF PRODUCT OR SERVICE: The Banker employees are recognized as individuals that perform every assigned task in an excellent outstanding performance manner. Their work performance

is a can do attitude and work accomplishments and assignments are performed with team effort and efficiency. This recognition is on the basis of their superb performance as the working standards are critical where no mistakes are allowed. I commend the Banker Inc on their excellent and professional manner in which their employees represent themselves in the performance of the daily duties. The Bankers Inc employees are customer service orientated, and administer their assigned workload with an outstanding working postal knowledge with little or no supervision and without delay.”

“GOVERNMENT COMMENTS FOR QUALITY OF PRODUCT OR SERVICE: The contractor operating in the SSA Headquarters Mail Center; Bankers Business Management Services, have consistently provided outstanding, and professional service while performing their daily functions. During my many years of SSA employment (34 yrs.), I have never witnessed or observed a contractor operating the SSA Mail Center that has provided their level of outstanding performance.”

Pepco

During the last several years Bankers has been a reliable partner of Pepco mail services. Bankers' associates have been personable and friendly while delivered for us with promptness and accuracy. Congratulations on your 30th anniversary and wish you more success in the future.

Kambiz Molkara
PEPCO

Canon

We have been using Bankers Courier Services for over 5 years. We have been pleased with the overall reliability and punctuality that Bankers Courier Services offers since these qualities play a paramount and important role in our customer service. The high quality and standard of service we received from Bankers has been far superior to any other company we have tried in the past. It was very refreshing to have Bankers actually come in to learn our business so they could help us more effectively and efficiently. They have provided us with top notch drivers who I have known for years and I look



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forward to hearing them say Good Morning each day. Bankers have also been clutch in our last minute emergency situations providing accelerated services to accommodate all our needs and re-schedules. I want to just say Thank You to the wonderful staff you have in place.

Jazz Jackson

Representative – Parts

Canon Business Office Solutions

Discovery Communications

Bankers have provided excellent employee shuttle services for us here in the Silver Spring area. They are customer service oriented and have helped facilitate requests for us at the last minute. They have also provided us with courier services as well on demand.

G. Michael Price

Manager, Building Operations

Discovery Communications



HEALTH CARE MANAGEMENT GROUP

HCMG

February 29, 2012

Mr. Mussie Betre, President
Bankers Management Services, Inc.
The World Building
8121 Georgia Avenue – Suite 950
Silver Spring, MD 20910

Dear Mussie,

The Health Care Management Group contacted Bankers Couriers 25 years ago to help our growing business. This was a decision we have never regretted. It is a pleasure to be associated with a business of such integrity. As our business continues to change and grow, BBMS continues to be an integral part of it.

We congratulate Bankers Business Management Services, Inc. on celebrating their 30th Anniversary.

Sincerely,

Kathy Mellott
Executive Assistant



CONTRIBUTIONS TO THE COMMUNITY

Bankers BMS is committed to helping our community to grow and prosper. Year after year, Bankers BMS continues to participate in various Community Outreach Programs supporting different schools, churches, and non-profit organizations. We are proud to sponsor organizations throughout the Metropolitan area including but not limited to:

GREATER SILVER SPRING CHAMBER OF COMMERCE
UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE
THE PARALYZED VETERANS OF AMERICA
MONTGOMERY ALLIANCE
THE FISTULA FOUNDATION
PROGRESS EDUCATION SERVICES INTERNATIONAL
THE ETHIOPIAN COMMUNITY CENTER, INC.
EAGLE BANK FOUNDATION

DEBRE GENET MEDHANE ALEM CHURCH
THE THREE HOUSE
2012 HONOR BRIGADE
SHEPHERD'S TABLE
PRIMARY CARE COALITION OF
MONTGOMERY COUNTY
IMPACT SILVER SPRING
JUBILEE FOUNDATION



Current Affiliations With But Not Limited To:

SILVER SPRING ADVISORY BOARD (DIRECTOR OF MONUMENT BANK)
MEMBER OF CHAMBER OF COMMERCE – SILVER SPRING, BETHESDA, WASHINGTON DC
BOARD MEMBER OF YMCA SILVER SPRING, MARYLAND
PAST BOARD MEMBER OF THE DEBRE GENET MEDHANE ALEM CHURCH
MEMBER OF SILVER SPRING ROTARY CLUB



November 14, 2008

Dear Friends of The Tree House:

The Tree House Child Assessment Center is happy to present you with our Annual Report for FY 08 and with a new "Best Friends" calendar for 2009.

In the past year much has happened at The Tree House ~ our greatest achievements are the Full Member Accreditation by the National Children's Alliance and the completion of our year long program evaluation, which demonstrates excellence of our core programs at the Center. Additionally, we served more than 1,000 primary and secondary victims of child maltreatment (sexual abuse, physical abuse, neglect, and mental injury), thus increasing our numbers for the third year in a row.

It is our hope that our community partners and neighbors will help The Tree House as we strive to prevent future abuse from occurring; assist those who have been abused to heal; begin collaborative research with local universities in order to increase our understanding of child abuse and neglect; and increase awareness as we educate the community about the emerging issues that encompass child maltreatment.

We thank you for your past involvement and ask for your continued support as we work together to bring an end to child abuse and neglect within our own community.

Sincerely,

Brenda C. Petersen

Brenda C. Petersen, Director
The Tree House Child Assessment Center of
Montgomery County Maryland

Enclosures



University of Maryland University College
Office of Institutional Advancement

January 11, 2012

Bankers Business Management Services, Inc.
The World Bldg
8121 Georgia Avenue
Suite 609
Silver Spring, MD 20910-4933

Dear Mussie:

I am writing to thank you for your recent gift to the University of Maryland University College (UMUC) Foundation, received on 12/30/2011. As requested, your contribution is designated to the area of greatest need. Please note that no goods or services were received in exchange for this gift. Keep this letter for your tax records.

In the past, contributions such as these have been used for additional scholarship support, program enhancement, and faculty development. Because of the continued generosity of donors like you, last year UMUC was able to award more than 4,700 scholarships to deserving students, many of whom have struggled to continue their education during these difficult economic times. Your gift in support of our students has a powerful effect on the academic careers of future global leaders.

On behalf of the students who will benefit from your support, thank you.

Sincerely,

Michael Richmond
Director, Annual Giving Programs



December 21, 2011

Mr. Mussie Betre
Bankers Business Management Services, Inc.
8121 Georgia Ave.
Suite 950
Silver Spring, MD 20910

Dear Mussie:

On behalf of the 2011 GSSCC Major Events Committee, I want to officially thank you for your sponsorship of the Chamber's 7th Annual "Discover the Taste of Silver Spring". The evening was a resounding success!

I understand this year's "Taste" was able to surpass even last year's incredible event, and we could not have done it without your continued generous support. On behalf of the entire Chamber, thank you so much for your support of and participation in this signature event. We look forward to your involvement in the 8th annual "Taste" event next year!

Best wishes for a happy holiday and a successful and prosperous new year.

Thanks so much,


Jane Redicker
President



Members of the Silver Spring Rotary Club where Mr. Betre served as president and represented the club at the National meeting at Copenhagen Denmark in 2008.

PAST AND PRESENT BANKERS EXECUTIVE OFFICERS & EMPLOYEES







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***Bankers Business Management Services, Inc.
Upper Management***

Mussie Betre
President/CEO

Glynn Dickerson
Vice President

Rhonda Mosley
Human Resources

Shimelis Akalu
Managing Partner & Parking

Gary Bryan
*Director of Warehousing, Storage,
Fulfillment, & Distribution*

Vincent W. Eades
Vice President, Business Development

Mekdes Clark
Business Development