

# Community Banks:



The Investment Market  
of the Future

Jim Miller is pleased to announce that he is now available as a fee based “payment for performance” investment adviser to qualified individuals, groups and institutions who appreciate the advantages of investing in a community bank stock portfolio. In channeling his expertise as a portfolio manager, analyst and bank appraiser Jim will assist fundamentally oriented value investors in a process to achieve above average returns while keeping a close eye on risk exposure.





## Community Bank Stocks: Today's Smart Investment Decision

Unlike any other business, the community banking industry has not suffered a meaningful regulatory insurable claim in over ten years. Subject to the scrutiny of both federal and state banking regulatory authorities, each entity is held to the highest standards of fiduciary responsibility thereby mitigating the fundamental risk exposure for investors.

Community bank stocks are a unique asset class and are a highly sought-after investment. The historical performance of the markets, as well as the strict governmental regulation, allow community bank stocks unique benefits. The benefits include:

### Low Risk –

- Community Bank Stocks are a small-cap value investment that usually functions independently of the major market trends. i.e. low market correlation.
- Community bank stock shares typically respond to the fundamental progress of the banking entity and not the emotions of the overall market.

### High Value –

- Consistent performance through various economic cycles.
- Value Opportunities exist at all times.
- Community bank investors have historically enjoyed annualized returns between 12% and 15%.



## **Jim Miller and [ebankstocks.com](http://ebankstocks.com): Your Expert Guide for Community Bank Investments**

Possessing a wealth of diverse experience in the securities and investment management industries, Jim Miller has worked within the community banking industry for over thirty years. An investment advisor, Jim works with clients interested in dedicating a portion of their portfolios to investing in community bank stocks. An industry-leading analyst and appraiser of banks, Jim provides market making services and consultations for publicly traded community banks and works to establish the best value at the right time for every client.

Jim Miller has served as the President and CEO of a full service broker dealer and as the Director of Research for a New York stock exchange member firm. The principal of ebankstocks.com and licensed as a Securities Principal and Registered Investment Advisor, Jim has written many industry papers on bank valuation and worked first-hand with bankers around the nation to appraise and offer bank stock. He is now available to individual investors as a fee based advisor. If the returns of 12% to 15% in a lower risk investment are appealing, give Jim a call for details.

***Jim serves as a fee-based advisor for clients.***

*His services include:*

- Selection and management of bank stock portfolios for individual clients.
- A concentration on the small cap value markets, keeping a close eye on risk exposure as well as potential returns.
- The Miller Valuation Ratio, a proprietary research tool created by Jim, is just one of the tools employed to create investor return

---

**Jim Miller may be contacted by:**

**Phone: 760-918-9740**

**E-mail: [jmiller@ebankstocks.com](mailto:jmiller@ebankstocks.com)**

*Jim Miller may be contacted by:*  
phone: 760-918-9740  
e-mail: [jmiller@ebankstocks.com](mailto:jmiller@ebankstocks.com)

[www.eBankStocks.com](http://www.eBankStocks.com)

The logo for eBankStocks.com features the word "eBankStocks" in a white sans-serif font, with a red dot after "Stocks". To the right of the text is a graphic consisting of several horizontal yellow lines of varying lengths, stacked vertically and slightly offset to the right, creating a stylized, abstract shape.