Chairmen's Chapters

Ronald H. Frey: 2008





Barbara and Ron Frey

I first heard about First Monetary at the PACB meeting in Virginia. Listening to Frank I thought to myself this is a no brainer. Why would you not want to be a part of an easy way to get into insurance business, all you need are other banks, since it was very clear to me that this was and is a volume entity.

We invited Frank to a Board meeting and I believe after we heard his presentation, the Board approved becoming part of First Monetary.

Once our bank joined and I personally became more involved it became very clear to me that First Monetary was much more than an insurance company. It was a family. As I became more involved I was then honored by being selected as a Director and then as Chairman The relationships that have developed and the education 1 received have been invaluable. My biggest disappointment over the years is that more Pennsylvania banks haven't taken advantage of the opportunity to become part of this organization.

To all of the original members that are still part of First Monetary and all the other New York Bank Members, Thank you for allowing us to become a part of the vision on the 25th anniversary.