

MURRILL | GERBINO LLP

OCTOBER, 2014

Dear Clients and Friends,

Over the past few months a lot of important, exciting changes have taken place here at Murrill/Gerbino - all geared toward providing better service for our clients as we continue to grow. Among the changes we've made are:

- The addition of several wonderful people to our professional staff, Nancy Young and Kristen Cartwright, CPA
- Adding a distinct new area of service: Family Accounting Services, which is designed to help make the financial aspect of our clients' personal lives more manageable (and less stressful).
- The installation of a secure online document storage and client portal from which you may supply and retrieve your personal financial and income tax reports - anytime you want.
- The launching of our website: www.MurrillGerbino.com and Facebook page: MurrillGerbino
- Other behind the scenes process improvements

Introducing Nancy Young:



Nancy is a graduate of the University of Washington. She had a 15 year career in banking. During the last 16 years, Nancy has been providing family accounting services to individuals. She has been providing this sort of service for a number of our clients. Our direct experience working with Nancy on these clients has provided the comfort that we needed to add her to our team. Her "**Family Accounting Services**" include bill paying, bank reconciliation, family budgeting, monthly financial summaries, investment tracking, record retention / cleanout / organizing, medical bill management and other tailored financial and personal organization solutions.

Nancy Young
Family Accounting Services
Nancy@MurrillGerbino.com Ext.110

Introducing Kristen Cartwright, CPA:



Kristen has 15 years of experience providing accounting and tax services to a wide variety of businesses and high net worth individuals. Before joining the firm, Kristen was a tax manager for a large local CPA firm in Seattle, WA. Kristen received her Bachelor of Arts in Business Administration, with a concentration in accounting, from Western Washington University, and is currently working towards a Master's degree in Taxation from Golden Gate University. She is a member of the California Society of CPAs and AICPA.

Kristen Cartwright, CPA

Kristen@MurrillGerbino.com Ext: 109

Introducing Family Accounting Services:

Family Accounting Services is a program designed to help provide relief to busy executives and help seniors. We evaluate individual needs and facilitate a personalized plan for giving support in handling financial management details. Services provided are; bill paying, bank reconciliation, family budgeting, monthly financial summaries, investment tracking, record retention, clean out and organizing of documents, medical bill management and other tailored solutions for your situation.

Introducing SmartVault:



We're happy to announce our new secure client portal via SmartVault. The program allows us to store, view and share files securely with you - offering you any time, any where access to your tax documents. When your tax return is completed, you will receive an email invitation to our SmartVault account. You must click the link in the email to accept the invitation and create a SmartVault user ID. After you create your user ID, you can securely view and access your files. For assistance with the program, please call (858) 455-5400.



The Murrill/Gerbino website and Facebook page were launched in September. Both sites are now available to share with you what we offer and to keep you informed about our activities. Please check them out and keep in touch with us on Facebook or email us from the webpage. Addresses are: www.MurrillGerbino.com for the website and MurrillGerbino, LLP for facebook.

While we continue to grow, we also continue to give back to our community. Every year we dedicate hundreds of hours to help the underprivileged children in our city and we donate significantly to various other charitable community and military organizations. Your support and patronage allows us to do this and for that we are very grateful.

We're excited about the improvements we're making and the direction we're going. We continue to strive to improve the services we provide so please feel free to contact us with any suggestions you may have...we listen!

Sincerely yours,

Murrill/Gerbino