

cba ANNUAL MEETING
& CONFERENCE – 2026

The Breakers

Palm Beach, FL

November 12-15, 2026



Program Guide &

Registration Packet - *Sponsored by:*



SCHEDULE *(Subject to change.)*

WEDNESDAY, NOVEMBER 11

NOON	EARLY ARRIVALS	
	AFTERNOON ACTIVITIES ON YOUR OWN	
5:30 PM—6:30 PM	EARLY ARRIVALS RECEPTION	<i>Front Lawn</i>

THURSDAY, NOVEMBER 12

3:00 PM—5:00 PM	REGISTRATION <i>Refreshments & Networking</i> <i>Registration envelopes and refreshments sponsored by FHLBank Boston</i> <i>Welcome gift sponsored by COCC</i>	<i>South Loggia East</i>
5:00 PM—6:00 PM	CEO ROUNDTABLE WITH MIKI BOWMAN	<i>Gulfstream 3&4</i>
6:00 PM—8:00 PM	WELCOME RECEPTION <i>Cocktails and heavy hors d'oeuvres</i> <i>Sponsored by COCC</i>	<i>Ocean Lawn</i> <i>Ponce de Leon (Rain Backup)</i>
8:00 PM—10:00 PM	CBA CHAIRMAN'S RECEPTION <i>By invitation</i> <i>Chairman's reception, name badges & lanyards</i> <i>Sponsored by Wolf & Company</i>	<i>Imperial Suite</i>
8:00 PM – 10:00 PM	CORNHOLE TOURNAMENT <i>Registration required</i> <i>Sponsored by ACBB</i>	<i>Ponce de Leon Promenade</i> <i>leading to Ocean Lawn</i>

FRIDAY, NOVEMBER 13

7:15 AM—8:00 AM

EARLY BIRD PANEL: LEGISLATIVE AND REGULATORY UPDATE*Ponce de Leon**Session and Breakfast Sponsored by Luse Gorman, PC and Gaffney Bennett & Associates*

The panel will discuss key banking legislation recently passed in Connecticut and federal regulatory developments.

South Ballroom Foyer

Scott Brown, Esq.
Partner
Luse Gorman



Art Corey
Executive Vice President,
General Counsel & Secretary
Connecticut Bankers Association

8:00 AM – 8:10 AM

BREAK

8:10 AM

**FRIDAY BUSINESS SESSION***Ponce de Leon*

Presiding:
CBA Chairman Martin Morgado
President & CEO, Ives Bank

8:10 AM – 8:50 AM

CONNECTICUT/NEW ENGLAND ECONOMIC UPDATE*Ponce de Leon*

(You may remember Chris from his presentation at the 2024 Director & Senior Officer Symposium.)



Chris Kuehl
Managing Director
Armada CI

8:50 AM—9:20 AM

**CONVERSATION: INDUSTRY UPDATE WITH THE
AMERICAN BANKERS ASSOCIATION**

Ponce de Leon



Rob Nichols
President & CEO,
American Bankers Association



Thomas Mongellow
President & CEO,
Connecticut Bankers Association

9:20 AM—10:00 AM

**PANEL – LEADING WHAT’S NEXT: THE LEADERSHIP
DECISIONS DEFINING TOMORROW’S COMMUNITY BANK**

Ponce de Leon



Jill Flaherty
SVP, Chief Marketing Officer
COCC



David Glidden
President & CEO
Liberty Bank



Anthony Joyce
President & CEO
Chelsea Groton Bank



Lesa Vanotti,
President & CEO
Torrington Savings Bank

10:00 AM—10:05 AM	RAFFLE - <i>Sponsored by Fiducient Advisors</i>	<i>Ponce de Leon</i>
10:05 AM—10:15 AM	COFFEE BREAK	<i>South Ballroom Foyer</i>
10:15 AM—10:45 AM	STATE BANKING UPDATE FROM THE DEPARTMENT OF BANKING – A CONVERSATION WITH THE COMMISSIONER	
	 Commissioner Jorge Perez Connecticut Department of Banking	
	 Art Corey Executive Vice President, General Counsel & Secretary Connecticut Bankers Association	
10:45 AM—10:50 AM	ANNOUNCEMENTS	
10:50 AM-11:20 AM	UPDATE ON THE FEDERAL RESERVE BOARD OF GOVERNORS & TOPICS IMPACTING THE CT BANKING SYSTEM	<i>Ponce de Leon 1</i>
	 Michelle W. “Miki” Bowman Vice Chair for Supervision, Board of Governors of the Federal Reserve System	

11:20 AM—11:55 AM

BREAKOUT SESSION A:*Ponce de Leon 2***What Actually Works: A Community Bank's Real AI Playbook. *Open to all attendees.***

Which AI use cases are worth your bank's time right now, and which ones can wait? This session answers that question directly. Wolf shares the use cases proving out across the industry, then a community bank further along the maturity curve opens its playbook: how they identified, deployed, and measured AI initiatives that actually delivered.

**Nelson Obando**

Principal,
Wolf & Company

**John Kowal**

SVP, Managing Principal and Chief
Technology Officer,
Peapack Private Bank & Trust

11:20 AM—11:55 AM

BREAKOUT SESSION B:**CBA Services Corporation - Innovations. *Open to all attendees.***

(Details to follow)

Ponce de Leon 3

11:55 AM

AFTERNOON ACTIVITIES ON YOUR OWN

1:00 PM

THE CHAIRMAN'S CUP GOLF TOURNAMENT**Location: Ocean Course at The Breakers**

12:15 PM – Registration begins and box lunch at course

1:00 PM – Shotgun Start

Prizes awarded during Saturday's Business Session



5:00 PM—8:00 PM

EVENING ON YOUR OWN

8:00 PM—10:00 PM

SPIRITS & CIGARS TASTING

Registration required

Sponsored by CIC Services, LLC

Front Lawn

Rain backup – Gold Room

SATURDAY, NOVEMBER 14

8:00 AM

SATURDAY BUSINESS SESSION

*Breakfast Sponsored by Luse Gorman and Gaffney
Bennett & Associates*

Ponce de Leon



Presiding: CBA Chairman

Martin Morgado

President & CEO, Ives Bank

8:00 AM—8:40 AM

**CONVERSATION: US AND GLOBAL INSIGHTS ON THE
ECONOMY & FINANCIAL MARKETS**

Ponce de Leon



Stephen Parker

Co-Head of Global Investment Strategy
JP Morgan Private Bank



Mark Barry

Senior Vice President,
Chief Operating Officer & Treasurer
Connecticut Bankers Association

8:40 AM—9:15 AM

**2026 ELECTION – HIGHLIGHTS, INSIGHTS,
AND A LOOK AHEAD**

Ponce de Leon



Rob Engstrom

President, American Free Enterprise
Chamber of Commerce

9:15 AM—10:05 AM	2026 CBA ANNUAL MEETING <i>CBA Bankers & Bank Directors only</i> Presiding, CBA Chairman Martin Morgado President & CEO, Ives Bank ▪ Chairman's Report ▪ President's Report ▪ Election of Officers and Board Members	<i>Ponce de Leon</i>
10:05 AM—10:10 AM	RAFFLE – <i>Sponsored by CFT and BCion Vehicle Finance</i> COFFEE BREAK	<i>South Ballroom Foyer</i>
10:10 AM—10:40 AM	CONVERSATION: STATE LEGISLATURE UPDATE WITH BANKING COMMITTEE LEADERSHIP  Representative Jason Doucette Chairman, Banking Committee  Senator Eric Berthel Ranking Member, Banking Committee  Art Corey Executive Vice President, General Counsel & Secretary Connecticut Bankers Association	<i>Ponce de Leon</i>
10:40 AM-11:00 AM	THE STATE OF BUSINESS IN CONNECTICUT: UNPACKING THE POLICIES SHAPING OUR ECONOMY AND FUTURE A dynamic conversation on the game-changing investments and policy decisions driving Connecticut's economy. Discover what's ahead—and what it means for the business community, the workforce, and the future of opportunity in our state.	<i>Ponce de Leon</i>



Chris DiPentima
President & CEO
Connecticut Business & Industry
Association



Matthew McSpedon
Managing Director, Market Executive,
CT/Western MA
JP Morgan Chase

11:00 AM—11:25 AM

**NATIONAL INDUSTRY UPDATE FROM THE
INDEPENDENT COMMUNITY BANKERS OF AMERICA**

Ponce de Leon



Jill Sung
Treasurer, ICBA
CEO, Abacus Federal Savings Bank,
New York City

11:25 AM— 12:05 PM

PANEL DISCUSSION ON TOKENIZED DEPOSITS

Ponce de Leon

12:05 PM – 12:45 PM

**CHARGED WITH EXCELLENCE: LEADERSHIP PRINCIPLES
GUIDING A CAREER SPANNING THE PENTAGON,
CAPITOL HILL, THE WHITE HOUSE, AND COMBAT
OPERATIONS**

Ponce de Leon



**Lieutenant General
Christopher F. Burne, USAF (Retired)**

12:45 PM

AFTERNOON ACTIVITIES ON YOUR OWN

1:30 PM – 4:00 PM

THE CBA PICKLEBALL TOURNAMENT
Round robin format – Registration required
Sponsored by M&T Bank

*The Breakers Pickleball
Courts*

6:00 PM

FAREWELL GALA RECEPTION
Dressy Casual/Resort Chic
[SPONSORSHIP AVAILABLE - CLICK HERE](#)

*Ocean Lawn
(In case of rain - South
Ballroom Foyer)*

7:00 PM	FAREWELL GALA DINNER <i>Dressy Casual/Resort Chic</i> <i>Sponsored by Independent Community Bankers of America – ICBA</i>	<i>Ponce de Leon Ballroom</i>
---------	--	-------------------------------

7:00 PM—10:00 PM	FAREWELL GALA ENTERTAINMENT Bill Herz – Comedy & Magic Show Bill Herz performs at more than 200 corporate events each year. His unique mix of comedy and magic has been applauded at corporate functions throughout the U.S., Canada, Mexico, Europe, China, India, and Thailand. Bill is a two-time winner of the International Magical Performers Award. <u>SPONSORSHIP AVAILABLE</u>	<i>Ponce de Leon Ballroom</i>
------------------	---	-------------------------------

SUNDAY, NOVEMBER 15

Departures	NO FORMAL ACTIVITIES PLANNED – SAFE TRAVELS
------------	--



SPEAKER BIOS



Mark Barry, Senior Vice President, Chief Operating Officer & Treasurer, Connecticut Bankers Association

Mark Barry is Senior Vice President, Chief Operating Officer & Treasurer of the Connecticut Bankers Association. In this role, he oversees finance, marketing and communications, including the *CBA Quarterly* magazine, and the day-to-day operations of the Association. Mark also oversees the CBA's for-profit subsidiary that provides innovative products and services to member institutions and organizations. Prior to joining the CBA in 2023, Mark consulted in more than a dozen industries and with businesses of all sizes, including Fortune 15. He held fractional CEO/COO/CFO roles for global and domestic businesses and was a business advisor to financial institutions, privately-held businesses, and nonprofit organizations.



Michelle W. "Miki" Bowman, Vice Chair for Supervision, Federal Reserve System

Michelle W. Bowman has been serving as a member of the Board of Governors of the Federal Reserve System since November 26, 2018. Initially appointed to fill the remainder of an unexpired term, she was reappointed for a full 14-year term that ends on January 31, 2034. On June 9, 2025, Bowman was sworn in as the third Vice Chair for Supervision and is responsible for overseeing the supervision and regulation of depository institution holding companies and other financial firms supervised by the Board. As the only member of the Board with banking and state supervisory experience, she chairs the Board's Subcommittee on Smaller and Regional Community Banking, and serves on the Board's Payments, Clearing, and Settlement Committee. In addition to her work at the Board, Bowman chairs the Federal Financial Institutions Examination Council, an interagency body tasked with promoting consistency in financial examinations. Her international roles include serving on the Governors and Heads of Supervision group of the Basel Committee on Banking Supervision and as the U.S. Plenary member of the Financial Stability Board (FSB), where she chairs the FSB's Standing Committee on Supervisory and Regulatory Cooperation. She is also a member of the Advisory Board of the Financial Stability Institute of the Bank for International Settlements. Prior to her appointment to the Board, she served as the Kansas state bank commissioner from January 2017 to November 2018, and as vice president of Farmers & Drovers Bank in Kansas from 2010 to 2017. She earned a bachelor's degree from the University of Kansas, a JD from the Washburn University School of Law, and is a member of the New York State Bar.

	Eric Berthel, State Senator, 32nd District, Connecticut Deputy Senate Republican Leader Eric Berthel was elected to represent the 32nd Senatorial District in a special election on Feb. 28, 2017, which includes the towns of Bethlehem, Bridgewater, Middlebury, Oxford, Roxbury, Seymour, Southbury, Washington, Watertown and Woodbury. Eric was elected to his fifth term in 2024. He is the Republican Ranking Member on the legislature's Banking, Education, and Executive & Legislative Nominations Committees. He is also a co-chair of the Legislative Internship Committee and serves on the Appropriations Committee and the legislature's newly formed Select Committee on Special Education. He has also been recognized for his pro-business/small business advocacy and his support of important initiatives in health care, banking, and law enforcement.
	Scott Brown, Partner, Luse Gorman PC Scott Brown has over 25 years of experience representing mutual and stock financial institutions on a wide range of corporate and securities matters. Scott has advised institutions on merger and acquisition transactions and corporate reorganizations, represented issuers and underwriters in initial and secondary public offerings and private placements of equity and debt securities and assisted companies in their reporting and disclosure obligations under federal securities laws. Scott also routinely advises financial institutions with respect to various corporate governance, regulatory and compliance matters.
	Lieutenant General Christopher F. Burne, USAF (Retired) Lieutenant General Chris Burne served as the 17th Judge Advocate General of the Airforce. In that capacity, he was the senior military Legal Advisor to the Secretary of the AirForce, Chief of Staff, and all agencies under the Air Force. He led a 4500-person organization responsible for the worldwide delivery of legal services across multiple fields of practice. His duties have taken him from the Pentagon to Capitol Hill to the White House, with official travel to 30 countries around the globe, including two deployments to combat in the Persian Gulf. He was on duty in the Pentagon during the 9/11 terrorist attacks and then served on the Crisis Action Team directing mobilization and response operations from the Pentagon's underground control center. Among his many assignment, General Burne has served as a federal prosecutor, Director of Operations law at U.S. Central Command, and Director of the Air Force Executive Issues team. He retired from the Air Force in 2018 after a 35-year active-duty career. He is a two-time recipient of the Distinguished Service Medal. General Burne is a member of the National Security Advisory Council of the U.S. Global Leadership Coalition. He also serves on the boards of several non-profit organizations, including as President of the Dwight D. Eisenhower Society and Vice-Chairman of The Saint John 23rd Foundation.

	Arthur Corey, Executive Vice President & General Counsel, Connecticut Bankers Association Art Corey is the Executive Vice President and General Counsel for the Connecticut Bankers Association. Art was an attorney with Hinckley, Allen & Snyder and Tyler, Cooper & Alcorn and has over 20 years of experience as a banking and financial services attorney for state and federally chartered financial institutions. Art has represented clients on a wide range of matters including regulatory relations, regulatory compliance, mergers and other transactions, product development, vendor contract reviews, customer data and privacy issues, and general corporate work. He has also worked closely with the Connecticut General Assembly on behalf of the CBA and other clients and with Connecticut's federal Congressional representatives on significant legislative matters.
	Chris DiPentima, President & CEO, CBIA Chris DiPentima is the President and CEO of CBIA, Connecticut's leading business organization, with thousands of member companies, small and large, representing a diverse range of industries from every part of the state. The organization includes two critical affiliates—the business consulting firm CONNSTEP and the nonprofit education policy and program group ReadyCT. Chris previously was division president of Leggett & Platt Aerospace, a unit of S&P 500 company Leggett & Platt, leading operations at the company's Middletown-based Pegasus Manufacturing facility and locations in Washington, California, and France. Prior to joining Pegasus, he spent eight years as an attorney representing corporations and individuals on a broad range of issues, including labor and employment, contracts, workers' compensation, and mergers and acquisitions.
	Jason Doucette, State Representative, Connecticut Jason Doucette represents Manchester and Glastonbury in the Connecticut House of Representatives District 13. He serves as Chair of the Banking Committee and is a member of the Finance, Revenue, and Bonding Committee and the Judiciary Committee. Jason is an attorney with the firm of Gagliardi, Doucette & Geraghty. Jason has a long record of civic and government involvement including serving on the Manchester Board of Directors (Town Council), Workforce Development Commission, Planning and Zoning Commission, Zoning Board of Appeals, School Modernization and Revitalization Committee (SMARTR 1), and Redevelopment Agency. He has also served as a law clerk intern for the House Majority Leader at the Connecticut General Assembly while attending law school.

	Rob Engstrom, President, American Free Enterprise Chamber of Commerce Rob Engstrom is the Founder and CEO of Wolfe Street Partners, a full-service strategic advocacy firm that advises trade associations, corporations, and state and local chamber of commerce. He served as Chief Political Strategist at the American Bankers Association (2017-2022) and remains as a senior advisor. Rob served at the U.S. Chamber of Commerce (2002-2022), as a Sr. advisor, Sr. VP, Sr. VP of Political and State Affairs for the U.S. Chamber Institute for Legal Reform, national political director, and the chief liaison to over 2,000 state and local chambers and trade associations. Earlier, he worked as Director of Political Education at the Republican National Committee and on Speaker Gingrich's campaign.
	Jill Flaherty, Senior Vice President and Chief Marketing Officer, COCC Jill Flaherty leads COCC's strategic sales, marketing, and product-market alignment with a focus on how emerging fintech innovations are reshaping the financial services landscape. She is known for her ability to connect evolving technologies from digital banking and real-time payments to data analytics, automation, and customer experience platforms with the practical needs of community financial institutions. She has spent more than a decade in the fintech and community banking industry.
	David Glidden, President & CEO, Liberty Bank David Glidden is President & CEO of Liberty Bank, a 201-year-old bank headquartered in Middletown that is the oldest and largest mutual bank in the country. David, a lifelong and dedicated community partner through his philanthropic leadership with local, regional and national charitable organizations, is also President of the Liberty Bank Foundation. Among David's many affiliations with not-for-profits and banking industry organizations, he is currently Chairman of the Connecticut Science Center's Board of Trustees and serves on the American Bankers Association National Mutual Bank Council, among many others. He's been an invited panelist for various financial and banking-related events, most recently the Federal Reserve's National Conference of Community Banking. David, who has been in banking for more than three decades, joined Liberty in March 2019 after serving as Regional President with TD Bank for Northern New England and Upstate New York, managing all banking operations throughout the region.



Anthony Joyce, President & CEO, Chelsea Groton Bank

Anthony “Tony” Joyce is President & CEO of Chelsea Groton Bank. A lifelong resident of southeastern Connecticut, Tony worked for many years at Norwich Savings Society and People’s United Bank. He joined Chelsea Groton Bank in 2013 as Senior Vice President, Commercial Lending Manager, and was promoted to Executive Vice President, Senior Loan Manager in 2017. In 2020, he was named Executive Vice President, Chief Operating Officer, and in January 2023 was named President and CEO. Tony is the Chairman of the Board of the Chamber of Commerce of Eastern CT and serves on the Boards of Directors for Hartford Healthcare East Region, Connecticut Bankers Association, Connecticut Community Bankers Association, and Catholic Charities of Norwich.



John Kowal, SVP, Managing Principal and Chief Technology Officer, Peapack Private Bank & Trust

John Kowal currently serves as SVP, Managing Principal, and Chief Technology Officer at Peapack Private Bank & Trust. In this role, he leads the Bank’s technology operations, overseeing the deployment of emerging technologies, delivery of client solutions, improvement of operational efficiency, and protection against cyber threats. John also leads the Bank’s innovation efforts focused on Artificial Intelligence, process automation, and process modernization.



Chris Kuehl, Managing Director, Armada Corporate Intelligence

Dr. Chris Kuehl is a Managing Director of Armada Corporate Intelligence. He provides forecasts and strategic guidance for a wide variety of corporate clients around the world. He is the economist for several national and international organizations – Fabricators and Manufacturers Association, American Supply Association, Industrial Heating Equipment Association, Chemical Coaters Association International, Forging Industry Association, and others. Prior to starting Armada in 1999 he was a professor of economics and finance for 15 years – teaching in the US, Hungary, Russia, Estonia, Singapore and Taiwan. He holds advanced degrees in economics, Soviet studies and East Asian studies.



Matthew McSpedon, Managing Director, Market Executive, CT/Western MA, JP Morgan Chase

Matthew McSpedon is a banking professional with JPMorgan Chase, where he specializes in delivering strategic financial solutions and fostering strong client relationships. In his role, he works closely with businesses to understand their unique needs and provide tailored guidance that supports growth, capital management, and long-term success. With a background in commercial banking and credit, Matthew brings experience in financial analysis, risk management, and relationship development. He is recognized

	for his thoughtful, client-focused approach and his ability to translate complex financial concepts into practical strategies.
	Thomas Mongellow, President & CEO, Connecticut Bankers Association Tom Mongellow is the President & CEO of the Connecticut Bankers Association (CBA). During his over 30 years with the CBA, he has worked in multiple executive capacities and was elevated to his current role in 2019. Tom oversees the CBA's efforts to represent the financial institutions in the State of Connecticut and serve as the voice of its members in matters of the common interest. Outside of the CBA, Tom currently serves as the Immediate Past Chairman of Capital Workforce Partners, the largest workforce council in the State, and serves on the Boards of the Greater Hartford YMCA and Manchester Community College Foundation.
	Martin Morgado, President & CEO, Ives Bank Martin Morgado has been with Ives Bank for 25 years, serving as President & CEO since 2016. Under Martin's leadership, the bank has embraced both growth and community focus — guiding it through a major rebrand to Ives Bank, expanding its digital and physical presence, and reaffirming our banks mission of “people serving people.” In addition to his executive role at the bank - Martin serves on many community and industry boards. Notably, he was recently appointed to the Federal Reserve Bank of New York's Community Depository Institutions Advisory Council. He has also been instrumental as the Vice Chair of the Connecticut Bankers Association's Investment Committee. Martin serves as the Chair of the Board of the Western Connecticut State University Foundation as well as the Chair of the Palace Theater in Waterbury, CT.
	Rob Nichols, President & CEO, American Bankers Association Rob Nichols serves as the president and CEO of the American Bankers Association (ABA), representing the \$23.7 trillion banking industry in Washington. During the COVID-19 pandemic, Rob and ABA played a crucial role in facilitating the distribution of funds through the Paycheck Protection Program, protecting millions of jobs. Nichols has spearheaded industry-wide initiatives and has transformed ABA's workplace culture, achieving gender parity in leadership, and enhancing diversity initiatives. Previously, he led the Financial Services Forum and served in the Treasury Department during the George W. Bush administration. Regarded as a top lobbyist in Washington, Rob is actively involved in philanthropy and serving on the boards of organizations like FARE and Children's National Hospital.

	Nelson Obando, Principal, Wolf & Company Nelson is a Principal and Wolf's AI Practice Leader, where he advises organizations on AI, data, and enterprise transformation. With nearly two decades of experience, he works with executive teams to design pragmatic AI and data strategies, establish strong governance and operating models, and translate emerging technologies into measurable business outcomes while managing risk. As a former management consultant, Nelson led large-scale analytics, data, and technology transformation initiatives across complex and regulated environments. He is known for helping leaders balance innovation with governance, making AI initiatives secure, compliant, and built for sustainable success.
	Stephen Parker, Co-Head of Global Investment Strategy, JP Morgan Private Bank Stephen Parker is a Managing Director and Co-Head of Global Investment Strategy at J.P. Morgan Private Bank. Stephen plays an integral role in the development of the Private Bank's market views and investment recommendations and leads a team of investment strategists and specialists. Stephen serves on the firm's Global Markets Council and on the J.P. Morgan Asset Management Capital Markets Assumptions Committee. He is also a key contributor to flagship publications such as the annual <i>Outlook</i> report and <i>The View</i> from the Global Investment Strategy Group. Stephen has been with J.P. Morgan Private Bank for more than 22 years. Prior to his current role, he served as the Head of Specialized Strategies, which manages a suite of thematic and outcome-oriented investment solutions. He is a frequent guest speaker on CNBC and Bloomberg News.
	Jorge L. Perez, Commissioner, Connecticut Department of Banking In February 2015, Jorge L. Perez was appointed Commissioner of the Department of Banking for the State of Connecticut. He brought to this position over 25 years of experience working in the banking industry. Prior to his appointment as Commissioner, he served as Vice President Senior Commercial Loan Officer of Liberty Bank. Prior to that, he worked at Sovereign Bank New England as Vice President Community Banking Manager of the New Haven Exchange Branch. He was employed by Bank Boston for approximately 12 years before it was purchased by Sovereign Bank. As Banking Commissioner, Jorge has jurisdiction over Connecticut's laws pertaining to state-chartered banks and credit unions, consumer credit, broker-dealers, investment advisers, securities, and tender offers. He oversees a department with over 100 employees. In his capacity as Banking Commissioner, Jorge serves as a voting ex officio member of the Board of Directors of the Connecticut Housing Finance Authority.



Jill Sung, Treasurer, ICBA

Jill Sung is the President and Chief Executive Officer of Abacus Federal Savings Bank, a family-owned community bank founded in 1984 to serve New York City's immigrant and small business communities. She is part of the bank's founding family and has played a key role in its growth and continued mission as a minority depository institution serving underserved populations. Sung is also active nationally in banking leadership, including service with the Independent Community Bankers of America, where she has held roles on the Minority Bank Council and Board of Directors.



Lesa Vannotti, President & CEO, Torrington Savings Bank

Lesa A. Vannotti is the 14th President & CEO of Torrington Savings Bank, having been appointed to the position in November 2019. She is a Torrington native, who served as a board member of the Connecticut Bankers Association and is Immediate Past President of the CT Community Bankers Association. Lesa also serves as Treasurer of the Torrington Library, the Warner Theatre, and the Torrington Development Corporation in Torrington. Additionally, she is the former chair and member of the Torrington Youth Service Bureau Advisory Board, and is a Corporator of the Torrington Historical Society, Maria Seymour Brooker Memorial, and Charlotte Hungerford Hospital. She is a member of the Institute of Management Accountants and the Financial Manager's Society and is an instructor for the Connecticut Bankers Association School of Finance & Management and the Barret School of Banking.



SPONSORS

CHAIRMAN'S CIRCLE SPONSORS

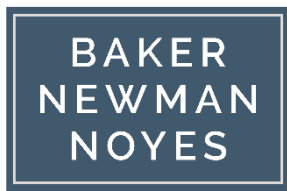
	COCC Jill Flaherty cocc.com CHAIRMAN'S CIRCLE - Welcome Gift, Welcome Reception As an industry-leading fintech provider, COCC delivers innovative, comprehensive technology solutions and strategic partnerships with an unparalleled focus on service. Offering a robust, feature-rich suite of modern, standards-based core and digital banking solutions, COCC's cutting-edge systems are designed with intuitive user interfaces and are fortified by advanced APIs which seamlessly facilitate leading fintech integrations. Consistently ready to adopt and embrace emerging technologies, COCC remains agile and forward-thinking, meeting the demands of a rapidly evolving financial landscape where live real-time functionality matters. COCC is forever dedicated to assisting community banks and credit unions with remaining strong and competitive by providing the technology, support, and expertise needed to succeed.
	WOLF & COMPANY Gerald Gagne wolfandco.com CHAIRMAN'S CIRCLE - Chairman's Reception/Badges/Lanyards Wolf & Company is a national CPA and business consulting firm with a regional feel, providing external audit, tax preparation, outsourced internal audit, model validations, IT security and penetration testing, and risk assessment automation to over 450 financial institutions. With over a century of experience working with financial institutions, we pride ourselves on personalized client service and unparalleled guidance. Through our collaborative service strategy, we understand our client's challenges, and requirements and work with them to achieve their business goals while navigating potential obstacles.

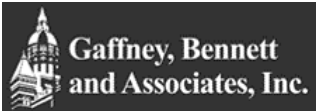
GOLD SPONSORS

	FEDERAL HOME LOAN BANK OF BOSTON Ana Dyer fhlboston.com GOLD SPONSOR - Registration Envelopes & Welcoming Refreshments The mission of the Federal Home Loan Bank of Boston is to provide highly reliable wholesale funding and liquidity to our member financial institutions in New England. We strive to consistently develop and deliver the best financial products, services, and expertise that support home financing, affordable housing, and community development, including programs targeted to lower-income households.
---	--

	PRIMAX Ellen Wych www.primax.us GOLD SPONSOR – Chairman’s Cup Golf Tournament Primax provides banks with payment processing services and an expansive array of value-added technology and solutions. Primax’s customizable solutions, including risk management, mobile and online card management, data and analytics, loyalty programs, marketing, strategic consulting, delinquency management and contact center services, help banks profitably grow their portfolios and deliver an unparalleled experience to their accountholders.
	ICBA Joe Schneider icba.org GOLD SPONSOR – Farewell Gala Dinner The Independent Community Bankers of America is the nation’s voice for community banks with its mission to create and promote an environment where community banks flourish. We are dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and innovative products and services.

SILVER SPONSORS

	ACBB Luke Kapp acbb.com SILVER SPONSOR – Cornhole Tournament – Thursday Knowledge, Power, Results. Expand your financial institution capabilities with the technology, resources, and expertise of a trusted partner. We’re much more than a banker’s bank. We’re ACBB.
	BAKER NEWMAN NOYES (BNN) Joseph Jalbert bnn CPA.com SILVER SPONSOR - Program Guide Baker Newman Noyes (BNN) is one of the nation’s top 100 accounting and advisory firms with offices throughout New England in Maine, Massachusetts, and New Hampshire. BNN provides expert accounting, assurance and tax services, as well as business and technology advisory, transaction advisory, information systems and risk assurance, and employee benefit plan services to a variety of clients with a special focus on the banking and financial services industry. We help clients navigate the regulatory and accounting challenges facing institutions so they can thrive in a field that is always changing.

	CIC SERVICES, LLC Bryan Ridgway captivatingthinking.com SILVER SPONSOR - Spirits Tasting and Cigars CIC Services, LLC is a Risk Management consulting firm, specializing in the utilization of Captive Insurance Companies (CICs) to help organizations achieve their overall Enterprise Risk Management goals. We have been helping business owners manage risk through CIC ownership since 2005 by providing superior expertise, and full-service, turn-key captive management services. Our principals have over a century of combined experience in the insurance industry.
 	LUSE GORMAN Kent Krudys, Scott Brown luselaw.com SILVER SPONSOR – State and Federal Legislative Update Luse Gorman, PC is a Washington, D.C.-based law firm that has specialized in representing community banks for over 25 years. Our primary focus is in the areas of bank regulatory, holding company formation, capital raising, mergers and acquisitions, securities regulation, corporate governance, and executive compensation and employee benefits. We are consistently ranked as one of the leading law firms nationally in mergers and acquisitions, mutual-to-stock conversions and mutual holding company reorganizations. We represent more community financial institutions than any other law firm in the nation. GAFFNEY BENNETT & ASSOCIATES, INC. Richard Conway gbact.com SILVER SPONSOR – State and Federal Legislative Update Founded in 1984, Gaffney, Bennett and Associates is perennially recognized as one of the top government relations, administrative lobbying and municipal advocacy firms in Connecticut. The government relations firm, located in New Britain, CT, has for more than 40 years helped its clients become known to decision makers in Hartford and Washington, D.C.
	ONEDIGITAL Tina Sparrow onedigital.com SILVER SPONSOR – Registration Packet/e-Brochure OneDigital, the nation's largest company focused exclusively on employee benefits, combines people and technology to deliver the new generation of health and benefits. It provides fresh thinking ahead of the market, innovative approaches and market-leading solutions that give clients peace of mind. Serving companies of all sizes, OneDigital offers employers a sophisticated combination of strategic advisory services, analytics, compliance support, HR capital management tools and comprehensive insurance offerings.

	WHITTLESEY Larry Carboni wadvising.com SILVER SPONSOR - Wi-Fi Whittlesey is one of the largest regional firms in New England, and provides expert counsel in the areas of accounting, audit, advisory and technology to banks throughout the northeast.
---	--

BRONZE SPONSORS

	KAINEN, ESCALERA & MCHALE, P.C. Patrick McHale kemlaw.com BRONZE SPONSOR - Program Guide – Full page ad Kainen, Escalera & McHale, P.C. is a law firm that focuses its practice on labor and employment law matters exclusively on behalf of employers. Within our practice, we provide counseling and preventive services to assist managers and human resource professionals, as well as defense of complaints and lawsuits brought against employers in courts, administrative agencies and arbitration panels. No other stand-alone labor, employment law defense firm in Connecticut has as many partners with at least twenty or more years of experience handling such matters as the partners in our firm. We are proud of our firm's recognition on the first-tier rankings for employment law defense firms in U.S. News – Best Lawyers "Best Law Firms" rankings in every year since the rankings began in 2010.
	M&T Bank Rich Ahlmeyer www.mtb.com BRONZE SPONSOR – Pickleball Tournament- Full Page ad M&T Bank Corporation is a financial holding company headquartered in Buffalo, New York. M&T's principal banking subsidiary, M&T Bank, provides banking products and services with a branch and ATM network spanning the eastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. For more information on M&T Bank, visit www.mtb.com.

	The NBS Group Thomas Grottke thenbsgroup.com BRONZE SPONSOR - Program Guide – Full page ad Community Bank consulting practice with over thirty years of operations in Connecticut, Northeast, and throughout the US specializing in Core, Digital, and LOS Banking System selections, contracting and implementation, Strategic and Technology Planning, and Operational efficiency and revenue enhancement services.
	PULSE® A DISCOVER COMPANY James Lumadue PulseNetwork.com BRONZE SPONSOR - Program Guide – Full page ad PULSE is a leader in debit payments, global cash access, and account transfers, and we deliver exceptional value, choice, and convenience to clients across the payments ecosystem. We enable reliable and secure digital money movement for a wide variety of debit card programs through our PULSE Network, the Discover® Debit program, an advanced fraud-detection platform, and partner-support services. Our commitment to continuous improvement, innovation, and prioritizing the unique business needs of our clients empowers payment solutions that meet the evolving demands of consumers. PULSE is part of the Discover Global Network

RAFFLE PRIZES

	BCion Vehicle Finance Stephen Emory bcionvehiclefinance.com RAFFLE PRIZE BCion Vehicle Finance is committed to providing excellent customer service. We work with auto dealers in a large network to provide excellent loan products and pricing that are competitive in the marketplace. Our management team has deep roots in the Connecticut banking and business community. Many of our staff have been together since the company was organized in 1998. BCion Vehicle Finance is a well-established leader in the Northeast U.S. lending market, and we do business in Connecticut, Massachusetts, and New Jersey. With a team of dedicated professionals, the company has worked with numerous banks, credit unions, automobile dealers and consumers to assure we provide the highest quality service with competitive rates and loan programs.
	CENTER FOR FINANCIAL TRAINING (CFT) Marta Carey cftnow.org RAFFLE PRIZE CFT serves the educational needs of the financial services industry and currently enrolls more than 10,000 financial institution employees in a variety of education and training programs each year. CFT's staff is

	dedicated to the careers of Banking Professionals and Services Banks and Credit Unions across the United States and overseas.
	FIDUCIENT ADVISORS Timothy Ng fiducientadvisors.com RAFFLE PRIZE With offices in Connecticut and across the country, Fiducient Advisors (“Fiducient”) has been delivering tailored investment advice to institutions – and their fiduciaries – since 1995. With total assets under advisement exceeding \$230 billion (as of June 30, 2022), our mission is to help clients prosper by placing their interests first and providing straightforward advice built on practical intellectual capital. On behalf of CBA member institutions, Fiducient delivers investment advice and governance support to committees overseeing defined contribution plans, defined benefit plans, foundations, and corporate assets. Duty-bound and passionately driven to help you prosper, our team is committed to establishing lasting relationships that foster long-term success.



**AVAILABLE SPONSORSHIP
OPPORTUNITIES**
[CLICK HERE](#)

REGISTRATION INFORMATION

To register for the **2026 CBA Annual Meeting & Conference**, please [CLICK HERE](#).

- CBA Member Banker: \$1,145
- CBA Associate Member: \$1,445
- Spouse/Guest of Attending Delegate: \$650
- CBA Non-member Banker: \$2,290
- CBA Non-member Business: \$2,890
- Registration deadline: **Wednesday, October 15, 2026; \$250 Late Registration Fee**
- Click [HERE](#) should you need a hardcopy registration form.

NEW THIS YEAR: All banks that register 10 or more bank delegates (bankers and directors), will receive a 10-percent discount off Annual Meeting & Conference registrations (banker, director, and spouse). Discount will be provided following the event after confirmation of attendees.

TO REGISTER for the **2026 Chairman's Cup Golf Tournament**, please [CLICK HERE](#).

- Ocean Course
- Foursome: \$1,300
- Single registration: \$325
- Club rentals: \$125/set
- Format: SHAMBLE. Open to delegates, spouses, and other attendees.
- Golf registration deadline: **Friday, October 30, 2026**

TO REGISTER for the **2026 CBA Pickleball Tournament**, please [CLICK HERE](#). **Page**

- The Breakers Pickleball Courts
- Registration: \$50/per person (includes snacks, paddle rental, court time)

TO REGISTER for the complimentary **2026 CBA Cornhole Tournament**, please [CLICK HERE](#).

[SPONSORSHIPS AVAILABLE – CLICK HERE](#)

REGISTRATION FEES, DEADLINES & CANCELLATION POLICY

Your registration may be transferred to a colleague at any time, subject to availability. Please advise us in writing at cba@ctbank.com. Since the CBA must guarantee the number of attendees as of October 15 for the Conference and October 30 for golf, in the event of cancellation, 50 percent of the registration fees will be forfeited after those dates.

2026 CBA Annual Meeting & Conference Registration cancellations made to the CBA on or before **Wednesday, October 15, 2026**, will receive a full refund, less a \$100/person administrative fee. After **Wednesday, October 15, 2026**, all registration fees will be forfeited.

All registrants are required to pay the established fee regardless of the length of stay. Individuals attending without registering will be charged the non-member rate. The program and social events are planned for an adult audience. The registration fee includes Friday and Saturday's business sessions and all the group social events, including Thursday's Opening Celebration and Saturday's Farewell Reception, Gala Dinner and Entertainment.

THE BREAKERS

GUESTROOMS

The Breakers features 540 guest rooms, including 58 suites. Included in our room block are Deluxe King Rooms (average 300 sq. ft. with a resort view), Deluxe Partial Rooms (average 300 sq. ft. with a partial ocean view), Premium Rooms (average 400 sq. ft. with a resort view) and a limited number of Oceanfront Rooms (average 460 sq. ft. with an ocean view).

Deluxe Room – Run of House King of Resort	\$485	300 sq. ft. – Views of the historic resort grounds
Deluxe Room – Partial Ocean View King	\$555	300 sq. ft. – views of the Atlantic Ocean and beachfront
Premium Room – Run of House	\$660	400 sq. ft. – views of the historic resort grounds
Atlantic Suite – Oceanfront View	\$1,825	750 sq. ft – two Juliet balconies, sitting room features pull-out sofa

AMENITIES

A private beach, four oceanfront pools, countless amenities and so much more.

At The Breakers, every guest room and suite features:

- Custom furnishings
- Luxury linens and duvets
- Plush bathrobes and slippers
- Private-label toiletries
- Hair dryer
- Flatscreen TV
- In-room movies
- Complimentary high-speed WiFi
- Electronic safe
- Mini bar
- Local calls
- Complimentary newspaper (upon request)

In addition, all resort guests can enjoy:

- Complimentary chauffeured Mercedes-Maybach electric SUV house car service
- [Beach Club](#) with private oceanfront, four pools and 25 daytime bungalows
- Complimentary access to our 6,000-square-foot, indoor-outdoor [Ocean Fitness center](#) with daily fitness classes
- Indoor-outdoor [spa](#) with private courtyard for relaxation

- Distinctive restaurants [CLICK HERE](#) or on the specific restaurant below for more details and reservations.
 - [HMF](#)
 - [Flagler Steakhouse](#) (Currently closed for renovation, [Meat Market](#) is an alternative)
 - [Seafood Bar](#)
 - [Echo](#)
 - [Henry's Palm Beach](#)
 - [Beach Club](#)
 - [Ocean House](#)
 - [The Surf Break](#)
 - [The Circle](#)
 - [Sunday Brunch](#)
 - [In-Room Dining](#)
- World-class [racquet facilities](#) with 12 tennis courts, two dedicated pickleball courts and two padel courts
- 36 holes of [golf](#), including the Ocean Course and the Rees Jones championship course at Breakers West
- Golf, tennis and pickleball clinics and instruction
- [Shopping](#) at 13 signature boutiques
- Array of [daily resort activities](#)
- Complimentary access to our [Family Entertainment Center](#) featuring indoor play space, arcade, outdoor playground, basketball court, nine-hole mini golf course and bicycle rentals
- Complimentary overnight valet parking
- Complimentary guest shuttle to Echo, Flagler Steakhouse and Via Flagler (including Henry's Palm Beach, Main Street by The Breakers and SHAN)



To reserve individual hotel rooms online [CLICK HERE](#).

HOTEL RESERVATIONS, DEADLINES AND CANCELLATION

Please be aware that the following policies are applicable to room reservations:

- All reservations must be made, modified or canceled by individuals on-line through the CBA Room Block link, or by calling the hotel. For rooms nights before Wednesday, November 11th or after November 14th, there is limited availability and please contact the hotel directly at 1-888-BREAKERS (1-888-273-2537) from 9 a.m. - 6 p.m. daily if you are looking to extend or modify your stay. Room reservations, cancellations, and modifications are the responsibility of the attendee and must be addressed directly with the hotel.
- Each reservation must be accompanied by a one (1) night deposit (major credit cards accepted).
- All reservations must be made on or before the CBA Room Block cut-off date of October 10, 2026. Reservations made after the cutoff date will be based on availability of room category and room rate.
- Reservations may be canceled without penalty 30 days prior to your arrival date. Failure to check-in on your arrival date will automatically cancel your entire reservation and result in a penalty. Individuals are responsible for full payment of the entire reservation if the reservation is canceled within 30 days of the reservation arrival date.
- A 1-night deposit (excluding tax) will be charged to your credit card at time of booking. You will have up until 30 days prior to your arrival date to modify or cancel your reservation without penalty. Should you cancel or modify your reservation within the 30-day cancellation period, the credit card on file will be charged for each individual night released.*

For assistance with your existing reservation, please identify yourself as part of the Connecticut Bankers Association group and email meeting.reservations@thebreakers.com.

If you have any questions, please do not hesitate to contact Karen Horanzy at 860-677-5060 or khoranzy@ctbank.com. We look forward to welcoming you and your delegation in November to the CBA 2026 Annual Meeting & Conference at The Breakers!



IMPORTANT INFORMATION

LOCATION

The Breakers is located seven miles from Palm Beach International Airport and sixty-five miles north of Miami.

AIRPORT TRANSFERS

As a convenience to delegates, the Association has arranged for airport transfers to The Breakers through Dav El Transportation. Reservations may be made by [clicking this link](#) and returning it directly to Dav El one week in advance of your arrival.

FAREWELL GALA SEATING

We will pre-seat the Farewell Gala on Saturday evening for the plated dinner. Delegations will be seated together, as far as practical. If you have a special preference for table companions, please tell us on the CBA Registration Form and we will make every effort to accommodate your request. This request is particularly significant for our Associate Members who may wish to be seated with special clients. Since tables are assigned in advance, we ask that all requests be made to the Association office by **Friday, October 23, 2026**. In addition, we ask that all delegates sit at their assigned tables, as the Hotel will seat for the exact number of table assignments. If you are unable to attend the banquet, please contact the Association in advance.

ALUMNI ATTENDANCE

Bank "alumni" who may be in the Florida area and wish to attend Saturday evening's Farewell Gala are invited to do so without paying the full registration fee. Reservations should be made with the CBA in advance by the host bank so that banquet seating and banquet dinner charges may be arranged.

DRESS CODE

The dress code for all CBA Annual Meeting & Conference sessions and events is business/resort casual.

LOCAL DINING

The following restaurants are in the Palm Beach area:

BiCe Italian, \$\$\$, L/D/VEG/V/GF 313 Worth Ave | (561) 835-1600

Brick Top's American, \$\$\$, L/D, VEG/V/GF 375 S County Rd | (561) 855-2030

Buccan American, \$\$\$, D, VEG/V/GF 350 S County Rd | (561) 833-3450

Café Boulud French, \$\$\$, B/L/D/BR, VEG/GF 301 Australian Ave | (561) 655-6060

Café L'Europe Continental, \$\$\$\$, D331 S County Rd | (561) 655-4020

Cucina Palm Beach Italian, \$\$, D 257 Royal Poinciana Way | (561) 855-7799

Echo Restaurant Asian Fusion, \$\$\$, D, VEG/GF 230 Sunrise Ave | (855) 435-0061

The Flagler Steak House Steak, \$\$\$ D/BR, VEG/GF 2 S County Rd | (877) 724-3188 (Currently closed for renovation, Meat Market is an alternative)

Henry's American, \$\$\$, L/D, VEG/GF 229 Royal Poinciana Way | (561) 206-1896

Imoto Asian, \$\$, D, VEG/V/GF 250 S County Rd | (561) 833-5522

La Goulue Palm Beach French, \$\$\$, D/BR 288 S County Rd | (561) 284-6292

Le Bilboquet Palm Beach French, \$\$\$, L/D/BR 245a Worth Ave | (561) 812-2363

Lola 41 Asian Fusion, \$\$, L/D VEG/GF 290 Sunset Ave | (561) 599-5652

Meat Market Steakhouse, \$\$\$, D, VEG/GF 191 Bradley Pl | (561) 354-9800

PB Catch Seafood, \$\$\$, D, VEG/V/GF 251 Sunrise Ave | (561) 655-5558

Palm Beach Grill American, \$\$\$, D 340 Royal Poinciana Way | (561) 835-1077

Pizza Al Fresco Italian, \$\$, L/D, VEG 14 Via Mizner | (561) 832-0032

Renato's Continental, \$\$\$, L/D, VEG/GF 87 Via Mizner | (561) 655-9752

Sant Ambroeus Italian, \$\$, B/L/D, VEG/GF 240 Royal Poinciana Way | (561) 285-7990

EXPLORE PALM BEACH

Palm Beach has long lured America's noted families, from the Kennedys to designer Jonathan Adler. A century-long heyday has taught Palm Beach a thing or two about luxury and fun. Here, adventurers from across the globe migrate to our warm, sunny playground in search of seaside glamour.

A SMALL SAMPLING OF ACTIVITIES YOU CAN ENJOY WHILE IN PALM BEACH:

- Iconic international fashion houses and unique specialty stores combine to make Worth Avenue one of the country's best shopping streets. A luxury shopping destination in Palm Beach featuring high-end boutiques, art galleries, and gourmet restaurants. Great for strolling and enjoying local charm.
- Drop by the Flagler Museum for a glimpse into Palm Beach in its early days. Explore Whitehall, the opulent Gilded Age mansion of Henry Flagler, featuring exhibits on Florida's history and the development of the East Coast Railway. Open Tuesday to Sunday, 10am–5pm.
- Shop like a pro on Antique Row, a charming district with over 40 antique shops with an impressive array of antiques, fine and decorative arts and vintage clothing.
- Palm Beach is home to over 200 theaters, museums, arts centers, performance stages and other cultural venues. From the Boca Raton Museum of Art to the Morikami Museum and Japanese Gardens; the Norton Museum of Art to Jupiter Inlet Lighthouse & Museum to the Kravis Center for the Performing Arts.
- Kayaking or Paddleboarding at the nearby Intracoastal Waterway and surrounding mangroves. Guided eco-tours are available to explore local wildlife like manatees, turtles, and various bird species. Equipment rentals can be arranged through local providers such as Palm Beach Paddleboards or Ocean Inlet Park. Many tours depart from areas like Boynton Beach Marina, just a short drive away.
- Snorkeling at Blue Heron Bridge at Phil Foster Park in Riviera Beach (about 20 minutes from Manalapan). It is known as one of the best snorkeling spots in Florida, the site features underwater sculptures and diverse marine life. Guided snorkeling trips or scuba diving sessions can be booked for both beginners and experienced divers.
- Biking along the Lake Trail in Palm Beach. A scenic 5.5-mile trail with views of historic mansions, the Intracoastal Waterway, and beautiful tropical landscapes. Bike rentals are available from nearby shops like Palm Beach Bicycle Trail Shop.
- Society of the Four Arts offers art exhibitions, public gardens, and lectures. In November, the garden tours and exhibitions are typically highlights.

2025-26 CBA BOARD OF DIRECTORS

OFFICERS

CHAIRMAN MARTIN MORGADO, President & CEO, Ives Bank

VICE CHAIRMAN, ANTHONY JOYCE, President & CEO, Chelsea Groton Bank

PAST CHAIR DAVID SCHNEIDER CEO, Fairfield County Bank

THOMAS MONGELLOW, President & CEO, Connecticut Bankers Association

AT-LARGE MEMBERS

MICHAEL ALBERTS, President & CEO, Jewett City Savings Bank

BRIAN CANINA, President & COO, PeoplesBank

ANDREAS KAPETANOPOULOS, Regional President–CT, NBT Bank

MATTHEW McSPEDON, Managing Director, Market Executive, JP Morgan Chase

CHRISTOPHER MOTL, President, Commercial Banking, Webster Bank

LEGISLATIVE COMMITTEE CHAIR CHELEN REYES, President & CEO, Union Savings Bank

PROFESSIONAL STAFF

THOMAS MONGELLOW, President & CEO

ARTHUR COREY, Executive Vice President, General Counsel & Secretary

MARK BARRY, Senior Vice President, Chief Operating Officer & Treasurer

KIMBERLY TUTTLE, Vice President, Director of Education & Assistant Treasurer

STEPHANIE CARROLL, Comptroller & Membership Services Manager

KAREN HORANZY, Communication & Education Services Administrator, *CBA Quarterly* Editor

DANIELA TRINIDAD, Learning & Development Coordinator

MADISON SHEEHAN, Government Relations Associate

CHRISTOPHER BLAKE, Communications Coordinator & *CBA Quarterly* Assistant Editor

MELISSA BELLANCA, Administrative Assistant/Data Entry Clerk

CBA SERVICES CORP.

JOSEPH ROMANELLO, Strategic Advisor, For profit Services



2025-2026 MEMBER BANKS

ACBB	M&T Bank
Ascend Bank	National Iron Bank
Bank of America	NBT Bank
Bankwell	New Haven Bank
BeaconBank	Newtown Savings Bank
BMO Harris Bank NA	Northwest Community Bank
Centreville Bank	Pan-African National US Bank
Chelsea Groton Bank	Patriot Bank
Citizens Bank	PeoplesBank
Connecticut Community Bank, N.A.	Stafford Savings Bank
Dime Bank	Synchrony Bank
DR Bank	TD Bank
Essex Bank	The First Bank of Greenwich
Fairfield County Bank	The Milford Bank
Fieldpoint Private Bank & Trust	Thomaston Savings Bank
First County Bank	Torrington Savings Bank
Ion Bank	Union Savings Bank
Ives Bank	Washington Trust
Jewett City Savings Bank	Webster Bank, N.A.
JPMorgan Chase Bank, N.A.	Wells Fargo Bank
KeyBank	Westfield Bank
Liberty Bank	Windsor Federal Bank

2025-2026 ASSOCIATE MEMBERS

(AS OF 3/2/2026)

Accubbranch	Freddie Mac	Piper Sandler
Acrisure	Gaffney, Bennett & Assoc.	Posh AI
Allure Security	GeoData Vision LLC	Post University
Arnold & Porter	Haberfeld	Primax
Ascensus	Harris Beach Murtha	Pullman & Comley
B & S Auction Services	Herring Media Group	PULSE
Baker Newman Noyes	Hinckley Allen	PWCampbell
Bankers Search	ICBA CRA Solutions	Quinn Brand Strategy
Barry & Spinella	Institutional Insurance Group	R&T Deposit Solutions
BCI Financial Corporation	Integrated Security Group	Raymond James
BerryDunn	IntraFi	Red Barn Consulting
Boxwood Means	Jack Henry and Associates	Risk Strategies
CBIZ	Jacobs, Walker, Rice & Barry	Shipman & Goodwin
Center for Financial Training	Kainen, Escalera & McHale	Smith & Wilkinson
CFO Consulting Partners	KBW, a Stifel Company	Specialized Data Systems
Check Printing Contract Con.	Kilpatrick Townsend	SRM
CIC Services	KLR Executive Search Group	The Long Group
Cobblestone Management	Lahan & King, LLC	The NBS Group
COCC	Learning Dynamics	Platinum Security Plan
Communico	Luse Gorman	Travelers Insurance
Complete	M & M Consulting	Troutman Pepper Locke
Compliance Alliance	Magee	Updike, Kelly & Spellacy
CATIC	Mastercard	USI
Cooperative Systems	Merchantics	Vanbridge
Cornerstone Advisors	Navis Group	VISA
Crowe	NEACH	Whittlesey
Edgewater Advisors	NES Group	Winbrook
EPG	New Haven Group	Wolf & Company
FHLB Boston	Northpoint Mortgage	WorldBusiness Capital
Fiducient Advisors	ODP Business Solutions	
Financial Services Law Group	OneDigital	

THANK YOU ONEDIGITAL

The Connecticut Bankers Association sincerely thanks **OneDigital** for their generous sponsorship of the 127th Annual Meeting & Conference Registration Brochure. Your support in 2026 plays a vital role in making this event a success, helping us bring together banking professionals for meaningful connections, insightful discussions, and industry growth. We truly appreciate your partnership and commitment to the banking community.



SAVE THE DATE

2027 CBA Annual Meeting & Conference

The Broadmoor
Colorado Springs, CO

September 23-26, 2027

2027 Chairman's Cup Golf Tournament – East Course



The mission of the Connecticut Bankers Association is to represent the financial institutions in the State of Connecticut and to serve as the voice of its members in matters of their common interest.

The Connecticut Bankers Association shall support and promote legislative and regulatory actions at the state and federal level that benefit the general welfare of its member institutions, the banking industry, and the people of the State of Connecticut.

The Connecticut Bankers Association shall encourage and facilitate the interchange of information and ideas among its members. The Association shall serve the collective needs of its members through the development of educational programs and providing cost-effective services.