

cba

Third Quarter 2025

QUARTERLY

The Official Magazine of the Connecticut Bankers Association

Changing Regulatory Environment in DC

IN THIS ISSUE:

The One Big Beautiful Bill and Community Banks

The Elephant in the Room: What Your Customers Aren't Telling You

The GENIUS Act of 2025:

A Turning Point for Stablecoin Regulation and US Financial Innovation



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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.

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CHAIRMAN'S NOTE

Regulatory Environment: The Times They Are A-Changin' – Again

We all know what happens when you try to design a horse by committee – you end up with a camel. Thus, we all know that when it comes to regulation, and even deregulation, that there will be some humps in the final outcome.

Each new presidential administration brings with it a guiding philosophy toward regulation of the financial services industry, which are often further influenced or accelerated by geopolitical and market conditions. After 9/11, while George W. Bush signed the USA Patriot Act and significantly tightened anti-money laundering, his deregulatory inclination and laser-focus on fighting terrorism concurrently reduced regulatory oversight on the financial markets – ultimately contributing to the 2008 financial crisis. After Bush signed the TARP bailout into law in October 2008, the November election resulted in sweeping Democratic victories and subsequent passage of the Dodd-Frank Act, the creation of the CFPB and UDAAP prohibitions. And so, the pendulum swings.

The Glass-Steagall Act of 1933, responding to the Great Depression, separated commercial and investment banking and created the FDIC to curtail banks from taking risks with consumers' deposits and re-establish consumer confidence. But the pendulum keeps swinging and Glass-Steagall was materially repealed by the Gramm-Leach-Bliley Act (GLBA), signed by President Bill Clinton in 1999. Remembering, of course, GLBA also came with a host of privacy and NPII provisions. Conceptually rational, but lots of humps.

In short, as a nation we elect our officials, and the subsequent presidential cycles swing the pendulum back and forth between regulation or deregulation. And the endless acronyms are only equaled by the formation of more "humps" - in each direction. So the question is, how do we reduce unnecessary regulatory burdens without creating systemic cracks that could foster the next financial crisis?

Short answer is we probably can't. There's going to be some humps on the horse (and more acronyms).

But the times they are a-changin' - again. With the current administration's philosophy toward

deregulation of the financial services industry, as bankers we all rejoice. The Trump administration is signaling a focus on making oversight more rational, promoting economic growth by eliminating what it views as excessive oversight. And, while we all can admit that regulation is needed, it can be affected in a way that isn't always "one size fits all."

As we look to collectively influence our elected officials and the ultimate results of a deregulatory phase in our industry, a key focus can be to shape regulation to "scale of risk" versus "scale of assets" – quality versus quantity.

For example, when it comes to safety and soundness, the tightening and easing of capital requirements is a constant pendulum swing. However it is often done in that "one size fits all" manner – setting floors rather than continuums. While post-crisis Basel reforms improved the process by establishing "category" minimums, the categories in the US are based on size, not risk. Banks are therefore only incented to maintain the minimum thresholds within their category. Instead of calling it deregulation, consider it REregulation that is intended to reshape the rules to enable regulators to focus where the risks are higher – risks, not size category. As banks hold stronger capital positions and prove healthier lending portfolios and concentration risks, smooth out the humps or loosen the reigns, whichever metaphor you prefer. And, of course, vice versa. Creating incentives for strength, not size.

Another example is The Community Reinvestment Act (CRA) of 1977 – after 48 years it is time for reform. Responding to urban decay and community activism, eliminated redlining with the intention to drive lending to LMI areas. The concept is to ensure deposits are equitably distributed back within the communities they



David A. Schneider
CBA Board Chairman
CEO, Fairfield County Bank

Continued on page 6

PRESIDENT'S MESSAGE

From the President's Desk

As we close out the first year of the Trump administration, the banking industry continues to see a dramatic shift in the regulatory environment from our federal banking agencies (FBA). After one of the most stifling climates since the enactment of the Dodd-Frank Act in 2009, the Biden administration allowed unchecked regulators to proceed with a tsunami (the ABA's Rob Nichols aptly coined that phrase) of new and nonsensical requirements, most of which were never properly promulgated through the regulatory process. That steamroller of unnecessary rules caused many banks across the country to seek merger partners due to compliance costs, the capacity to meet the regulatory juggernaut of endless examinations, and the never-ending squeeze on net interest margins.

Most of the FBA's approaches were so negative towards the banking industry, it seemed that certain regulatory leaders were purposely trying to reduce our banking system to the size of the Canadian model of less than 100 banks. Now, with the industry finally seeing the pendulum swinging back in the direction of less regulation, all bankers can breathe a lot easier. There is no better time for the theme of this issue of *CBA Quarterly* to spotlight "The changing regulatory environment in Washington, DC."

That pendulum swing includes the hallmarks of the Trump administration's new approach towards the financial service sector, including the promotion of innovation in financial services (perhaps too much innovation with the crypto expansion and needed corrections to the Genius Act), fair access to banking for those customers who were "debanned" due to pressure from regulators, and, as mentioned, deregulation and downsizing of the FBAs. The new actions of withdrawing policies, guidance and regulations, make it more important than ever for the CBA, its fellow 51 states banking associations and all our member banks, to foster relationships with the new leadership at the FBAs, while providing our now-welcome regulatory feedback. To that end, we continue to actively target that goal, as was on display at one of the most effective Fall DC regulatory fly-ins in recent memory. The CBA coordinated the event of more than 60 bankers throughout the New England banking association network from September 30th to October 2nd.

Highlights of the visit included a positive and informative meeting with Acting FDIC Chairman Travis Hill, who just happened to be nominated by the President to be the Chairman of the agency on the morning he was speaking to us. Also joining us were Deputy Assistant Treasury Secretary John Crews, Federal Reserve Senior Advisor Aleksandra Wells (Fed Governor Miki Bowman's key advisor), and Greg Coleman, who is a Senior Deputy Comptroller at the OCC. Of course, while down in DC, our CT delegation of 11 bankers also met with Sen. Blumenthal's office on key banking topics, including: a discussion of the stablecoin legislation and our thoughts on amendments to the GENIUS Act and Clarity Act; BSA/AML reform; deposit insurance reform; Basel III; tailoring of regulatory oversight; and much more.

In addition to state and federal advocacy efforts, the CBA also makes donations to federal lawmakers through its FedPAC program. The CBA appreciates the member banks who have made donations to the FedPAC program.

The turnaround in the regulatory climate in DC didn't happen by accident. It was the result of intentional ongoing efforts by the ABA and

the ICBA, supported by state banking associations. Similarly, the CBA's ongoing and expanded presence at the State Capitol assures Connecticut banks that the industry's priorities are always clear to state lawmakers as we work to protect and advance banking in the state.

This issue of the *CBA Quarterly* features several articles by associate members that highlight the impact of recent laws and regulations adopted in DC. Three Wolf & Company authors outline the benefits of the GENIUS Act of 2025. The GENIUS Act created the first U.S. regulatory structure for stablecoins. The Act prioritized transparency, consumer protection, systemic stability, and created clear standards for reserve banking, disclosures and oversight. This will allow businesses to integrate stablecoins into their operations, the authors write.

Adam Aucoin, principal at Baker Newman Noyes, outlines the changes to taxation of financial institutions included in the Big Beautiful Bill passed by Congress earlier this year. The article focuses mainly on C Corporation financial institutions.

Aucoin identified the items that appear most impactful in the bill, which include: expansion and extension of accelerated depreciation provisions, immediate expensing of domestic research and experimental expenses, the 1% floor on corporate charitable deductions, exclusion of 25% of interest from certain rural and agricultural real estate loans, and clean energy phaseouts. He discusses each in detail.

Brendan Clegg, a partner at the law firm Luse Gorman, outlined the provisions of an Executive Order signed by President Trump, titled "Guaranteeing Fair Banking for All Americans" to combat perceived "politicized or unlawful debanking" practices by regulated financial institutions against persons or entities based on their political affiliations, religious beliefs, or business activities. The executive order, Clegg writes, directs each of the OCC, FDIC, and FRB to, within 120 days, conduct a review to identify which of their regulated institutions have had or have any formal or informal policies or practices that "require, encourage, or otherwise influence" engagement in "politicized or unlawful debanking." The Agencies must then take "appropriate remedial action," which may include fines, consent orders, and other discipline.

Clegg advises banks to be proactive and comprehensive, as well as assess their potential exposure by reviewing policies and procedures and preparing for questions by exam staff. Banks may need to both remove language from policies and procedures that can cause scrutiny, but also incorporate certain language, such as a commitment to providing fair access measures.

While bankers are generally breathing a bit easier because of these changes, know that the CBA will continue its daily efforts to aggressively advance, promote, and protect Connecticut's banking industry both here in Hartford and down in DC. ☀



Thomas S. Mongellow

President & CEO
Connecticut Bankers Association

Thomas S. Mongellow

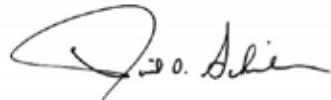
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Regulatory Environment: The Times They Are A-Changin' – Again. | Continued from page 4

are gathered. But banks have a fiduciary responsibility to protect depositors' funds. A) Redlining is wrong. B) Studies demonstrate that CRA-focused lending increases default rates. Both can be and are true. Equal is not equitable. Fifty percent of CRA scores are based on the bank's lending to the defined LMI areas. CRA can be repealed and replaced to more positively reflect its intent – where lending opportunities don't meet credit standards, earmark separate funds and let the government collect and invest the funds back into the communities versus forcing banks to underwrite outside their risk appetite – in short, align funds for *public infrastructure* versus *private loan losses* within the LMI zones.

Since the beginning of time, banks represent an economic engine – we take in deposits and put them to work via prudent loans and investments that drive growth. Thus, burdensome regulation restricts economic vibrancy. But lack of regulation can lead to increased risks in the system that can trigger an economic downturn. The interplay can be inefficient. However, with every pendulum swing

we should expect from our elected officials an improved balance in the risk and reward placed on the system – and society. We need regulation but based less on scale and more on risk profiles of the players. Let healthy riders ride and control the reigns more on those who try to run too fast and loose. Let's help this administration find the right balance. ☘



David A. Schneider
CBA Board Chairman
CEO, Fairfield County Bank

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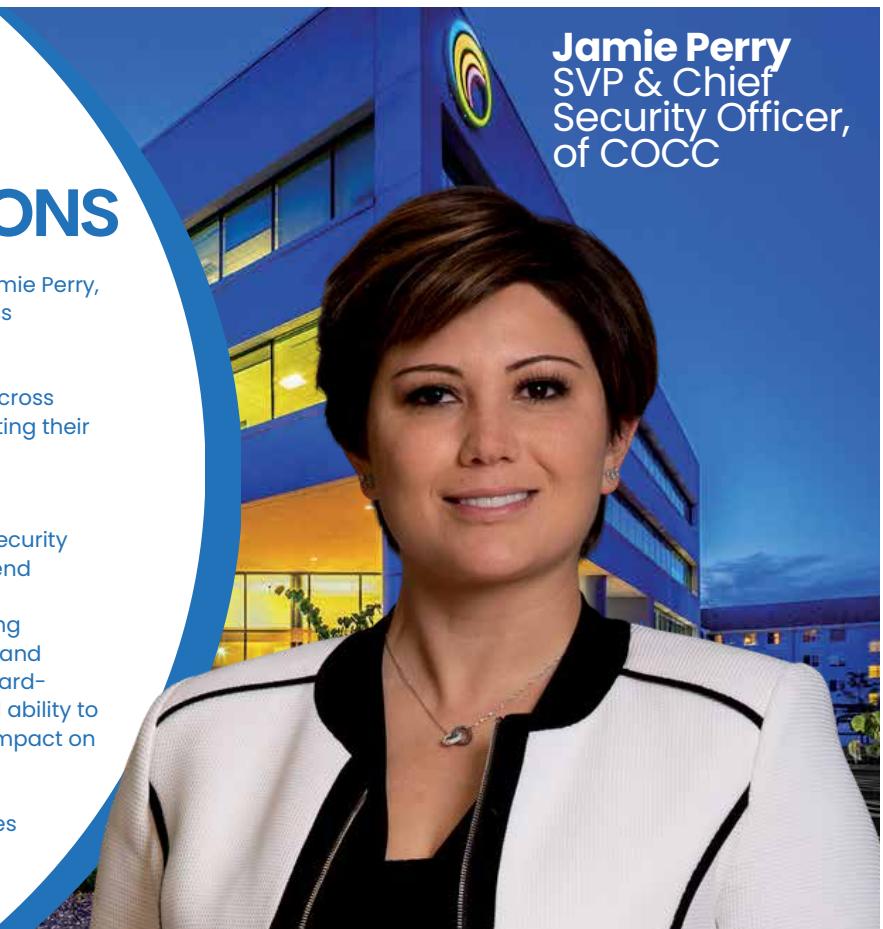
COCC is thrilled to celebrate our very own Jamie Perry, who has been named to the Hartford Business Journal's 2025 40 Under Forty list!

This award recognizes young professionals across Connecticut who are driving innovation, uplifting their communities, and shaping the future of their industries.

Jamie serves as a critical leader to COCC's security vision and operations, protecting millions of end customers' banking information, and that commitment extends beyond COCC to helping community banks with their security posture and navigating regulatory requirements. Her forward-thinking mindset, dedication to progress, and ability to inspire change continues to make a lasting impact on the industry and the communities we serve.

Congratulations to Jamie and all the honorees making a difference through purpose-driven leadership!

Jamie Perry
SVP & Chief
Security Officer,
of COCC



Cannabis Banking: Regulatory Signals Are Shifting—But Bank Risk Remains a Governance Issue

As cannabis policy continues to evolve heading into 2026, banks are confronting two distinct, but conflicting realities. In December, President Trump took another step toward easing federal restrictions on cannabis, yet for financial institutions, the core compliance and legal risk framework remains largely unchanged, at least for now. Understanding that gap—and managing it prudently—continues to be the central challenge for banks evaluating cannabis-related business relationships.

New Executive Order: A Strong Signal, not a Safe Harbor

In December 2025, President Trump signed an executive order directing federal agencies to advance the reclassification of marijuana under the Controlled Substances Act (CSA), moving it away from Schedule I. For cannabis operators, this represents a meaningful policy shift. For banks, however, it may be a signal of evolving federal posture, but not a substitute for statutory clarity.

The most consequential element of the executive order for financial institutions is its focus on rescheduling. If implemented through the federal rulemaking process, rescheduling could materially affect research activity, healthcare access, and cannabis business operations. Importantly, it does not equate to federal legalization of adult-use cannabis, nor does it provide explicit protections for financial institutions serving state-legal businesses.

The order also touches on related issues, including hemp-derived cannabinoids and cannabidiol (CBD) oversight. Those provisions are particularly relevant for banks because risk exposure often arises at the margins—where customers believe they are operating within federally permissible hemp frameworks, but product formulations, marketing practices, or revenue mixes raise compliance concerns.

Rescheduling and Its Indirect Banking Implications

From a banking risk perspective, one of the most discussed implications of rescheduling involves federal tax treatment. Internal Revenue Code Section 280E applies to Schedule I and II substances, which limits deductions for cannabis businesses. A move to Schedule III will allow these businesses to take standard deductions, which should improve customer liquidity profiles and reduce reliance on cash—an operational risk factor banks routinely monitor.

Reduced cash intensity could improve public safety, lower theft risk, and simplify cash-handling controls. However, improved business economics do not automatically translate into reduced legal exposure for banks. Even with rescheduling, many cannabis activities would continue to exist in a complex space where state authorization and federal law do not fully align.

For financial institutions, this distinction matters. Rescheduling may improve the underlying financial condition of cannabis customers, but it does not eliminate the need for enhanced due diligence, robust monitoring, or careful examiner-ready documentation.

The Compliance Foundation Remains the Same

Despite evolving policy signals, the foundational compliance expectations for cannabis banking remain anchored in the 2014 FinCEN guidance on marijuana-related businesses. Federal banking

agencies have consistently pointed institutions back to that framework, emphasizing a risk-based approach grounded in Bank Secrecy Act (BSA) principles.

In practice, this means banks serving cannabis-related customers should continue to focus on:

- **Enhanced customer due diligence**, including verification of state licensure, ownership structures, product lines, and third-party relationships.
- **Ongoing transaction monitoring** calibrated to cannabis-specific risk indicators, such as unusual cash activity, rapid unexplained growth, or signs of revenue commingling.
- **Consistent SAR decisioning and documentation**, with clear rationales tied to FinCEN's marijuana-related SAR categories

Examiners continue to expect that institutions can demonstrate not only that they understand the risks of cannabis banking, but that they have governance structures, controls, and escalation processes commensurate with those risks.

Why Congressional Action Still Matters

From a risk-management standpoint, rescheduling alone does not substitute for statutory safe harbor. Legislative proposals such as the SAFE or SAFER Banking Act remain central because they directly address the legal ambiguity facing financial institutions that serve state-legal cannabis businesses.

Until Congress acts, cannabis banking will continue to rely on regulatory guidance rather than clear statutory protection. For bank boards and executive teams, that distinction is critical when setting risk appetite and evaluating long-term strategy.

What Bank Leaders Should Monitor in 2026

As the regulatory environment continues to evolve, bank leadership teams should keep several developments on their governance radar:

1. **Implementation mechanics and timing** of federal rescheduling, including agency rulemaking and potential legal challenges.
2. **Regulatory tone and supervisory feedback**, particularly whether FinCEN or the federal banking agencies issue updated guidance.
3. **Hemp and CBD enforcement trends**, which may affect customers not traditionally classified as marijuana-related businesses.
4. **Congressional momentum** on banking reform legislation that could materially reduce legal uncertainty.

Bottom Line

The federal government's recent actions represent an important shift in tone, but not a fundamental rewrite of cannabis banking risk. For Connecticut banks, prudent engagement in this space continues to require realism, strong controls, and clear governance. Until statutory protections emerge and supervisory frameworks evolve, cannabis banking should remain a carefully managed line of business—grounded in compliance discipline rather than policy anticipation. ☾



Art Corey

Senior Vice President &
General Counsel
Connecticut Bankers Association

The One Big Beautiful Bill and Community Banking

By Adam Aucoin, Principal, Baker Newman Noyes



At times it seems like Congress only has two speeds – lightning fast or deathly slow. This bill seemed to follow the former. At the end of May, I wrote about the beginnings of the *One Big Beautiful Bill* (OBBB) when the legislation, in an earlier form, passed the House. That article covered the initial ideas and discussions for tax provisions. The final version of the OBBB kept some of those items, nixed others, and added new provisions.

At Baker Newman Noyes we have created a series of articles over this bill. At the risk of sounding like the passenger in a car who tells you to go “that way” (but of course you are driving and focusing on the road so “that way” really has no directional impact), an overall summary article published on July 9 tends to be the best primer on the bill and to a plethora of other content in a manner that should provide you with much better direction than “go that way!”

This article extracts and explains the features relevant to specific readers: those concerned with the taxation of financial institutions. While the summary article is almost certainly going to have major implications for bank customers, what about the bank itself? This article focuses mostly on C Corporation banks, because they are more prevalent in our primary practice area in the Northeast and because S Corporation financial institutions have many other considerations.

Provisions to Watch

To put it mildly, there are numerous tax provisions in this voluminous bill. Many of these focus on individual taxation and passthrough taxation. The impact to C Corporation financial institutions consists of a handful of provisions and tends to be focused on temporary, as opposed to permanent, differences. The Tax Cuts and Jobs Act legislation (TCJA) passed in 2017 had more immediate impact, with its change in the corporate tax rate and changes to permanent differences such as Internal Revenue Code

(IRC) Section 162(m), meals and entertainment, and parking. Each bank has its own facts and circumstances, but with the OBBB, the items that appear most impactful include:

- expansion and extension of accelerated depreciation provisions,
- immediate expensing of domestic research & experimental expenses,
- 1% floor on charitable contribution deduction,
- exclusion of 25% of interest from certain rural and agricultural real estate loans, and
- clean energy phaseouts.

Depreciation

What's old is new again. Depreciation has undergone many changes in tax treatment over the past few decades, with 100% bonus available for many of those years. Bonus depreciation has been phasing down over the past several years, though, allowing far less than 100% as an immediate write-off. This bill reinstates, and makes permanent, 100% bonus depreciation for qualified assets *acquired and placed* in service after January 1, 2025.

Additionally, the bill increases the opportunity for current deduction of certain asset costs under IRC Section 179. Starting in 2018, Section 179 permits full expensing of qualified property up to



Adam Aucoin

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\$1,000,000 annually (indexed for inflation such that the maximum deduction for 2025 is \$1,250,000). This deduction is subject to a phase-out once the total cost of eligible property placed in service exceeds \$2,500,000 (indexed for inflation such that the 2025 amount is \$3,130,000). The OBBB increases the annual deduction cap to \$2.5 million and lifts the phase-out threshold to \$4 million (both indexed for inflation) for property placed in service in taxable years beginning after December 31, 2024. Section 179 is a great alternative to bonus depreciation and sometimes is preferable to bonus depreciation due to state tax considerations.

The ability to accelerate (or decelerate) depreciation continues to provide many opportunities for financial institutions. Whether to accelerate or not and the resulting interplay with the utilization of tax credits and carryforwards is a big lever that can be pulled to varying positions with tax planning, cost segregation studies, and careful analysis of the tangible property regulations.

R&E Expenditures

Banks with the criteria to be impacted by it are all too familiar with the impact of rules in very recent years that forced them to capitalize, rather than immediately deduct, Section 174 Research and Experimental (R&E) expenditures. Those banks, in turn, will appreciate the magnitude of favorable changes to these rules in the BBB. At the core, the new rules return the ability to immediately expense domestic (but not foreign) R&E expenditures for years beginning after December 31, 2024, with some options to accelerate deduction of costs previously capitalized under now superseded rules. There are a number of variables in the new rules that dictate how, when, and to what extent the new rules “undo” the prior rules, and some questions remain regarding how to implement some of

“ **There are a number of variables in the new rules that dictate how, when, and to what extent the new rules “undo” the prior rules.** ”

them. Yours truly published a much more in-depth article on this topic a few days ago, and financial personnel in impacted banks should reference it for more details on this significant change.

1% Charitable Floor

The OBBB created what is becoming an under-the-radar “pay for.” Not everything in the bill can serve to reduce tax, because this bill followed a very unique so-called “reconciliation” process that imposes some guardrails on how far off from revenue-neutral this legislation could be. Tax increases will result from a new feature that creates a floor for deductible charitable contributions.

Many financial institutions are integral parts of their community and they tend to make numerous and often large donations to various charitable organizations.

The bill’s new 1% floor on contributions is likely to be unwelcome news to many C Corporation financial institutions.

Under current law, deductions for charitable contributions are limited in any one year to 10% of taxable income (computed without consideration of

any charitable contribution deduction itself or the dividends received deduction). Anything disallowed because it exceeds the 10% limit is given a 5-year carryforward window. That does not change in the new law. What does change is the first 1% will not be immediately deductible for taxable years starting after December 31, 2025. That portion will be treated in one of two ways, entirely dependent on whether the 10% cap was reached. If contributions remain below 10%, the 1% portion is permanently lost. However, if you trip the 10% threshold, doing so sort of sanitizes the 1% piece, allowing it to join the portion of contributions that exceed 10%, with both being eligible for the 5 year carryforward window. ~

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Preparing for Agency Debanking Scrutiny

By Brendan Clegg, Partner, Luse Gorman

Although each of the federal banking agencies have charted a course of deregulation following the change in administration, one notable exception to the trend is in the area of fair access and debanking. On Aug. 7, President Trump signed an Executive Order titled “Guaranteeing Fair Banking For All Americans” (the “E.O.”) to combat perceived “politicized or unlawful debanking” practices by regulated financial institutions against persons or entities based on their political affiliations, religious beliefs, or business activities. The E.O. directs each of the OCC, FDIC, and FRB (together, the “Agencies”) to, within 120 days, conduct a review to identify which of their regulated institutions have had or have any formal or informal policies or practices that “require, encourage, or otherwise influence” engagement in “politicized or unlawful debanking.” The Agencies must then take “appropriate remedial action,” which may include fines, consent orders, and other “disciplinary measures.” The E.O. also mandated the SBA to direct banks subject to its supervision to identify customers and potential customers that were denied access to financial services due to debanking and to make “reasonable efforts” to reinstate those services.

Comptroller Gould and Acting FDIC Chair Hill quickly pledged to conduct the required reviews and take appropriate action. The SBA sent a letter to covered lenders requiring they report any prior debanking by Jan. 5, 2026, or face a loss of good standing and other punishments. The SBA later sent out a form for community banks under \$30 billion in assets asking banks to self-identify prior engagement in debanking that would violate the E.O. The form also included a certification that a “reasonable” review had been conducted to identify debanking policies.

In the fall, the momentum to implement the E.O. continued, as the OCC issued guidance advising banks that it would consider debanking in licensing applications and CRA performance. The FDIC and OCC later issued a joint proposed rule to eliminate consideration of reputation risk during their examinations, driven in part by the perception that reputation risk was being used as a pretext for debanking. In addition to initiatives at the federal level, a number of states—most notably Florida—have continued to build out supervisory frameworks related to debanking and fair access, exposing banks that do business in those states to a separate though interrelated set of regulatory risks.

Although the Comptroller has publicly stated his view that debanking issues are concentrated at only the largest financial

LUSE | GORMAN

institutions, a much wider swath of banks could still be impacted. OCC consideration of debanking as a factor in application reviews and CRA evaluations means, at a minimum, that banks could be asked to expend resources to justify their past practices. And, because debanking will be a factor the OCC considers, applications could be delayed or rejected, or a CRA rating could be downgraded. In past administrations, fair lending concerns often had similar consequences. Moreover, despite the Comptroller’s statements, the FDIC—which supervises few very large banks that are national in scope, having the vast majority of the nation’s local community banks within its purview—is still moving forward with its own review. Fair access could become a standard component of FDIC examinations going forward. Finally, the certification that the SBA is suggesting its lenders complete also poses risks to community banks, depending on how the SBA utilizes that information. The future of debanking reviews therefore remains a live issue for most institutions.



Brendan Clegg

“ **That banks may not know whether they have exposure amplifies the uncertainty around this issue.** ”

That banks may not know whether they have exposure amplifies the uncertainty around this issue. Customers may have filed complaints with the regulators of which institutions are not aware. In addition, because the issue has been such a prominent focus for this administration, it is possible that customers have filed or plan to file complaints for conduct that might have occurred years ago. Such complaints could lead to increased examination scrutiny or agency investigations. Because most federal bank agency enforcement actions have a five-year statute of limitations, most account closures occurring during the Biden administration could still come under the microscope. The SBA form referenced above, for example, asks banks to certify that their reviews covered five years of customer interactions.

Whether any federal banking agencies take a public enforcement action, such as a civil money penalty, for debanking customers or for a failure to update policies and procedures remains to be seen. It is possible that one or two institutions will face actions aimed to make

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Preparing for Agency Debanning Scrutiny | Continued from page 11

an example and to drive industry behavior. This would not be unlike the actions of federal agencies, including the Consumer Financial Protection Bureau, taken during prior administrations, based on those agencies' policy priorities under the anti-discrimination umbrella at the time. Consequences could also surface via publication of an application denial or in a CRA performance evaluation that earns a "Needs to Improve" or "Substantial Noncompliance" rating.

These possible consequences for an issue like debanking stand in contrast with the clear trend towards burden relief and retreat from aggressive enforcement under the new Agency leadership. Among other things, the Agencies have emphasized that supervisory staff shift their focus to material financial risks over nonfinancial risks, especially those related to process and procedure. They have issued proposals to use supervisory mechanisms like matters requiring attention only if a bank's financial condition is implicated. Potential scrutiny and penalties for past denial of services to individual customers does not have a clear tie to a bank's financial condition. Nor would such scrutiny align with Agency leadership's recent, concerted efforts to publicly emphasize that examiners should defer to bank management's business judgment and risk tolerance for day-to-day decisions. In addition, the spirit of the E.O. and the following regulatory actions do not clearly square with other, separate presidential directives issued in the fall directing federal agencies to take action against certain domestic organizations the administration has alleged engage in and finance political violence.

With the potential outcomes unclear, banks should be proactive and comprehensive to assess their potential exposure by reviewing policies and procedures and preparing for questions by exam staff. They may need to both remove language from policies and procedures that can cause scrutiny, but also incorporate certain "magic" language, such as a commitment to providing fair access. They may also need to amend customer-facing disclosures to remove language suggesting that accounts will be closed or modified based on reputation risks presented by the customer. Banks should consider targeted reviews of account denials and closures, especially for customers in industries including cryptocurrency, firearms, and oil and gas, as well as organizations affiliated with political and religious causes. The scope of internal and third-party compliance reviews and audits should include these areas, as should employee training. Finally, banks should follow legislation and regulation in the states in which they do business to see if equivalent proposals exist at the state level. They should also monitor whether further presidential action against groups on the other side of the political spectrum will impact any of the initiatives set in motion to respond to the E.O.

By taking these steps, banks can stay ahead of potential negative actions by federal and state regulators in the area of fair access, allowing them to proceed with other strategic initiatives that have opened up under the Agencies' broader deregulatory push. ☀



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EQUAL HOUSING LENDER | MEMBER FDIC

The Elephant in the Lobby: What Your Customers Aren't Telling You

By Robb Rempel, Executive Vice President, Haberfeld

You already know what your vocal customers think. Those who love you tell their friends about you. Those who are frustrated with you tell you so, giving you the chance to fix the problem.

The customers you should be concerned about are the silent majority. They are the most vulnerable to the marketing messages of your competitors. So, how can you change the narrative and turn those customers into raving fans?

Customers switch financial institutions for a variety of reasons; some we can control, others we cannot. As bankers, we often do not see things through the lens of the customer, a thing we can control. When you are closing more accounts than you are opening or are at net-zero, it is time to reevaluate three key areas: fees, culture, and service.

Numbers that Matter

First, move beyond a narrow focus on fees themselves. The metric we need to drive is total profitability. The profitability formula is simple: *Total Profitability = Average Profits per Household × Number of Households.*

When it comes to maximizing a bank's overall profitability, the focus is often on profits per household alone. The problem with this approach is that averages only tell you so much. What banks should focus on is the other half of the equation: number of households. Rather than charging current customers more, you should increase the number of households. In doing so, your total profitability will soar. Most FIs can handle many more customers with little impact on operating costs. With a strategic approach to growth, community banks can double their number of new-customer acquisitions and sustain that growth for as long as they like.

Consumer-Friendly Approach to NII

For almost a decade, "free" accounts were almost universal. Fast-forward to today, and banks have reversed course by implementing a wide range of fees. What we have found is that not all fees are created equal. In fact, fees rank as one of the most common reasons people switch financial institutions. We are all familiar with the fees that anger customers, from monthly service charges to minimum balance fees. These you can and should avoid. Instead, focus on fees that drive profitability.

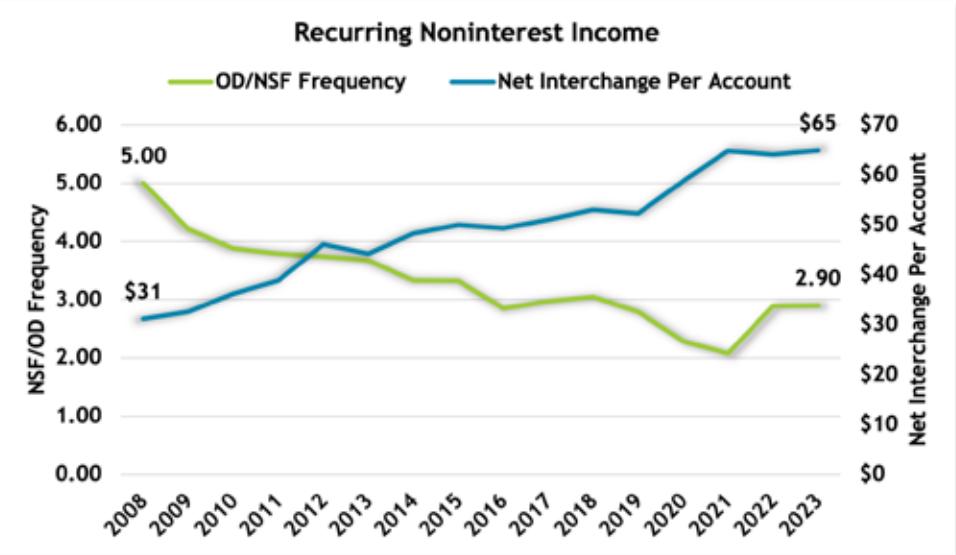
The three big fees in retail banking: overdrafts, interchange, and value-

added products. While some uncertainty remains over the future of overdraft fees, too many institutions simply stopped providing this valuable service rather than implementing customer-friendly practices.

Over the last three years, interchange income has outpaced overdraft income and will continue to be a significant profit driver.

Interchange is not directly paid by customers so there isn't the sensitivity about it. Banks should prioritize increasing debit card adoption and ensuring customers are using cards frequently. Simple targeted campaigns can increase usage with remarkable ROI. Furthermore, the instant issuance of debit cards has a direct correlation with both usage and spend. Perhaps it's time to reevaluate that opportunity.

Gaining popularity, value-added products afford another way for us to provide extra benefits for a reasonable fee. Our data suggests 10–15% of new customers will opt for that product when offered as an option. Too many institutions have attempted to maximize this kind of fee by force-migrating customers or pushing the product onto those who do not want it. The result is a short-term burst of income but long-term damage in the form of high attrition rates and unhappy customers. The strategic implementation of this product is key to its success.



Robb Rempel

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The Elephant in the Lobby: What Your Customers Aren't Telling You | Continued from page 13

Building a Customer-Centric Culture

Bankers believe we are great at meeting the needs of our customers. The reality is that consumer expectations are being driven by retailers like Chick-fil-A, Amazon, Zappos, Disney, Starbucks, and others. What sets them apart? They have built a culture that empowers their employees to delight customers by anticipating and then meeting their needs. Empowered employees create extraordinary experiences that drive customer loyalty, referrals, and sustainable growth.

So, what does it take to bridge the expectation gap? First, it starts with training—equipping employees with product knowledge and simple sales tools. When employees feel fully confident in what they are offering, they naturally become stronger advocates for the products.

“ The customers you should be concerned about are the silent majority.” ”

Second, it requires a cultural shift—reframing sales as an extension of exceptional customer service. By actively identifying customer needs and offering solutions, banks can not only enhance customer relationships but also foster long-term loyalty and trust.

The Elephant in the Lobby is that our self-perceptions are at odds with customer feelings. Rather than expecting customers to understand our banker ways, let's view the world through their eyes. It will result in happier and more loyal customers—and more profitability, too. ☀

Robb Rempel is Executive Vice President at Haberfeld, a data-driven consulting firm specializing in core relationships and profitability growth for community-based financial institutions. Robb can be reached at 402.770.7519 or rrempel@haberfeld.com.

At Dime Bank, Times Change, Values Don't

By Bob Fraleigh, Senior Vice President, Chief Marketing Officer, Dime Bank

Dime Bank, a mutual, community-focused bank headquartered in Norwich, has been prospering through change for over 155 years. One of the founding principles of the bank throughout its long history is that while “times change, values don't.”

A core reason for Dime's success through periods of change is the consistency of leadership at the bank; in its 155-plus year history, Dime has had only 13 previous presidents. With an announcement issued from the bank on Oct. 1, 2025, a new chapter has begun with the naming of Nicholas J. Statoulas, of Glastonbury, as Dime Bank's 14th president.

Statoulas replaces Nick Caplanson, who, earlier this year, announced his plans to retire as Dime's President, on Oct. 1, and Chief Executive Officer, on Dec. 31. Upon Caplanson's departure at the end of the year, Statoulas will assume the CEO role.

Caplanson has successfully led Dime in the dual roles of President and CEO since 2011. Over his 14-year tenure, the bank has realized significant growth and recognition, including:

- Growth of the bank's assets from \$681M to over \$1.2B
- Expansion of Dime's market territory into greater Hartford and the surrounding area with the opening of new branches in Colchester, Glastonbury, Manchester, and Vernon
- Many consecutive record years of giving back to the local communities Dime serves through the bank & Dime Bank Foundation; in 2024, a total of nearly \$500,000 was donated to over 180 organizations

Caplanson will retain his role of Chairman of the Board of Directors, beginning Jan. 1, 2026.

“Over my forty-year banking career, time has shown that our neighbors prefer to do business with institutions they know and that can provide them with personalized and friendly service,” Caplanson said. “This is how we truly differentiate ourselves from other financial institutions and it will continue to be one of the most important factors in how banks like Dime build future business,” he said.

Statoulas has spent nearly 35 years in community banking, previously working at Rockville Bank and United Bank before joining Dime in 2018. Most recently, he served as Dime's Executive Vice President & Chief Operating Officer. Prior to being named Chief Operating Officer, he led Dime's retail network, including the bank's expansion into greater Hartford.

“Dime Bank has been a respected institution in our local communities and beyond since 1869,” said Statoulas. “People want to talk about what changes may be coming but I would rather share what won't be changing. Our mission has always been to offer financial services with a focus on exceptional customer service and that will not change, nor will our steadfast commitment to always support and give back to the communities we serve,” he said. ☀



The Meet a Banker profile is a new standing feature in the *CBA Quarterly*. It is part of the CBA's Talent Recruitment, Development and Retention (TRDR) initiative, which aims to support member banks as they work to attract talent and help employees build relevant skills that promote long-term banking careers.

**Earl M. Quijano, Information Technology Support Analyst,
Ives Bank, Danbury, CT**

Q : Where did you work before your first job in banking, and how did you get your start in the banking industry?

I came into banking later in my life. Most of my work life was spent in the printing industry as an IT manager for two franchises in Greenwich and Hartford. I managed small networks, servers and created web portals for commercial companies to order their printed collateral. My last position was as a Project Manager in Stratford for a healthcare communications company that allowed insurance companies to stay engaged with their members through products such as explanation of benefits and annual notice of changes.

I found Ives Bank, through my neighbor who worked for the bank. He had known that I was looking for something outside the printing industry and told me about a job fair that Ives Bank was hosting. I attended and was fortunate enough to be interviewed by the head of IT for a technical support analyst role. Two weeks later I was asked to join Ives in the Information Technology department, and I accepted.

Q : What has been your career path in banking, to date?

Since coming on board, one of the goals we had as a department was to increase IT certifications for each individual. I started with the CompTIA Network + certification the first year, followed by the Security + certification the following year. At that time two co-workers from Information Management were attending the Connecticut School of Finance and Management (CSFM). I was sponsored to go to CSFM in my second year.

CSFM was a revelation for me and provided a solid foundation in financial and management skills. The in-depth courses on economics, assets and liabilities and the Federal Reserve gave me a deeper understanding of the inner workings of our bank. Learning how to read the UBPR and being able to examine our own report allowed me to see exactly how our bank was doing. The blend of technical and financial knowledge helps me assist the bank in dealing with upcoming challenges to our industry and expands my role to securing our infrastructure against cyber threats and vulnerabilities.

Q : How does your current job contribute to the overall success of your bank and community?

Members of the IT departments in banks are truly fortunate in that they can interact with most of the other departments in the bank. Whether it is dealing with core applications for retail, or the software needs for loan origination and accounting teams, we touch many aspects of the bank's IT infrastructure. This year was

especially eventful with the upgrade to Windows 11 and the implementation of a new CRM. Both projects spanned months and touched every department and all users in the bank.

IVES BANK



Ives Bank is known for its strong community outreach programs. Indeed, the Ives Bank Foundation donates hundreds of thousands of dollars annually to eligible charities and local organizations.

In this spirit of giving back, I connected with Danbury Student and Business Connection, an organization that pairs children in the Danbury school system with mentors. I was paired with a seventh

grader who had been going through a rough year, as he was dealing with some bullying. It took a few sessions before he was able to share what was going on in his life, but that started us down a road where he is now a sophomore at Danbury High School and is currently enrolled in Honors math and history. We share a bond that is truly

special, and I feel so blessed by it. Being able to influence a young man in a positive way has been a true honor for me and symbolizes the power a community bank can have in our neighborhoods.

Q : What motivates you to remain in banking, and why would you encourage someone to consider a career in banking?

The people of Ives Bank and the idea of the "community bank". Everyone I have met and worked with at Ives has been amazing and professional. Banking isn't just about finance, I find the challenge of keeping our network and data safe from increasingly sophisticated threats such as AI, cloud and phishing attacks is a strong incentive to stay in the banking industry.

I absolutely do recommend careers in banking. I always let people know when we have positions available at Ives Bank or if there is a job fair coming up in the event they know someone that is looking. I recently gave a Cybersecurity presentation at Danbury High School to the students in the Information/Cybersecurity pathway and ended with letting them know what an amazing opportunity IT in banking is for professional and technical growth. ☺



The GENIUS Act of 2025: A Turning Point for Stablecoin Regulation and U.S. Financial Innovation

By Cristina Palladino, Julio Rivera Abreu, Steven Barra & Nicholas Drago, Wolf and Company

Key Takeaways:

- The GENIUS Act establishes the first U.S. regulatory structure for stablecoins, prioritizing transparency, consumer protection, and systemic stability.
- With clear standards for reserve backing, disclosures, and oversight, businesses and institutions can now confidently integrate stablecoins into their operations.
- Large issuers fall under federal OCC supervision, while smaller issuers may opt for state regulation.
- Stablecoin use remains a taxable event, and the Act could pave the way for expanded IRS reporting requirements, creating added compliance burdens.
- Organizations that invest now in compliance, infrastructure, and strategic guidance will be best positioned to lead in the evolving digital finance ecosystem.

On June 17, 2025, the U.S. Senate passed the Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act – the first federal regulatory framework for stablecoins. This milestone sets the foundation for stablecoin oversight in the U.S., with a focus on transparency, consumer protection, and systemic stability.

Stablecoins – digital assets pegged to the U.S. dollar – have become a critical part of financial infrastructure. Regulatory clarity is expected to drive broader adoption across corporations and financial

institutions.

A New Framework for Stablecoins

The GENIUS Act creates a comprehensive set of federal standards that define how stablecoins can be issued and used in the U.S. financial system. Key provisions include:

- Mandatory 100 percent reserve backing using U.S. dollars or short-term Treasuries
- Monthly public reserve disclosures and annual independent audits
- Consumer protections that prioritize stablecoin holders in bankruptcy scenarios
- A ban on yield-bearing stablecoins and limits on tech companies issuing stablecoins unless partnered with regulated financial institutions
- Compliance with anti-money laundering (AML) and sanctions regulations.

This regulatory clarity is designed to encourage innovation while protecting users and preserving financial integrity. It also reinforces the role of the U.S. dollar globally by promoting stablecoins backed by government-backed assets.

Implications Across the Financial Ecosystem

For businesses and institutions, the Act provides long-awaited

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clarity on using stablecoins for payments, settlements, payroll, and treasury operations. With defined rules on reserve backing, disclosures, and legal protections, companies can now confidently integrate stablecoins into their workflows – enabling faster cross-border transactions, lower costs, and improved cash flow management.

These benefits, however, come with heightened compliance requirements. Organizations must now implement systems to track transactions, report activity, and meet anti-money laundering standards.

What This Means for Regulatory Compliance

The GENIUS Act marks a major shift in regulatory compliance, reshaping the stablecoin market and presenting both challenges and opportunities for those prepared to meet the new standards.

The Act introduces a dual framework: issuers with over \$25 billion in circulation fall under federal OCC oversight, while smaller issuers may opt for state regulation. All issuers are treated as financial institutions and must comply with BSA/AML rules.

Additional requirements include:

- 100% reserves in high-quality liquid assets
- Capital and liquidity standards
- Consumer protection measures
- Cybersecurity protocols
- Regular audits and reserve disclosures.

This tiered approach aims to strike a balance – federal oversight for systemic players, room for state-level innovation, and safeguards for financial stability, consumer protection, and operational resilience.

What This Means for Institutions & Individuals

Financial institutions are particularly well-positioned to capitalize, as the Act allows banks and custodians to issue and service stablecoins within a clear regulatory framework. This opens new revenue streams in custody, compliance services, and enterprise-grade digital payment infrastructure.

For consumers and investors, the law strengthens trust in stablecoins as a reliable store of value and medium of exchange. Transparent reserve audits, clear legal protections in case of issuer failure, and restrictions on risky practices like yield-bearing products all boost user confidence.

However, individuals must also consider the tax implications. This adds a compliance burden, especially for high-frequency users, who will need to rely on crypto tax software or advisory services.

Tax Compliance Considerations

One of the most significant ongoing challenges for stablecoin users remains tax compliance. Under IRS Notice 2014-21, any gain or loss from using a stablecoin is treated as a taxable event. For example, using stablecoins purchased at \$99.90 to buy a \$100 item results in a \$0.10 taxable gain.

Since stablecoins are classified as property, they're subject to capital gains tax when sold for fiat or exchanged for another cryptocurrency. While a single transaction may result in only a minor gain or loss, the burden can become substantial for high-frequency users or businesses.

Although the GENIUS Act does not introduce new tax regulations directly, it could lead to indirect tax implications as stablecoin adoption and usage increase under the new framework. Taxpayers,

businesses, and institutions will increasingly turn to crypto tax software and advisory services to manage their obligations and reduce enforcement risk.

As the GENIUS Act prioritizes compliance, it's likely the IRS will intensify scrutiny of stablecoin activity. With stablecoins now under a clearer regulatory

framework, the IRS may gain both the authority and visibility needed to revise or expand tax reporting requirements for stablecoin holdings and transactions.

Preparing for What Comes Next

With the GENIUS Act now signed into law on July 18, 2025, stakeholders must move swiftly from preparation to active implementation. This historic legislation establishes the first federal regulatory framework for payment stablecoins, marking the beginning of a new regulatory era that transforms how digital assets operate in the United States. To remain competitive and compliant, businesses, institutions, and investors must:

- Implement robust compliance systems and automated reporting tools to meet federal requirements
- Engage legal and financial advisors to navigate the complex regulatory obligations now in effect
- Redesign business models to leverage compliant stablecoin infrastructure and approved issuer partnerships
- Ensure reserve backing requirements and consumer protection measures are fully integrated into operations.

As digital finance continues to evolve, those who act early – by upgrading infrastructure, ensuring compliance, and aligning with regulated partners – will be best positioned to lead in a new era of programmable money and borderless payments. ☀



Navigating Washington's New Regulatory Landscape: A Community Bank President's Perspective

By Frank J. Gaudio, President & CEO, The First Bank of Greenwich

As president of a community bank deeply rooted in the neighborhoods we serve, I've seen how shifts in Washington's regulatory climate can affect not just institutions, but the families, small businesses, and local economies that depend on us. The changes happening in 2025 go beyond government paperwork; they're reshaping how banks deal with rules, new technology, and earning people's trust.

Following the 2024 elections, the tone in Washington has shifted. The current administration has prioritized deregulation, prompting federal agencies to scale back rulemaking and enforcement. The Consumer Financial Protection Bureau, for example, has withdrawn many of its previous bulletins and advisory opinions, leaving examiners with less guidance and banks with more interpretive responsibility. This shift has created a vacuum that states are rapidly filling, enacting their own laws around data privacy, consumer fees, and algorithmic fairness. For community banks like ours, this means navigating a patchwork of compliance obligations that vary not just by state, but sometimes by municipality.

Despite the broader deregulatory push, certain areas remain under intense scrutiny. Cybersecurity and artificial intelligence are

top priorities for regulators, who are increasingly concerned about data breaches, algorithmic bias, and the ethical deployment of new technologies. Real-time payments have introduced new fraud risks, and banks are expected to respond with robust monitoring and prevention systems. Meanwhile, fair lending remains a cornerstone of regulatory focus. The Community Reinvestment Act and Section 1071 of the Dodd-Frank Act continue to evolve, requiring banks to collect and report data in ways that promote transparency and equity.

At our institution, we've responded by strengthening our governance framework. Our board and executive leadership are deeply engaged in regulatory strategy, ensuring that we remain proactive rather than reactive. Most importantly, we've doubled down on our commitment to customer-centric innovation. In a time of uncertainty, trust and transparency are our most valuable assets.

This new regulatory environment is not without its challenges. But it also presents an opportunity for community banks to lead not just in compliance, but in shaping a financial system that is resilient, inclusive, and locally responsive. As we navigate this evolving landscape, we remain committed to serving our communities with integrity and purpose. ☀

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40 Under Forty
including our own
Victor Gonzalez

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Victor Gonzalez
Branch Manager
West Hartford, CT



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Congratulations

to our own Ericka Winstead,
Vice President, Loan
Operations Manager and CRA
Officer, for being recognized
as a new leader in banking!

Thank you for your
commitment to our
customers, our community
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NEW LEADERS IN BANKING

Celebrating Excellence: 2025 New Leaders in Banking Honored at BankWorld® Northeast

By, Kimberly M. Tuttle, VP, Director of Education, Connecticut Bankers Association

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The reimagined BankWorld® Northeast trade show commenced with a premier event on Thursday evening, October 9, 2025—the New Leaders in Banking Awards Banquet, held at Foxwoods Resort Casino. Generously sponsored by Wolf & Company, P.C., and supported by COCC, OneDigital, KLR Executive Group and Platinum Security Plan, this distinguished program recognized 15 outstanding professionals who exemplify innovation, leadership, and commitment within Connecticut's banking industry.

Nominated by supervisors and peers, the honorees were selected through a competitive review conducted by an independent panel of esteemed judges. To qualify, nominees were required to be employed by a CBA member bank, demonstrate exemplary professional performance, and make a meaningful impact both within their institutions and in communities.

Family members, mentors, and banking colleagues gathered to celebrate the achievements of these rising leaders in our industry, making it a memorable evening of recognition and pride.

Awards were presented by David Schneider, CBA Board Chairman and CEO of Fairfield County Bank; Thomas Mongellow, CBA President & CEO; and the event was emceed by Erica Torres, Regulatory Compliance Principal at Wolf & Company.

"We are honored to celebrate these exceptional individuals," said Schneider. "They are the future of our industry—the innovators and leaders who will shape the next era of banking."

Torres added, "These honorees were selected from a record number of nominations. They are truly the best of the best among thousands of banking professionals across Connecticut—blazing trails, driving progress, and poised to lead our industry forward."

The Connecticut Bankers Association extends its sincere gratitude to Wolf & Company, P.C. as the Platinum sponsor of this highly anticipated event, for their continued support of this prestigious program, along with supporting sponsors COCC, OneDigital, KLR Executive Group and Platinum Security Plan, and congratulates all the 2025 New Leaders in Banking on this well-deserved recognition. ☾

2025 New Leaders in Banking Honorees

Jeffrey Swenson –
Ascend Bank

Bryan Kier –
Northwest Community Bank

Rebecca Wesolowski –
Chelsea Groton Bank

Cortney McCarthy –
The Milford Bank

Ericka Winstead –
Dime Bank

Tony Sanchez –
Thomaston Savings Bank

Jeannette Eschner –
Essex Bank

Danielle Lipiria –
Torrington Savings Bank

McKayla Hollis –
Essex Bank

Erica Howard –
Union Savings Bank

AnnaMaria Hubbard –
Liberty Bank

Maria Salomone –
Webster Bank

Andrea Torres Fodor –
Newtown Savings Bank

Anthony Hernandez –
Windsor Federal Bank

NEW LEADERS IN BANKING**Jeannette Eschner**

Assistant Treasurer/
Branch Manager, *Essex Bank*

How did you get into banking, and what keeps you motivated to stay?

I started my career in banking right after graduating from college. Initially, I had planned to take a year off to study for the bar exam, as I was a pre-law major. However, while I was working at the Clinton Outlets, I was recruited by my first Branch Manager, Jen, which led me to discover an instant passion for banking.

What keeps me motivated is the fact that every day brings something new and I am constantly learning. Additionally, it is incredibly rewarding to know that we are here to assist customers

during their difficult and sensitive situations. It provides a sense of purpose in what I do.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

I've been truly blessed with many amazing mentors along the way, which has ignited a passion for mentoring others myself. It all started with my first Branch Manager, Jen Exum, who encouraged me to grow. I began my career as a part-time teller at 21 years old, and I vividly remember the day she told me I would be a Branch Manager by the time I was 30. Her belief in my potential became the motivation I needed to push forward and grow in my career.

After leaving Liberty Bank to advance my career, I was fortunate to work with exceptional mentors at Essex Savings Bank. Notable figures such as my new Branch Manager, Sarah May, Branch Administrator, Lynda Hunnicutt, and Chief Operating Officer, Lynn Giroux, taught me invaluable lessons—not only about banking but about the transition from managing to leading.

Having such strong leaders in my corner made a world of difference, and their support has inspired me to mentor others. I understand how crucial it is to have someone believe in you, and I strive to be that

person for others, guiding them on their unique paths as they navigate their careers.

What do you consider your greatest success?

My greatest success has been knowing what I want and not giving up on that goal. From the very beginning of my career, I was determined to grow within the banking industry. I dedicated myself to working hard every day to turn my aspirations into reality. Each challenge and obstacle I faced only made my determination to succeed even greater.

Upon reaching my initial goals, I made it a priority to never become complacent in my position. I believe that continuous learning and personal growth are essential, not just for my career but for my overall happiness. I am very grateful with the path that I am on with Essex Bank, as it provides opportunities that keep me engaged and motivated.

During your career, how has the banking industry changed in Connecticut?

One of the most significant changes I've observed in the last 10 years is the impact of COVID-19. The pandemic prompted customers to adapt to online banking when lobbies were closed, which altered our interactions with clients. Even after lobbies reopened, the expectation was that everything would return to normal. However, I think most banks have continued to observe a decline in daily foot traffic.

Additionally, another huge change has been the significant shift on preventing fraud. Unfortunately, there has been a rise in elder abuse cases, which has required us to be more proactive in knowing our customers and asking the right questions to help prevent potential financial losses. It's sad to see these issues arise, but there is a strong sense of pride in being able to assist those who might have faced significant financial harm.

What advice would you give to someone starting out in banking?

Firstly, don't give up or get discouraged. Many people, myself included, often wish for things to happen overnight. It's important to remember that understanding the ins and outs of banking, including various regulations, takes time and dedication.

It's a common misconception that banking is simply about handling deposits and withdrawals, but there's so much more involved. I recommend taking the time to learn from others in the field and to find a mentor to guide you. Your patience will pay off, and you'll find that there are great opportunities for a rewarding career path ahead if you are dedicated to learning.

**Congratulations to our
New Leaders in Banking!**



Jeannette Eschner
Old Saybrook Branch Manager



McKayla Hollis
Deposit Operations Manager

McKayla and Jeannette embody what matters most at Essex Bank: helping others achieve great things through genuine relationships.

This honor is well deserved as their leadership continues to set the standard of excellence.


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NEW LEADERS IN BANKING



Andrea Torres Fodor

Vice President, Business
Relationship Banker,
Newtown Savings Bank

How did you get into banking, and what keeps you motivated to stay?

I started working in banking in 2006 at the time. One of my priorities was to ensure I found a job that provided me the flexibility to work full-time and also go to school in the evenings. Peoples United Bank at the time was able to help me with that, and as a result, I was able to finish my degree from Sacred Heart University. Banking has been an incredible career for me as it has gifted me the opportunity to serve my community and a variety of different levels, including providing financial

literacy and support to those who may not have access to this vital information

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

Over the years, I have been gifted the opportunity to work alongside incredible leaders. Those that come to mind were the ones who took

the time to learn more about the person behind the employee, the people who believed in my dreams alongside me and supported me through the process of getting there. Mentorship is a vital part of given, for I do not foresee my career without finding the opportunity to mentor someone or to continue to be mentor by another leader in the community.

What do you consider your greatest success?

Over the years, I have been afforded the opportunity to serve in several roles all across different organizations. My professional career is one marked by resilience and drive to achieve excellence yet my greatest success and most valuable title is the one of mother. I have been blessed with two incredible children to whom I owe my heartbeat and the strength I need in order to pursue my dreams both as a professional, and as an individual outside of work.

During your career, how has the banking industry changed in Connecticut?

Over my 20-year career, I have seen a variety of different landscapes in banking. I was gifted the opportunity to work in the retail environment. Inside of a grocery store. I have been able to work in traditional branches as a manager and now I work as a support team to the retail sales. The expectation, the need, and the constant evolution of banking due to technology and new habits is something that has been fascinating to watch over the years.

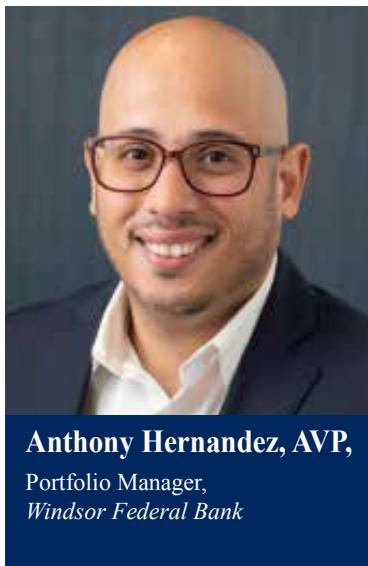
What advice would you give to someone starting out in banking?

I would encourage anyone starting in their banking career to take advantage of the multilevel opportunities banking offers you.



**Congratulations
Andrea Fodor
New Leader in Banking**

We celebrate your exceptional leadership and commitment to the community.

NEW LEADERS IN BANKING

Anthony Hernandez, AVP,
Portfolio Manager,
Windsor Federal Bank

How did you get into banking, and what keeps you motivated to stay?

My banking career actually began by necessity. I earned my undergraduate degree in 2009, shortly after the financial crisis. Unable to find entry level employment for a recent college graduate, I was encouraged by a friend to take a job as a part-time teller, which I worked along with my college retail job, in order to pay my bills. Seeing the positive financial impact my work could have on others is what keeps me motivated.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

Too many to name. I've had the good fortune of working alongside many people throughout my career who I would consider mentors (even if they may not think so).

While I am very confident in my ability, I also try to maintain a "white belt" mentality and continue to learn as much as I can from the experienced professionals I've been lucky to meet.

What do you consider your greatest success?

Balancing my banking career with my military career, without question, with a lot of room to grow in both. Very difficult, but even more fulfilling.

During your career, how has the banking industry changed in Connecticut?

Having spent some time banking in both Massachusetts and Connecticut, for me, there's nothing specific to Connecticut that immediately comes to mind. Banking through COVID-19 and some of the changes that came during that time and moving forward is probably the most significant change.

What advice would you give to someone starting out in banking?

Never be afraid to grow, it will always come with challenges. Rarely will any step or advancement be obvious and it won't always be given to you.



McKayla Hollis,
Assistant Vice President, Deposit
Operations Manager, BSA Officer,
Essex Bank

How did you get into banking, and what keeps you motivated to stay?

Banking was supposed to be a temporary job after college. I started as a part-time teller and soon found that the opportunities being offered at my bank were both interesting and inspiring, and that I had room to grow in several directions if I applied myself. I am motivated by the unique challenges banking offers in helping customers to stay safe and financially sound, and by my daily interactions with my team. Helping my colleagues to achieve their goals is the best

part of my job!

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

I never dreamed of being in a management position. When my former managers began to push me in that direction, I had a hard time believing I was cut out for leadership. I am incredibly lucky to have a close mentor in Essex Bank's COO, Lynn Giroux, who showed me that with the right support system, my achievements are only limited by my ability to believe in myself. There's a fine balance between being a safe space for someone and also driving them to try harder, and I am so lucky that Lynn has been that person for me for many years. I appreciate her honesty and patience every single day.

I am also indebted to CBA VP and Director of Education Kim Tuttle. Though we only see each other a few times a year, her consistent belief in me has been a driving force in my career. She has seen skills and provided opportunities for me that I would never have been brave enough to pursue on my own. Her mentorship from

afar is a relationship based in celebration of my achievements, and I can never thank her enough for what she has given me in terms of confidence.

Mentorship is one of the most important parts of leadership, both for a mentor and the mentee. I hope that I am able to guide those who seek it with half the grace and confidence I see exhibited by Lynn and Kim in our interactions.

What do you consider your greatest success?

The growth of my own confidence is my greatest success. When I started in banking, I was timid and shy. Twelve years later, thanks to the mentorship and training I have received, I have discovered confidence within myself that I never knew possible, and it exhibits itself both in and out of the workplace in a way that has changed my life for the better. From karaoke nights to moderating banking panels, I now believe that I can be myself and enjoy my life while still garnering respect and advancing my career. I have really enjoyed finding who I am and growing!

During your career, how has the banking industry changed in Connecticut?

While a lot of banking has stayed the same since I entered the field, I think the way leadership in banking is perceived has changed for the better. The celebration of achievement and the goal-based culture that I've experienced in my career is inspiring and should be emulated across other industries. Employees feel heard, and leaders feel empowered to see their teams thrive. Banking may seem like a very black and white field, but the community I've encountered across banks nationwide is more diverse and beautiful every single year. I look forward to watching this part of the industry change and grow as time goes on.

What advice would you give to someone starting out in banking?

Say YES as much as you possibly can but also know when to say NO. You won't grow if you don't try the scary stuff. Also, nobody wants you to fail. It is in everyone's best interest to see their bank thrive, and you are a part of that! Believe others when they tell you what they see shining within you.

NEW LEADERS IN BANKING



Erica Howard

Vice President,
Customer Service Center Manager,
Union Savings Bank

How did you get into banking, and what keeps you motivated to stay?

After being laid off unexpectedly as a young, single mother, I was determined to secure stable employment quickly. With prior experience in the mortgage industry, banking and customer service felt like a natural fit. What began as a necessity soon evolved into a passion and a long-standing career marked by continuous growth and advancement.

What keeps me motivated is the opportunity to make a meaningful impact, both on customers and on the teams I lead. I thrive on building

strong relationships, driving operational excellence, and collaborating with talented professionals who inspire me every day. Seeing others succeed and knowing I've contributed to that success is what fuels my commitment to this industry

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

I've been fortunate to have four strong, resilient women as mentors, three of whom came from USB and continue to inspire me today. Each has played a pivotal role in my success, challenging me to step outside my comfort zone and supporting my personal and professional growth. Their guidance has shaped the leader I am today and reinforced the value of mentorship as a catalyst for development.

I lead by example and strive to pay forward the lessons I've learned. Mentorship is a core part of how I engage with my team, my children, and my community. I actively volunteer in local schools through mentor/mentee programs, sharing experiences that help others grow. For me, mentorship is more than a responsibility, it's deeply rewarding and truly nurturing to the soul.

What do you consider your greatest success?

My greatest success is achieving balance- maintaining strong relationships with family and friends, while building a challenging and highly rewarding, 20-year career within the same department at a great organization. Loving what I do every day and working alongside such a supportive, talented team is rare, and I'm grateful for both the personal and professional fulfillment this journey has given me.

During your career, how has the banking industry changed in Connecticut?

Over the last 20 years, banking in Connecticut has evolved significantly, especially in customer service. When I started, most interactions were in-person or over the phone. Today, digital banking dominates, and customers expect fast, seamless experiences across multiple channels which has shifted our focus from simple transactions to providing personalized, advisory support. In a customer service center, it means mastering technology, staying flexible, and tackling complex challenges, while keeping the human touch that builds trust.

What advice would you give to someone starting out in banking?

Stay curious and open to learning. Focus on building strong customer relationships because trust is the foundation of this industry. Network with colleagues and seek mentors; they can help guide your growth. Be willing to step outside your comfort zone, embrace change, and stay resilient. Most importantly, explore different areas until you find what you genuinely love, because passion drives success and sustains longevity.

USB CONGRATULATES OUR NEW LEADER IN BANKING AWARD WINNER

ERICA HOWARD

Through her dedication and leadership, Erica has become a driving force in customer service innovation. She volunteers with Mission Health Day and mentors students through the Danbury Student and Business Connection, making a lasting impact both inside and outside the bank. Her integrity, empathy, and vision earned her Union Savings Bank's Core Values Award for her ability to "Lead from Any Seat."



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Connecticut Bankers Association

New Leaders in Banking

AnnaMaria Hubbard

AVP, Branch Manager



We are proud to recognize **AnnaMaria Hubbard** as a **2025 New Leader in Banking!**

AnnaMaria brings dynamic leadership and heartfelt community spirit to our Middletown Main Street branch, creating a culture of excellence and positivity. In her short time as Branch Manager, she's made a lasting impact – driving results, uplifting her team, and volunteering more than 60 hours to make a difference in the community she loves. Her passion, professionalism, and purpose-driven approach make her a true New Leader in Banking.

Congratulations, AnnaMaria!



NEW LEADERS IN BANKING



AnnaMaria Hubbard
Assistant Vice President, Branch Manager, *Liberty Bank*

culture and values align with my own, and that sense of purpose, combined with the opportunity to lead and grow, is what inspires me every day!

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

Throughout my nearly eight years at Liberty Bank, I've been fortunate to have incredible mentors who have shaped my career and growth. Marc Nadeau, Minnie Saleh, and the entire retail team have supported me from the start. Both my current manager, Denise Shape, and my former manager, Billie Barrows, have pushed me outside my comfort zone and believed in me when I didn't. I've also gained a lot from Tamika Goldson and my team of peers through the Retail Leadership Development Program, which has been key to building my

How did you get into banking, and what keeps you motivated to stay?

I held a 10+ years in retail management. In 2016, I had my son and thought it was a great time to realign my career and life. I knew a few people who had transitioned to banking and set my eyes on Liberty Bank! What keeps me motivated as a Branch Manager at Liberty Bank is knowing that I'm making a real impact in people's lives, by helping customers achieve their goals, supporting my team's growth, and contributing to the strength of our community. Liberty's

leadership skills.

For me, that's the value of mentoring. It builds skills, but more importantly, it builds confidence. Because I've experienced that, I make it a priority to mentor and coach my own team so they can grow and reach their full potential as well!

What do you consider your greatest success?

When I think about my greatest success, it's not one single achievement or award, it's the person I've grown into over my years at Liberty Bank. I came into leadership with doubts at times, but through the support of my whole team and the challenges I've taken on, I've built the confidence to lead authentically. For me, success is watching my team grow, knowing I've helped them believe in themselves the way others believed in me. It's also being able to look back and see how far I have come. From questioning if I was ready, to now being a leader who can lift others up. That personal growth and the ripple effect it has on the people around me, is what I consider my greatest success.

During your career, how has the banking industry changed in Connecticut?

Over my career in retail banking, the biggest change I've seen is the shift from branches being transaction heavy to relationship focused. With digital banking taking care of routine needs, customers now look to us for guidance and advice. At Liberty Bank, relationships have always been our focus, and that commitment has only become more important as the industry has evolved.

What advice would you give to someone starting out in banking?

My advice to anyone starting in banking is to focus on relationships, stay curious, and always keep learning. I've seen the impact of this not only in my career, but also as my daughter and husband have started their own journey at Liberty Bank. Being part of a team that values growth and mentorship makes all the difference.

How did you get into banking, and what keeps you motivated to stay?

I joined my first bank working weekends in a call center while attending college. I was immediately drawn to the many diverse aspects of banking and the robust potential for career opportunity. I learn something new; about the industry, about my bank, about my peers and colleagues, almost every day (sometimes more than one thing) and that keeps me motivated and engaged.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

shape, or form. I have naturally become a mentor, both through formal programs and informal arrangements, with the hope of providing the same support and guidance to others along their journey.

What do you consider your greatest success?

Despite holding many positions working long hours across several organizations and geographical locations, my wife and I have raised three wonderful children in the same community their entire lives. They are my greatest success, and nothing brings me more happiness and pride.

During your career, how has the banking industry changed in Connecticut?

The highs and lows of the regulatory environment have been the most notable changes. I did not always have a role in Risk & Compliance, but no matter what area of a bank I was a part of, sweeping regulatory change, especially after 2008, represented the most significant amount of change for me.

What advice would you give to someone starting out in banking?

Don't be afraid to fail! Test your boundaries - you'll never know how much you can achieve if you never set lofty goals. Make mistakes and learn from them, try not to make the same mistakes twice. Listen! Take the time to understand what it takes to be great, and stay great at what you do.



Bryan Kier
Chief Risk Officer,
Northwest Community Bank

mentoring and is this something you focus on?

I have benefited from truly great mentors throughout the entirety of my career. I am still regularly in touch with my very first mentor. They have supported me through the toughest parts of my career and have been involved in every opportunity I have had in some way,

Congratulations, Bryan

Best wishes from all of your colleagues
at Northwest Community Bank.



nwcommunitybank.com



Bryan Kier

Northwest Community Bank
Senior Vice President
Chief Risk Officer

CBA 2025 *New Leaders in Banking*
Award Recipient



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and dedication.**

Congratulations to Danielle Lipira on being
selected as a New Leader in Banking 2025!

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NEW LEADERS IN BANKING



Danielle Lipira
Assistant Vice President,
Marketing Strategy Manager,
Torrington Savings Bank

bank.

What keeps me motivated is the dynamic nature of the industry. Banking touches everyone's lives, and I'm fascinated by how technology continues to reshape the way financial institutions operate and engage with customers. I've always worn multiple hats and thrived in roles that require adaptability and strategic thinking, so being part of an industry that's constantly evolving feels like a perfect fit. I'm excited to contribute to that transformation and help shape the future of banking.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

Yes, I've been fortunate to have had a great mentor early in my career. Right out of college, I started in Business Operations, and after a company realignment, my team began reporting to a VP with an IT background. He was incredibly supportive and fostered my independence from day one. Within my first two months, he sent me to a project management course that completely reshaped how I approach initiatives and problem-solving.

What stood out most was his ability to balance deep technical knowledge with a genuine openness to diverse perspectives. He taught me the value of not always accepting the first answer, especially if it didn't pass the 'sniff test'—a lesson that's stuck with me and continues

How did you get into banking, and what keeps you motivated to stay?

My path into banking was a natural evolution from my background in web and app development, digital marketing, and strategic account management. I spent years working with a web development agency that specialized in serving banks and credit unions, which gave me deep insight into the industry's digital needs and strategic challenges. That experience sparked my interest in the broader financial landscape and ultimately led me to transition into a role within a

to influence how I evaluate ideas and solutions.

Mentorship is incredibly important to me. It's not just about guidance—it's about creating space for growth, curiosity, and confidence. I try to pay that forward by being a resource and sounding board for others, especially those navigating new roles or industries. Whether formally or informally, I believe mentoring helps build stronger teams and more thoughtful leaders.

What do you consider your greatest success?

Although it might not be the typical answer, I consider my greatest success to be my ability to digest information from various departments and translate it into solutions that meet their needs. I've always thrived in roles where I wear multiple hats, and that flexibility has allowed me to connect dots across teams and functions.

There's a real satisfaction in seeing a project come together—especially when it reflects collaboration and solves a real challenge. Being able to bridge gaps, ask the right questions, and deliver something that works for everyone involved is incredibly rewarding to me.

During your career, how has the banking industry changed in Connecticut?

I joined TSB at the end of the pandemic, which I believe marked a pivotal shift in the banking industry—not just in Connecticut, but nationally. The pandemic accelerated the need for digital transformation, forcing banks to rethink how they serve customers and operate internally. It became clear that competition wasn't just the bank across the street anymore—it was fintechs, digital-first institutions, and nationwide banks with robust online platforms.

What advice would you give to someone starting out in banking?

My biggest piece of advice for someone starting out in banking is to stay curious—regardless of your role or department. Ask questions, talk to people in other areas of the organization, and take the time to understand how different teams contribute to the bigger picture. You never know where a new idea might come from or what might spark a new passion.

Banking is a complex and evolving industry, and the more you engage across departments, the more you'll learn and grow. Some of the most valuable insights I've gained have come from conversations outside of my immediate role. Gaining/having a cross-functional perspective is incredibly powerful, especially as the industry continues to innovate and adapt.

How did you get into banking, and what keeps you motivated to stay?

I went into The Milford Bank when I was 20-year-old chemistry major to cash a check and a friend from high school worked here. She encouraged me to apply. I was a teller, then teller supervisor and changed my major to management. I stay because I'm given opportunities for growth at TMB, I like the people I work for and with, and I enjoy our customers. I live in Milford. This is my community.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

Yes. Without them, I would have stayed a chemistry major and had a different path in life. Jorge Santiago has been my biggest mentor and

cheerleader. He has consistently put my name forward for leadership programs and CSFM.

What do you consider your greatest success?

Having my daughter (she will have recently turned four at the time of the awards).

During your career, how has the banking industry changed in Connecticut?

I was used to having a full teller line and a packed branch at the start of my career in the branch. I'm no longer in the branch, but saw the decline of foot traffic in my last years there. It presents interesting challenges to draw in new business.

What advice would you give to someone starting out in banking?

Give it a shot! You never know where you might end up.



Cortney McCarthy
Loan Servicing Manager -
Vice President,
The Milford Bank

NEW LEADERS IN BANKING

Tanya Parker
Vice President, Compliance
Officer/CRA Officer,
Fairfield County Bank

How did you get into banking, and what keeps you motivated to stay?

I got into banking completely by accident. I was searching for employment and asked a former bandmate who happened to be a VP at a local bank if they were hiring. He told me his bank had a part-time teller position available and encouraged me to apply. I figured any employment was better than no employment and gave him my resume. I was called for an interview and hired as a part-time teller in November 2009, launching my career in banking.

Since then, I have been fortunate to work under amazing leadership and with exceptional colleagues as I have progressed in my career. I love a good challenge and learning new things, and my career path has provided that. I moved from the teller line to Loan Servicing in 2012, then to the Commercial Lending Department in 2015, and in 2022, I joined the Risk and Compliance team, being named as the CRA and Compliance Officer in 2024.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

I've been blessed with several great mentors. My supervisors have always taken an interest in my career development, teaching and challenging me in numerous ways. Good mentors are always willing to provide advice and guidance, growing with their mentee.

Mentoring, in either a formal or informal setting, is incredibly important, as it helps foster both professional and personal growth and

enhances team dynamics. It also promotes the sharing of knowledge and innovation. I love to teach and enjoy sharing my skills and knowledge. I'd like to think that I can be a part of someone's success journey.

What do you consider your greatest success?

Obviously, my children. I have three adult daughters who are genuinely wonderful human beings. As it relates to my greatest professional success, it would have to be PPP. I still have flashbacks. We used to say that we were building the plane while we were flying it and it certainly felt that way. The rules were constantly changing and changing fast! I made it my job to keep up with these changes and communicate them to bank leadership. Initially, I had not been asked to do this, but I saw a need and jumped in. We successfully originated over 1,850 PPP loans that allowed local businesses to help keep their workforce employed.

During your career, how has the banking industry changed in Connecticut?

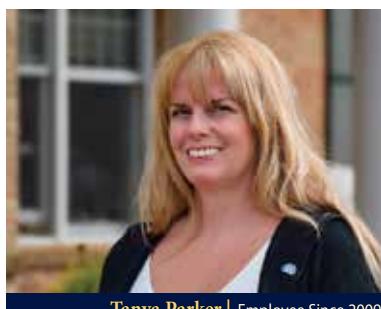
In the last 16 years, the Connecticut banking industry has transformed due to digitalization, prompting a shift towards more automated processes and increased use of mobile and online platforms. Branch traffic has decreased, and technology costs have risen. This digitalization has also fueled an increase in fraud, allowing criminals to operate at a greater scale, with more sophisticated tools. On the Compliance front, although not specific to Connecticut, we have seen a whirlwind of changing regulations, primarily driven by the new presidential administration.

What advice would you give to someone starting out in banking?

Find your challenge, find what drives you. There are many different paths to take in the banking industry. Most non-bankers consider bankers to be either lenders or the people that you see in the branch. While those can be wonderful paths for those who enjoy interaction with other people, there are many opportunities behind the scenes. Take the time to get to know your industry. Don't be afraid to take chances and embrace change.

Congratulations to Tanya Parker

2025 New Leader in Banking



Tanya Parker | Employee Since 2009
V.P., Compliance Officer

Tanya's commitment to excellence at Fairfield County Bank has a positive impact on all departments throughout the Bank and ultimately the clients we serve. This well-deserved recognition reaffirms how valuable Tanya's contributions are to our organization.

– Marcie Coffin, E.V.P., Audit, Compliance & Risk



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NEW LEADERS IN BANKING



Tony Sanchez
Vice President, Secondary Market & Loan Processing Manager,
Thomaston Savings Bank

paperwork, it's about helping people build financial stability, legacy, and a place to call their own.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

I've been fortunate to have some incredible mentors throughout my career. Early on, I was lucky to have been surrounded by seasoned professionals who taught me the technical and emotional side of lending. I've spent my career trying to be a subject matter expert resource for clients while being empathetic to their needs and life circumstances. Banking, and specifically mortgage lending, is one of the biggest decisions someone can make in their life. Being a part of that process is an especially important responsibility.

Mentorship has been an integral part of my growth. It's taught me that relationships aren't about numbers, it's about relationships, trust and being a steady guide. Every day I try to focus on passing down knowledge, helping others recognize their potential and helping them find the confidence to chase their dreams or goals. When you help someone else succeed you shape their career, but it also helps strengthen the team.

What do you consider your greatest success?

I would be remiss not to mention my children as my greatest success—but from a career standpoint, two things stand out. First, helping hundreds of families buy their first homes and build financial stability. It's incredibly rewarding to know that I've played a part in helping people lay the foundation for long-term, generational progress.

Second, choosing to work at a financial institution that truly values fresh ideas and invests in its community. Being part of a company that encourages innovation and gives its employees the freedom to make a difference has allowed me to grow and contribute in ways that really matter.



How did you get into banking and what keeps you motivated to stay?

I got into banking back in 1998, coming from a hands-on trade as a carpet installer. At the time, I was looking for a career that was more fulfilling and had the potential for long-term success. It turns out homeownership is one of the most meaningful milestones a person can reach, and I've been fortunate to be part of that journey for many families. What keeps me motivated is seeing the joy on someone's face when they get the keys to their first home or how thankful a client is when I've helped put them in a better financial position. It's not just about numbers or

During your career, how has the banking industry changed in Connecticut?

It's amazing to look back and see how much the banking industry in Connecticut has changed over the past 30 years. When I began my career in the late 90s, there were many more local banks offering community-tailored products with relatively light regulations. Over time, many of these institutions merged with or were acquired by larger regional and national banks. That consolidation was driven by and allowed banks from New York and Massachusetts to expand into Connecticut, which further tightened competition in an already limited market.

The 2000s brought the rise of digital banking. Online and mobile transactions became the norm causing banks to invest heavily in cybersecurity and online banking tools. The 2000s also exposed the risks of loose regulation, culminating with the 2008 mortgage crisis. The fallout led to a drastic increase in foreclosures and significant new regulations, forcing many local banks to overhaul their lending practices. Unfortunately, this left many lower-income, first-time homebuyers with fewer options.

In the years that followed, the Dodd-Frank Act was introduced, leading to the creation of the Consumer Financial Protection Bureau (CFPB). While the CFPB has helped promote fair lending practices, it also brought increased compliance demands and product redesign, resulting in fewer product options and higher fees for consumers.

More recently, there's been a renewed focus on financial literacy and personalized service. Local banks like Thomaston Savings Bank are using this as an opportunity to differentiate us from larger institutions and rebuild trust within the community, one client at a time.

What advice would you give to someone starting out in banking?

Many of us didn't go to school specifically for banking, but we found our way and remain because it's a career where you can make a difference. Start with a purpose. Banking isn't just about numbers; it's about financial access for people. Whether it's helping someone open a checking account for the first time, or helping a family buy their first home, or supporting a small business through a tough year, your work has a real impact on people's lives.

Figure out who you want to be, but stay curious and open to possibilities. Find mentors you aspire to be and build relationships with them. The most successful bankers aren't transactional, they're finance experts who ask questions, adapt, innovate and earn the trust of their clients and their community.

Congratulations
to Thomaston Savings Bank's
New Leader in Banking Award Recipient!

Tony Sanchez

Vice President
Secondary Market & Loan Processing Manager



**Thomaston
Savings Bank**

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NEW LEADERS IN BANKING



Maria C. Salomone
Business Banking Relationship Manager, Webster Bank

How did you get into banking, and what keeps you motivated to stay?

I started in banking right after college, not fully realizing that it would become a 20-year career. At the time, I was simply looking for a role where I could learn, grow, and contribute—but I quickly discovered that banking offered so much more than I expected. It combined relationship-building, strategic thinking, and the opportunity to make a real impact in people's lives and businesses.

What's kept me

motivated over the years is the constant evolution of the industry and the relationships I've built along the way. I've had the privilege of working with incredible clients and colleagues, and I've seen firsthand how thoughtful financial guidance can help businesses thrive, individuals achieve personal milestones, and communities grow stronger.

One of the most rewarding aspects of my career has been supporting local businesses—whether it's helping them navigate growth opportunities, adapt to changing market conditions, or plan for long-term sustainability. Watching those businesses succeed and contribute to local job creation and economic vitality is incredibly fulfilling.

Equally meaningful has been the opportunity to assist individuals and families earlier in my career—whether it was helping someone buy their first home, plan for their children's future, or navigate unexpected financial challenges. Those experiences gave me a deep appreciation for the personal side of banking and the trust people place in us during life's most important moments.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

My first and most influential mentors were my parents. They instilled in me the values of integrity, hard work, and compassion—qualities that have shaped who I am both personally and professionally. Their example taught me the importance of showing up for others, staying curious, and leading with purpose.

Throughout my career, I've also been fortunate to learn from leaders and colleagues who challenged me to grow and supported me through key transitions. Their guidance helped me build confidence, navigate complexity, and develop my own leadership style.

Mentorship is something I deeply value and actively prioritize. I believe it's one of the most powerful ways to invest in the future of our industry. Whether it's through formal programs or informal conversations, I make it a point to support others in their growth, share what I've learned, and create space for emerging leaders to find their voice.

What do you consider your greatest success?

While I've had many proud moments in my career, I consider my greatest success to be the relationships I've built and the credibility I've earned—both professionally and within the communities I serve. One of the most meaningful aspects of my journey has been my participation on various boards throughout the region. These roles have

allowed me to contribute to causes I care deeply about, support local initiatives, and help strengthen the connection between banking and community development.

I've also had the opportunity to participate in internal focus groups and pilot programs, which has allowed me to help shape new ideas, improve processes, and contribute to the evolution of our organization. Being involved in these initiatives has not only broadened my perspective but also reinforced the importance of collaboration and innovation in driving meaningful change.

Whether it's supporting small businesses, advancing financial education, or helping foster stronger community connections, I'm proud to use my experience to make a broader impact. To me, success is about creating value that lasts and lifting others along the way.

During your career, how has the banking industry changed in Connecticut?

Over the past 20 years, the banking industry in Connecticut has undergone significant transformation. We've seen a shift from traditional, branch-centric models to more technology-driven, customer-focused approaches. Digital banking has become a cornerstone of how we serve clients, offering greater convenience and accessibility while still maintaining the personal relationships that define community banking.

There's also been a noticeable increase in consolidation, with mergers and acquisitions reshaping the landscape. While this has brought efficiencies and expanded capabilities, it's also reinforced the importance of staying connected to our local communities and maintaining a relationship-first mindset.

What hasn't changed is the value of trust, service, and local expertise. Connecticut's banking professionals continue to play a vital role in supporting small businesses, driving economic development, and promoting financial wellness. I'm proud to be part of an industry that continues to evolve while staying true to its core purpose.

What advice would you give to someone starting out in banking?

Stay curious, be patient, and invest in relationships. Banking is a career built on trust, knowledge, and service—and those things take time to develop. Don't be afraid to ask questions, seek out mentors, and take on challenges that stretch you. Every experience, even the difficult ones, will help shape your perspective and strengthen your skills.

Also, remember that success in banking isn't just about financial expertise—it's about understanding people, solving problems, and being a reliable partner. The more you focus on building genuine connections and adding value, the more rewarding your career will be.

And finally, stay open to change. The industry is constantly evolving, and those who embrace innovation and lifelong learning will always find opportunities to grow and lead.

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Webster Bank proudly marks a significant milestone: 90 years of dedication to our clients, colleagues and the communities we are privileged to serve.

Since our modest start in Waterbury, Conn. in 1935, when our founder, Harold Webster Smith, raised \$25,000 from friends and family to help build homes during the Great Depression, we've stayed true to our mission: empowering individuals, families and businesses to achieve their financial goals. This anniversary inspires us to celebrate the exciting road ahead, with a pledge to always make progress with purpose.

Our culture forms the backbone of our organization, and our core values, **Integrity, Collaboration, Accountability, Agility, Respect and Excellence**, reflect our shared dedication to conducting business and fostering strong relationships with our clients, colleagues and communities. Each of our values provides a framework for how we make decisions, take action and bring our culture to life in everything we do. Together, they represent our unwavering commitment to success and shared purpose. This foundation has empowered us to navigate dynamic economic landscapes, consistently demonstrating resilience that has enabled us to grow and innovate to meet the needs of our clients and communities while offering outstanding service with a personalized touch.



Webster has always made Connecticut our home, and today we're the largest Connecticut-based bank. Starting in Waterbury and now with headquarters in Stamford, our footprint spans the Northeast from the New York City metropolitan area to Rhode Island and Massachusetts.

We offer differentiated lines of business, including Commercial Banking and Consumer Banking. With the acquisition of HSA Bank and Ametros, we have created a Healthcare Financial Services segment. We understand the intersection of health and wealth, and are helping

millions of clients across the country manage their complex healthcare financial needs. With this diversified portfolio, we are a national financial services company with \$81.9 billion in assets and one of the largest, publicly traded commercial banks in the United States.

With a multi-year Community Investment Strategy, Webster has meaningfully advanced our commitment to strengthen our vibrant communities, drive economic vitality and support the well-being of our cities and towns.



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"At the heart of our enduring legacy are our colleagues, the more than 4,500 values-driven individuals whose passion, integrity and relentless pursuit of excellence are the energizing forces behind all our successes. Working together, Webster will achieve our vision of becoming the highest performing mid-sized bank in the country."

— John R. Ciulla, *Chairman and CEO*

Webster Bank At-a-Glance

- Webster Bank (NYSE:WBS)
- Corporate HQ: Stamford, Conn.
- 4,500 Colleagues
- 196 Banking Centers
- \$81.9B Assets
- \$66.3B Deposits
- \$53.7B Loans

(as of 6/30/25)

Our signature Finance Labs initiative offers unique financial literacy programs that are designed to help nonprofit community partners create opportunities for students to gain the skills needed for economic empowerment and financial success. By the end of 2025, Webster will have nine Finance Labs across our footprint, including Waterbury, Bridgeport and Hartford.

Thanks to the efforts of colleagues across the bank, Webster received an "Outstanding" Community Reinvestment Act (CRA) performance rating from the Office of the Comptroller of

the Currency (OCC), our primary regulator. This is our third consecutive overall "Outstanding" rating, representing nine years of Webster excellence in meeting the needs of our communities.

As we look to the future, we continue to position ourselves to succeed in rapidly changing markets. With a disciplined approach to managing risk and a thoughtful strategy for growth, we are building for the long term, ensuring our company remains strong and reliable for generations to come. We are immensely grateful for the trust placed in us over the past nine decades, and we eagerly

anticipate working alongside our talented team to continue building a remarkable company that delivers meaningful value for everyone.

With gratitude for our history and confidence in our future, our anniversary is a strong reminder that our past successes lay the foundation for the next 90 years. Together, we will focus on fulfilling our mission to help individuals, families and businesses achieve their financial goals through a steadfast commitment to making progress with purpose.



Scan to view a 'Webster Milestones' video

To learn more, visit websterbank.com

NEW LEADERS IN BANKING



Congratulations **Maria C. Salomone**

Connecticut Bankers Association
New Leaders in Banking

We extend our heartfelt congratulations to Maria C. Salomone for her significant contributions and dedication to the communities we serve as she is honored with the Connecticut Bankers Association New Leaders in Banking Award.

This well-deserved recognition is a testament to her remarkable contributions.



Maria C. Salomone,
Managing Director –
Relationship Manager
Business Banking

WebsterBank®

websterbank.com

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Jeffrey Swenson
FVP, Business Banking Officer,
Ascend Bank

How did you get into banking, and what keeps you motivated to stay?

Transitioned from non-bank retail into banking. It was a natural fit.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

Absolutely. Mentors are crucial to assist in forging a path.

What do you consider your greatest success?

The success of those around me.

During your career, how has the banking industry changed in Connecticut?

As a recent transplant, the continued focus on community development is truly inspiring.

What advice would you give to someone starting out in banking?

Take advantage of cross functional education. The more you understand the nuances of banking, the better equipped for a long, successful career.

NEW LEADERS IN BANKING

Rebecca Wesolowski
Secondary Market Loan
Administration Manager,
Chelsea Groton Bank

every role contributes meaningfully to the mortgage lending process, and I'm proud to be part of that effort.

Have you had any great mentors along the way? What is the importance of mentoring and is this something you focus on?

I've been fortunate to have had one truly great mentor in my career, and I genuinely believe I wouldn't be where I am today without that guidance and support. Mentorship is incredibly valuable—especially for younger professionals—as it helps them navigate complex information through a human lens, rather than relying solely on technology or AI. A strong mentor can make a lasting impact, not just on your career path, but on how you grow personally and professionally.

How did you get into banking, and what keeps you motivated to stay?

I began my career in banking as a teller and have gradually transitioned through different departments, which has led me to my current role in lending. I'm genuinely motivated to continue growing here because I believe in the importance of helping individuals and families achieve their dream of homeownership—whether it's their first home or their forever home. While my position doesn't involve direct interaction with customers, I recognize that

What do you consider your greatest success?

One of the accomplishments I'm most grateful for is finding a balance between my career and my family life. As a mom to a young son and with another child on the way, it's not always easy—but it's something I work at every day. There can be a lot of assumptions about working mothers, and while I don't have all the answers, it's important to me to challenge those perceptions and show that it is possible to grow professionally, while being present for your family.

During your career, how has the banking industry changed in Connecticut?

Having been in the banking industry for just four years, I recognize that I haven't witnessed some of the more significant shifts that others with longer tenures have experienced. However, I'm eager to learn and stay informed. Two recent developments that have caught my attention are the regulatory discussions around Section 1071 for commercial lending, which aims to improve transparency and support for women- and minority-owned small businesses, and the recent changes regarding disparate impact in fair lending enforcement. The OCC and FDIC have shifted their focus away from disparate impact, now emphasizing intentional discrimination and disparate treatment instead. These changes reflect a broader evolution in how compliance and fairness are being approached in the industry, and I'm committed to understanding their implications as I continue to grow in my role.

What advice would you give to someone starting out in banking?

If I could offer one piece of advice to someone just starting out in banking, it would be: don't rush. The industry is more complex than it may seem at first—especially in lending—and taking the time to build a strong foundation really matters. Things are always evolving, whether it's regulations or technology, so embracing change is key. As we move further into a world shaped by AI and emerging tech, staying curious and informed will help you grow and adapt. It's a journey, and there's always more to learn.

Congratulations

to the CBA New Leaders in Banking!

We're especially
proud to
congratulate one
of our own!



**Rebecca
Wesolowski**

AVP, Lending Compliance and
Secondary Operations Manager



Member
FDIC



chelseagroton.com

| 860-448-4200

NEW LEADERS IN BANKING



Ericka J. Winstead
Vice President, Loan Operations Manager / CRA Officer,
Dime Bank

How did you get into banking, and what keeps you motivated to stay?

I got into banking because I've always been interested in finance and wanted to work in a field where I could make a real difference for people. What keeps me motivated is helping clients—whether it's guiding them through their first home purchase or making sure they can stay in their home affordably. I also enjoy that the industry is always evolving, which gives me the chance to keep learning and growing.

Have you had any great mentors along the way?

What is the importance of mentoring and is this something you focus on?

I wouldn't be here without the mentors who invested their time and wisdom in me. They showed me the value of support, accountability,

and integrity. Today, I see mentoring as essential, not just for individual growth, but for building stronger teams and future leaders.

What do you consider your greatest success?

While I'm proud of my professional accomplishments, my greatest success is raising three amazing daughters. They inspire me, push me to be better, and remind me every day what real dedication and leadership look like. That's an achievement I'll always treasure.

During your career, how has the banking industry changed in Connecticut?

Since I started in banking in 1998, the industry has evolved in many ways: online application platforms, paperless processes, mergers, and stricter regulations. Yet, the heart of what we do hasn't changed: helping people and businesses achieve their goals.

What advice would you give to someone starting out in banking?

My advice for someone starting out in banking is to be patient, success and growth take time. Be willing to pivot when opportunities or challenges arise and always stay open to change. The industry evolves constantly, and the ability to adapt is just as important as technical skills. Embrace learning, stay curious, and remember that helping people and businesses succeed is at the core of what we do.



cba WOMEN IN BANKING

SAVE THE DATE

Join us on Friday, April 24, 2026

Mystic Marriott, Groton, CT

CT BANKERS FORUM - SAVE THE DATES

Tuesday, February 17, 2026 - DOB/Commissioner Update

Aqua Turf, Plantsville

Wednesday, April 29, 2026 - Grass Roots Advocacy

Doubletree Hilton, Bristol

Monday, May 11, 2026 - Golf Tournament

Chippanee Golf Course, Bristol

cba CONNECTICUT SCHOOL OF FINANCE & MANAGEMENT

SAVE THE DATE

2026 CSFM Graduation

Friday, April 10, 2026

Trumbull Marriott



CBA SPOTLIGHTS

CBA Spotlights features photos from CBA programs and events held during recent months



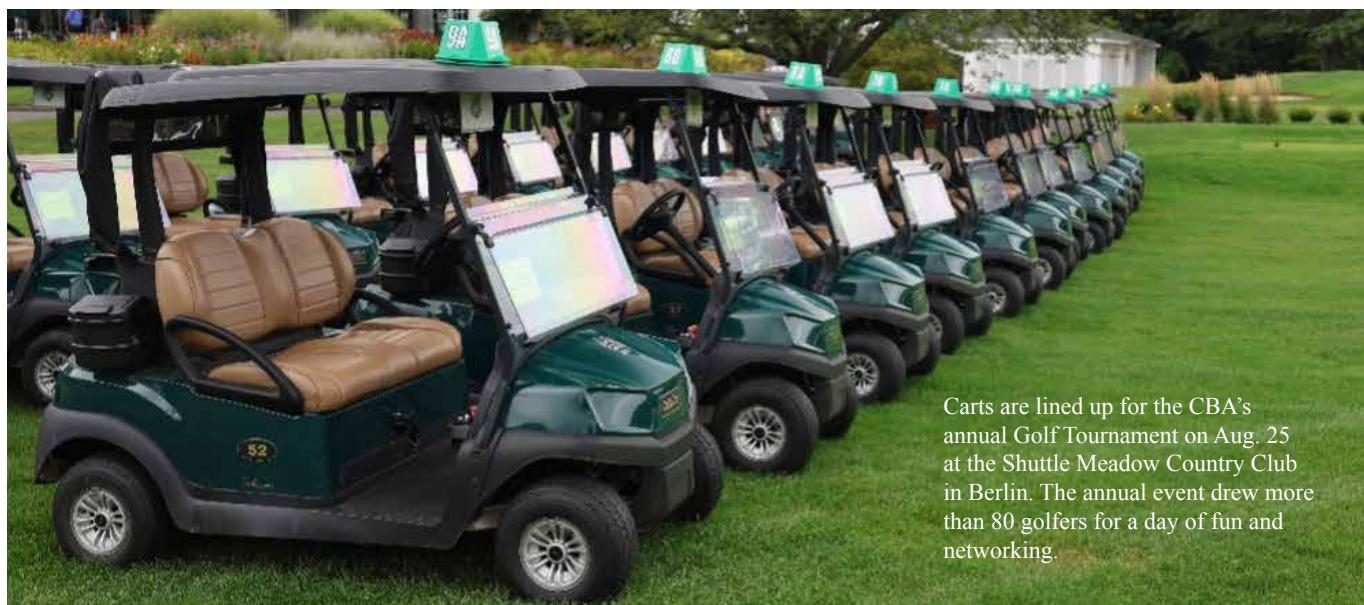
CBA President & CEO Tom Mongellow presents a \$20,000 check to American Bankers Association President & CEO Rob Nichols, left, from the CBA's FedPAC program during a recent visit to Washington DC.



State banking association communicators attended the annual SBA Communicators Conference from Aug 6-8 in Austin, Texas. The group is pictured in front of the Texas State Capitol building.



Chris Blake, the CBA communications coordinator, right, catches up with Carlos Espinosa, VP of communications and marketing for the Texas Bankers Association (TBA) during a break in one of the educational programs at the SBA Communicators Conference in Austin, Texas. The TBA hosted about 35 communicators representing SBA's from across the US.



Carts are lined up for the CBA's annual Golf Tournament on Aug. 25 at the Shuttle Meadow Country Club in Berlin. The annual event drew more than 80 golfers for a day of fun and networking.

BANKERS ON THE MOVE

Robert J.
GranataTom
SenecalTimothy P.
GeelanSusan
AndrosMary
ReynoldsVanessa
ZapataDonald
AndrewsJanice
Ward, Esq., CFP®Rosemary
EvansVincenzo
DennistonMarikate
MurrenMitchell
LaFlamKate
AllinghamKate
AlvesJennifer
EastbourneJames (Jim)
ClancyLaura
Capshaw KramerElizabeth
KuhnsDiane
RiggioBrenda
KimLeslie
McKillipLisa
GentnerThomas
CaseyJoe
NicholsMelissa
Goez-JaramilloTheresa
MarsanVirginia
TurnbullPenn
JohnsonMartin
MorgadoDemetrio
RicciardoneElizabeth
CookeBrendan
TherouxJeremy
MillerJames
GaspoFred
ScheurenMatthew
CammarotaNatalie
WeaverDinora E.
LopezPatrick
TorneyRashia
SchandVictor
GonzalezJessica
BellJulia
DouglasToni
FrenchNick
GambardellaMark
LucasBrad
MaierDavid
CappielloTisha
JacquotTrish
LedbetterAngelica
OrtegaAllison
BlackwoodTyler
GrantJennifer
PersechinoDarren
PiperRobert
MallozziSarah
LindsayHeather
PiteoMichael
SweeneyRob
MontiAlfredo
CalderonMark
PetrinoRuchi
ItwariBillie
Barrows

Continued on page 39



Mikolaj Wiciak



Taylor Marcucci



James C. Brown



David Coppola



Jason E. Schugel



Jesse Eugenio



Steven Gold



Kelly Pignatire



Daniel Ursin



Susan Amaglani



Christopher Plude

CEOS ON THE MOVE

First County Bank

First County Bank's Board of Directors announced that its Chairman and Chief Executive Officer **Robert J. Granata** will retire in July 2026. Granata has led the Bank since August 2019. Mr. Granata is retiring with more than 18 years at First County Bank and over 39 years in banking. His commitment to the community and tireless dedication to the bank's mission have helped the Bank flourish and earned Granata the respect and admiration of colleagues, customers and employees.

PeoplesBank

Tom Senecal announced that he will retire at the end of 2025 after more than 35 years in the banking industry. **PeoplesBank**, which Mr. Senecal joined in 1995, has grown from a \$450 million institution to almost \$7 billion at the bank's mutual holding company. "I just feel it's the right time to allow a new generation to lead the bank in a direction that it needs to in order to compete with an ever-changing landscape," Mr. Senecal noted in making the announcement.

BANKERS ON THE MOVE

Ascend Bank (GSB)

Hartford Business Journal awarded **Timothy P. Geelan** as a 2025 Lifetime Achievement Honoree.

Timothy P. Geelan served as president and CEO of GSB (Ascend Bank) from 2014 until retiring in 2025, leading the bank through a period of growth, innovation and community impact.

Geelan joined GSB in 1994 after seven years in commercial banking and rose through the ranks to lead the organization. Under his guidance, the bank doubled its assets, expanded its footprint and enhanced client experiences through strategic investments in people, technology and facilities.

Susan Andros joined as executive vice president, chief risk officer (CRO) and a member of the bank's Executive Leadership Team.

Mary Reynolds has joined as director of digital innovation and operations.

Vanessa Zapata has joined as assistant branch manager of the North Haven office.

Berkshire Bank

Donald Andrews, First Vice President and Relationship Manager in Berkshire's Commercial Banking line of business, has been recognized for his outstanding leadership with a 40 Under Forty Award

for 2025 by the Hartford Business Journal (HBJ).

Janice Ward, Esq., CFP® was appointed as senior vice president and head of fiduciary services.

Chelsea Groton Bank

Rosemary Evans was promoted to assistant treasurer, customer solutions manager of the North Stonington branch.

Vincenzo Denniston was promoted to assistant treasurer, customer solutions manager of the Norwich branch.

Marikate Murren was appointed as senior vice president, chief people officer.

Mitchell LaFlam joined Chelsea Groton Financial Services as a vice president and financial advisor for Osaic Institutions, Inc.

Kate Allingham, Senior Vice President, was promoted to executive vice president, chief risk and compliance officer.

Kate Alves, First Vice President, Credit Department Manager, was promoted to senior vice president, chief credit officer.

Jennifer Eastbourne was honored with the 50 Under Fifty Award from the Ocean Community Chamber of Commerce.

James (Jim) Clancy joined Chelsea Groton Financial Services as vice president and financial advisor for Osaic Institutions Inc.

Laura Capshaw Kramer joined as assistant vice president, business development officer.

Essex Bank

Elizabeth Kuhns was promoted to vice president.

Diane Riggio was promoted to assistant vice president/residential loan officer.

Brenda Kim was promoted to assistant vice president/estate & trust administration officer.

Essex Financial was proud to announce that **Kristin Green** has earned the designation of Certified Divorce Financial Analyst®. This credential equips her with the expertise to help clients navigate the financial complexities of divorce, including asset division, tax considerations, and long-term planning strategies; and **James Sullivan** has attained the prestigious CERTIFIED FINANCIAL PLANNER® certification, one of the most respected credentials in the financial planning profession. The CFP® designation demonstrates James's mastery of a broad range of financial planning disciplines, including retirement, investment, estate, and tax planning.

Leslie McKillip, has been promoted to vice president, senior commercial loan officer.

Lisa Gentner was promoted to assistant treasurer.

Continued on page 40

BANKERS ON THE MOVE

Thomas Casey joined as vice president, commercial loan officer.

Denise Sokolowski joined as vice president, senior credit officer.

Fairfield County Bank

Joe Nichols was appointed vice president, commercial lender.

Melissa Goez-Jaramillo was promoted to assistant vice president, branch manager of the Stamford branch office.

Theresa Marsan was promoted to vice president, branch manager of the Bank's Bridgeport branch office.

Virginia Turnbull, Senior Vice President and Commercial Lending Team Leader, was recently announced as one of the 2025 Women Innovators by Westfair Business Journal.

Ives Bank

Penn Johnson of Stamford Mortgage, a division of Ives Bank, was named one of Connecticut's Top Loan Originators of 2024! This well-earned recognition highlights Penn's dedication to his clients, his outstanding results, and the professionalism that sets him apart.

Martin Morgado, President and CEO of Ives Bank, was named Affiliate of the Year by the Northern Fairfield County Association of Realtors (NFCAR). Your hard work and support of the real estate community are truly appreciated.

Jewett City Savings Bank

Demetrio Ricciardone joined as assistant vice president and commercial loan officer.

Elizabeth Cooke joined as assistant vice president and branch manager of the Dayville office.

KeyBank

Brendan Theroux was named relationship manager, Commercial Banking.

Liberty Bank

Jeremy Miller was promoted to chief operating officer.

James Gaspo was promoted to executive vice president and chief lending officer.

Fred Scheuren, Head of Analytics & Operations, was named executive vice president.

Matthew Cammarota, Head of Retail Lending, was named executive vice president.

Natalie Weaver, Chief Human Resources Officer, was named executive vice president.

Dinora E. Lopez, General Counsel, was named executive vice president.

Patrick Torney was promoted to executive vice president and chief information officer.

Natalie Weaver, Liberty Bank's Executive Vice President and Chief Human Resources Officer, and **Rashia Schand**, Liberty's affordable lending originator, were recognized at The 100 Women of Color Gala & Awards. The Gala & Awards recognizes the contributions women of color have made in business, education, entrepreneurship, entertainment, sports, government and public service and the impact they have made on the lives of people throughout Connecticut, Western Massachusetts and Rhode Island.

NBT

Victor Gonzalez, Branch Manager in West Hartford, was named to the Hartford Business Journal's 40 Under Forty Class of 2025.

Newtown Savings Bank

Jessica Bell was promoted to customer experience manager in the Stony Hill branch.

Julia Douglas was promoted to vice president, community relations officer.

Toni French was promoted to vice president, residential lending compliance & loss mitigation manager.

Nick Gambardella was promoted to assistant treasurer, retail lending closing manager.

Mark Lucas was transferred to customer experience manager at the Southbury branch.

Brad Maier was promoted to customer experience manager in the Oxford branch.

David Cappiello joined the board of directors.

Tisha Jacquot joined as a business relationship banker based at the Shelton branch.

Trish Ledbetter joined as assistant treasurer, vendor management program manager.

Angelica Ortega joined as customer experience manager in the Brookfield branch.

Northwest Community Bank

Allison Blackwood joined as vice president, training manager.

Tyler Grant joined as vice president, commercial lender.

Jennifer Persechino joined as assistant vice president, marketing & communications manager.

Darren Piper joined as vice president, commercial lender.

Robert Mallozzi joined as vice president & municipal business development.

Thomaston Savings Bank

Sarah Lindsay joined as branch manager.

Heather Piteo joined as vice president, treasury management manager.

Torrington Savings Bank

Michael Sweeney was promoted to chief commercial lending officer.

Union Savings Bank

Union Savings Bank is proud to congratulate **Rob Monti** on becoming the President of the Connecticut Mortgage Bankers Association.

Alfredo Calderon was promoted to assistant vice president, senior branch manager III.

Mark Petrino was promoted to vice president, senior commercial loan officer II.

Ruchi Itwaru was promoted to treasury sales & municipal relationship manager.

Billie Barrows joined as vice president, market manager II.

Mikolaj Wiciak was promoted to director of credit administration.

Taylor Marcucci was promoted to vice president, customer experience manager.

Washington Trust

Senior Vice President and Chief Technology Officer, **Daryl Clark**, has been named to the Forbes Technology Council's "Top 500 CTOs to Watch in America" list.

James C. Brown has been appointed senior executive vice president and chief commercial banking officer.

Webster Bank

David Coppola joined as managing director and relationship manager for the greater Hartford and Waterbury Connecticut regions.

Jason E. Schugel was named chief risk officer (CRO) and executive vice president.

Westfield Bank

Jesse Eugenio was appointed business specialist at the Bloomfield location.

Steven Gold was appointed business specialist at the bank's West Hartford location.

Kelly Pignatere was promoted to first vice president, manager of Retail Banking and Business & Government Deposit Services.

Windsor Federal Bank

Daniel Ursin joined as mortgage loan originator.

Susan Amagliani joined as vice president, corporate secretary.

Christopher Plude joined as assistant vice president, solutions engineer.

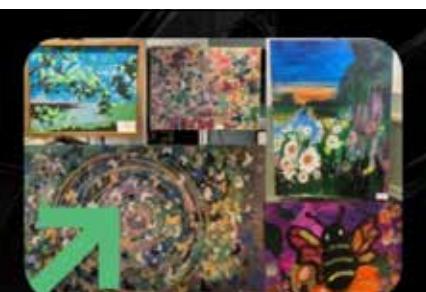
COMMUNITY CORNER



GSB and Eastern CT Savings Bank have officially and successfully completed the merger to Ascend Bank.



Ascend Bank was proud to sponsor the annual Celebrate Saybrook Street Party. Ascend Bank employees volunteered to support this wonderful community event featuring local vendors, live music, food and family fun. Thanks to everyone who stopped by our tent and said hello!



Community Support
Disability Pride Month
Art Installations

In honor of Disability Pride Month, Ascend Bank was proud to feature art pieces created by students from the Vista Life Innovations arts program in some of our Madison and Old Saybrook locations. Vista Life Innovations is a full-service organization serving the CT shoreline that supports individuals with disabilities throughout their adult lives.



Employee Appreciation
Ascend Bank Employees
Beat the Heat with
Scoopy's Ice Cream Truck

As a special thank you to Ascend employees for their continued hard work and dedication, Scoopy's Ice Cream Truck visited the office in Wallingford. This was a delicious way to beat the heat wave and show some extra appreciation.

Team News

Shanna Mitchell Graduates
From Eastern CT Chamber
Leadership Program



Ascend Bank was proud to share that Shanna Mitchell, Sr. Government Loan Closer, has graduated from the Chamber of Commerce of Eastern Connecticut Leadership Program. This 2-year program prepares promising leaders for positions of responsibility by teaching them about community processes and programs while building their teamwork, communication, and decision-making skills. Congratulations, Shanna!



Community Support
Clinton GO Young Adult
Financial Literacy Session

Ascend Bank was proud to host a financial literacy workshop for young adults in partnership with Clinton GO and Junior Achievement of Southwest New England. Facilitated by Ascend's own Heidi Samuelson and Dave Carswell, the "Your Keys to Financial Freedom" session covered topics like managing a budget, avoiding overspending and achieving financial independence. Thank you to everyone who attended!



Community Support
Ascend Bank Sponsors
CSGA 91st Connecticut Open

As the Official Bank of the Connecticut State Golf Association, Ascend was proud to sponsor the 91st Connecticut Open golf tournament. Ascend Bank's own Teresa Crampton and Amy Koch Moleski were on site to present the championship trophy to tournament winner Mike Ballo, Jr.



Eric Schimpf, President and Co-Head of Merrill Wealth Management, was interviewed by CBIA's, Chris DiPentima, at The Connecticut Economy event.



Bank of America CT Hispanic/Latino Organization for Leadership and Advancement (HOLA) distributed 1,600 backpacks to families across the state.



Submit your
Community Corner
Items to
cba@ctbank.com

BANKERS ON THE MOVE



Bank of America CT HOLA volunteered 150 hours at Connecticut Foodshare during the Feeding America Challenge.



50+ **Bank of America** teammates supported Middletown Pride.



Berkshire Bank Foundation, the philanthropic arm of **Berkshire Bank**, invested nearly \$400,000 in communities through grants and other giving in the second quarter of the year.



Future homeowner Giselle Santos stands in front of her soon-to-be home in New London, joined by representatives from Centreville Bank and H.O.P.E., Inc

Centreville Bank is proud to announce a \$100,000 community investment in partnership with H.O.P.E., Inc. (Housing Opportunities to Promote Equity) to support the renovation of a residential property in New London, Connecticut. This project will transform a distressed two-family home into an affordable property that provides stability, opportunity, and long-term economic benefits for a family of four from the New London area.



The **Chelsea Groton Foundation** has awarded \$668,162 in grants to 158 non-profit organizations from Connecticut and Rhode Island. Inclusive of these donations, the Foundation has awarded \$7.7 million in total grants to the community since 1998.



Chelsea Groton Bank has been recognized on the Forbes list of America's Best-In-State Banks for the fifth consecutive year (2021 – 2025). This prestigious award is presented in collaboration with Statista, the world-leading statistics portal and industry ranking provider.



Chelsea Groton Bank has been awarded a Top Workplaces honor by the Hartford Courant for the 10th consecutive year.



Connecticut Community Bank held a Book Drive and collected over 1,000 books from customers and employees. Book donations were given to:

Building one Community-Stamford; Darien Book Aid- Darien; Family Centers-Greenwich; Homes for the Brave- Bridgeport; Goodwill Industries- Wallingford; Kids in Crisis- Greenwich; Norwalk Public Library- Norwalk; Person to Person- Darien; United Hebrew of New Rochelle- New Rochelle.



Connecticut Community Bank employees (Team CCB) participated in the 2025 Homes for the Step Challenge at the Sacred Heart Martire Arena. Homes for the Brave is dedicated to ending homelessness for Veterans. Team CCB won second place with 3,891,510 steps.

COMMUNITY CORNER



Greenwich Adult Day Care staff and Bank employees Lorene Koletar (BSA Officer), John Slater (Director of Retail Banking), and Jennifer Yan (Branch Manager).

Connecticut Community Bank Riverside Branch in Greenwich held a financial literacy workshop at Greenwich Adult Care to discuss how to prevent financial elder abuse with senior citizens and their caregivers.

ESSEX FINANCIAL

SHOOK Research announced **Essex Financial** has been selected as one of its Top Registered Investment Advisory Firms in the United States for 2025 by Forbes.



\$50,000 in donations to local nonprofits were recently distributed by **Essex Bank**. We thank Bare Necessities, The Pauline Baldwin Food Pantry, Meals on Wheels, and Shoreline Soup Kitchen for their essential community aid.



Connecticut Community Bank employees and President and CEO, David Tralka, volunteered at Connecticut Foodshare. Four hundred and fifty-five boxes of food were packed for distribution to low-income senior citizens throughout Connecticut. Connecticut Community Bank is proud to support Connecticut Foodshare in their mission to have a thriving community free of hunger.



Essex Bank employees rolled up their sleeves to help build a new home for a Madison family in need in their support for Habitat for Humanity!



The **Connecticut Community Bank** Riverside Branch in Greenwich held a Shred Day on to remind the community of the importance of properly disposing of financial documents. The event was a huge success; they collected 4.8 tons of shred.

cba CONNECTICUT BANKERS ASSOCIATION



Fairfield County Bank held a School Supplies Collection Drive across its branch footprint, benefitting Danbury Grassroots Academy and Reaching for Success in Stamford.



Fairfield County Bank sponsored the Georgetown Day celebration and employees participated in the Georgetown Day celebration.



Fairfield County Bank employees put on their sneakers and ran the Ridgefield Run Like a Mother 5K, with other team members passing out cowbells to supporters. Proceeds raised during the race support Ridgefield Library's programs and collections dedicated to women's health and wellness.

ESSEX BANK

All About Relationships

New name, same great service! On October 1st, Essex Savings Bank became **Essex Bank**, complete with a brand-new website: www.essex.bank!

Essex Bank announced a new Director, Kathryn Reynolds Wayland, and 5 new Trustees: Valerie Ann Votto, Brian Weinstein, John W. Adams, Jonathan H. Dodd, and Stephen Mongelli!

COMMUNITY CORNER



Fairfield County Bank employees served lunch to Ridgefield seniors at the Lounsbury House.



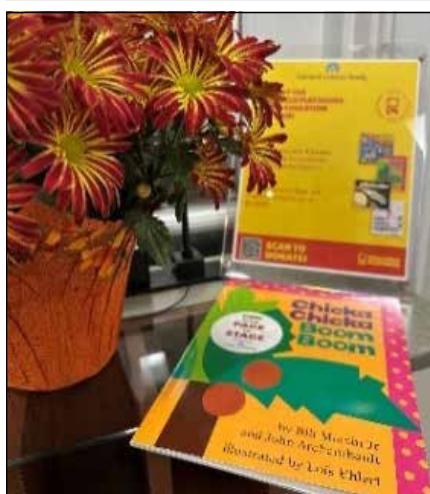
Fairfield County Bank donated \$50,000 to the Maritime Aquarium at Norwalk as part of their Create Your Connection Campaign, which will help broaden access to the Aquarium's educational programs.



Fairfield County Bank employees participated in the Run From the Sun 5K, which benefits Ann's Place, which provides comfort, support and resources to cancer patients.



Fairfield County Bank employees spent their Day of Action at the Woodcock Nature Center in Wilton. They assisted with getting Woodcock ready for summer camps.



Fairfield County Bank is matching donations to Ridgefield Playhouse's From Page to Stage initiative, which provides free books to Title I school students attending their Arts in Education 2025-2026 season shows, which helps students digest the material, and further reinforces the learning modules associated with the shows.



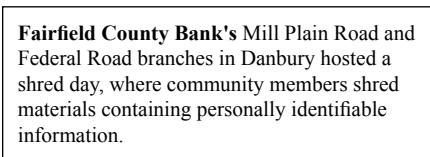
DSABC visited **Fairfield County Bank's** Operations Center and presented to employees how their mentor program impacts local students.



Fairfield County Bank employees attended Keystone House's gala. Keystone House's mission is to increase the ability of persons with serious mental health conditions to adjust to and remain in the community environments of their choice with personal success and satisfaction with as much independence as individually possible.



Stephen Wooters, EVP of Digital Banking & Marketing at **Fairfield County Bank**, received the Ridgebury Farm Impact Award for his exemplary volunteerism.



Fairfield County Bank was named the top fundraising team for the Center for Empowerment and Education's annual SafeWalk for the sixth year in a row.



Fairfield County Bank has been recognized as #1 on the Forbes list of America's Best-In-State Banks 2025.

COMMUNITY CORNER



Fairfield County Bank's Georgetown Office team participated in the 22nd Annual Georgetown Day!



The First Bank of Greenwich was proud to celebrate Abilis at their Walk/Run event as the Partner Sponsor.



Robert J. Granata, Chairman and CEO of First County Bank and President of First County Bank Foundation (far left); with Teji Rawat of Stamford; Amogh Ganjikunta of Fairfield; Ashley Malkin of Greenwich; and Richard E. Taber, Honorary Director, First County Bank (far right)

First County Bank Foundation's Richard E. Taber Citizenship Award provided three \$5,000 scholarships to Fairfield County high school students who demonstrated good citizenship at school, at home and in the community.

This year's scholarship recipients are Amogh Ganjikunta, who attended Fairfield Warde High School, Ashley Malkin, who attended Greenwich High School, and Teji Rawat, who attended Academy of Information Technology and Engineering (AITE) in Stamford.



Fairfield County Bank Vice President and Branch Manager, Kathy Graham, handed out wildflower seed packets at the Ridgefield Farmers Market.



The First Bank of Greenwich team proudly supports the American Heart Association's Go Red at MasterCard.



The First Bank of Greenwich was the Presenting Sponsor at the Avon Theater in Stamford for the 2025 Lifetime Achievement Award Gala Honoring Clive Davis.



First County Bank's CSFM School graduates Karine Hetu, Alexa Faeth, and Caroline Cardona, with members of First County Bank's Senior Team and Executive Leadership

First County Bank would like to congratulate Karine Hetu – Cash Management Services Support Specialist, Alexa Faeth – AVP, Marketing & Advertising Manager, and Caroline Cardona – Commercial Loan Documentation Specialist, as they are the latest graduates from the Connecticut School of Finance and Management. Members of First County Bank's Senior Team, along with First County Bank's Chairman and CEO, Robert J. Granata, and President and COO, Willard Miley, attended the graduation ceremony.



The First Bank of Greenwich team proudly helped and supported the Sharing Shelf in Port Chester, NY fill backpacks for kids.



Mr. Sullivan, the latest winner of the FirstPrize Savings drawing, with First County Bank's Assistant Branch Manager, Illiana Nikolova

Mr. Sullivan, a customer of one of **First County Bank's** Stamford branches, was the latest winner of their FirstPrize Savings account drawing. Presenting Mr. Sullivan with his winnings of \$1,000 was Assistant Branch Manager of First County Bank's Springdale location, Illiana Nikolova. "Mr. Sullivan was so happy to hear he was the winner of our quarterly drawing," stated Nikolova.

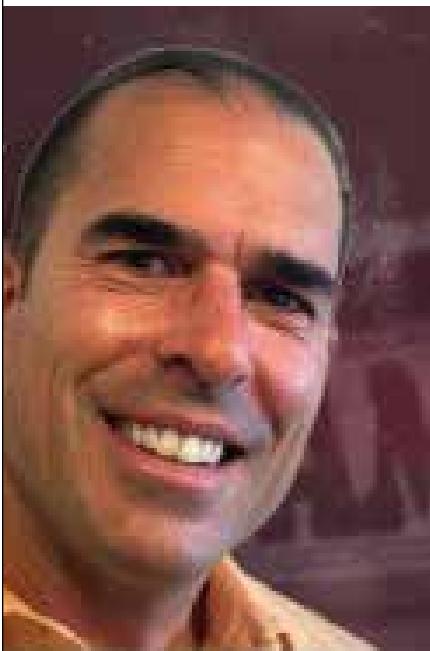


COMMUNITY CORNER



Kim DePra, Vice President and Director of Marketing & Communications for Ashforth Company, a diversified real estate operating company, headquartered in Stamford

First County Bank welcomed two new corporators: Kim DePra and Tom Sanseverino, who were elected during a recent Corporators meeting.



Tom Sanseverino, is President and CEO of Camsan Inc., an Electrical Contractor Company based in Stamford, that serves Fairfield and Westchester Counties.



The First County Bank team at the Stamford Boys and Girls Club 5K.

The First County Bank team of employees hit the pavement in support of the Stamford Boys and Girls Club 5K. The annual 5K had over 1,400 participants and raised almost \$150,000 for the Stamford chapter of this national organization.



First County Bank's Norwalk Connecticut Avenue, Branch Manager - Mike Victor, Commercial Banking Officer - Jack Dowling, Norwalk Main Avenue, Branch Manager - Sheila Content, and Commercial Banking Officer and Panel Speaker - Greg Pastor

First County Bank's Commercial Banking Officer, Greg Pastor, joined a panel of speakers during the Business Roundtable event: *Unlock Funding Potential-Insights from SBA and Business Lenders*. The event hosted by Norwalk for Business and the Greater Norwalk Chamber provided insights for small business owners on SBA loan programs, alternative funding options, and how to position your business for financial success.



Jenn Mason (L), Director of Development - Filling in the Blanks, Shawnee Knight, Co-President/Co-Founder - Filling in the Blanks, Willard Miley, President and COO of First County Bank and Vice President of First County Bank Foundation, and Tina Kramer (R), Co-President/Co-Founder - Filling in the Blanks

First County Bank Foundation announced grants totaling \$528,500 to be donated to 115 Fairfield County nonprofits through its annual CommunityFirst Grant Program.



First County Bank's Cash Management Sales Representative Lisa Zucaro (L), with Elavon's Regional Account Executive, Tammy Souza, and Ben Peter, First County Bank's Fairfield Branch Manager

**Submit your
Community Corner
Items to
cba@ctbank.com**

First County Bank's Fairfield branch held a “meet and greet” event with their Cash Management Sales Representative Lisa Zucaro, and Regional Account Executive, Tammy Souza with Elavon. Lisa and Tammy engaged with business owners throughout the day, sharing insight on how they can optimize cash flow and support business growth with payment solutions from Elavon.

COMMUNITY CORNER



First County Bank employees volunteering with the Stamford Museum and Nature Center and Soundwaters

First County Bank employees volunteered with two Stamford-based nonprofits: The Stamford Museum and Nature Center and Soundwaters. Their team of volunteers tackled the painting of outdoor sheds and greenhouse at the Nature Center and completed a coastal cleanup at Soundwaters, collecting over 70 lbs. of trash.



First County Bank employees in attendance at the Building One Community Benefit Breakfast

First County Bank had a full table at the 12th annual Benefit Breakfast for Building One Community, hosted at the Greenwich Hyatt.

First County Bank's Greenwich Branch Manager, Sebastian Kulesza, who attended the breakfast, shared his experience, "As I had breakfast with my colleagues, we listened to heartfelt stories from members of the local immigrant community, which was something I could relate to, being born in Poland. The speakers shared the positive impact and continued resource that Building One has had on them and the multi-cultural community that calls this area home."



Expert appraiser Nicholas Dawes with Scott Kapusta, Senior Vice President, Chief Wealth Management Officer, First County Advisors

First County Advisors, the Wealth Management division of **First County Bank**, hosted an appraisal-themed event featuring expert appraiser Nicholas Dawes from PBS's Antique Roadshow and Heritage Auctions. Joining Nicholas, at the event, were fellow Heritage Auction appraisers Vera Prather, Fine Jewelry Specialist, and Fine Art Specialist, Julia Matthiesen.



Nicholas Dawes reviewing items brought by event attendees for appraisal.



In recognition of National Intern Day, our **Ion Bank** interns, and high school student bankers demonstrated their commitment to the community by volunteering at Connecticut Foodshare. Through their efforts sorting produce, they helped support the organization's mission to combat hunger across Connecticut. We are proud to support this next generation of leaders!



Ives Bank was honored to attend the United Way of Greater Waterbury's Celebration and Awards Dinner. It was a wonderful evening recognizing the impactful work United Way does for the Greater Waterbury community.



Ives Bank employees volunteered with Filling in the Blanks, packing over 500 bags to help provide weekend meals for children in need. We're proud to support such a meaningful cause.



Ives Bank was honored to attend the Greater Danbury Chamber of Commerce's "Conversations with Extraordinary Women" event. The inspiring stories shared by Anna Zap, Loretta Claiborne, and Devon Scanlon were a powerful reminder of the strength, resilience, and impact of women in our community.



Ives Bank was proud to participate in the 2025 National Small Business Week SBA Awards and Resources Expo. The event was a valuable opportunity to connect, learn, and celebrate the small businesses that power our local economy.

COMMUNITY CORNER



Ives Bank was a proud sponsor of the Dominican Community Center Gala. We are honored to support the impactful work they do in our community.



Ives Bank was honored to participate in the 2025 Danbury Portuguese Day Parade, celebrating the rich heritage, vibrant culture, and strong community spirit that make this event so special. Thank you to all who helped make it a memorable day!



Ives Bank was proud to attend events honoring strong, driven women who lead with purpose, including the United Way of Greater Waterbury's Women United Summer Social at Hawk Ridge Winery and the Greater Danbury Chamber's Women's Business Networking event at Aquila's Nest.



A great team of **Ives Bank** volunteers stepped up to serve at the Walnut Hill Community Church Food Pantry. We're proud of their dedication and the impact they make in our community!



Ives Bank volunteers participated in the United Way of Coastal and Western Connecticut's Day of Action at Sullivan Farm. Our team helped prepare the blueberry bushes and pumpkin fields, rolling up their sleeves for a day of hands-on community service.



Ives Bank was delighted to be part of the Waterbury Promise Scholarship Breakfast! We truly believe in their inspiring mission to help students pursue their college dreams, overcome financial barriers, and encourage every student in Waterbury to aim for post-secondary education.



Ives Bank was honored to participate in the Danbury Memorial Day Parade, a meaningful occasion to remember and honor those who served, while coming together in celebration with our community. Thank you to all who attended!



Ives Bank volunteers were proud to assist over 75 seniors at the Danbury Commons Housing complex during the Community Food Rescue's Mobile Farmer's Market, helping ensure fresh food was accessible to those in need.



Congratulations to our **Ives Bank** team members for participating in the 2025 Amber Room Run from the Sun 5K. Their energy, dedication, and teamwork were truly inspiring from start to finish. Way to go, team!



Ives Bank proudly hosted a Financial Literacy Session for the City of Stamford, providing practical guidance on budgeting and money management to empower individuals in making informed financial decisions.



COMMUNITY CORNER



Thanks to the incredible generosity of our employees, **Ives Bank** was able to support hundreds of students from Waterbury Youth Services and DOMUS with much-needed back-to-school supplies. Your kindness is helping students start the school year confident, equipped, and ready to learn.



Ives Bank was excited to celebrate the Class of 2025 from the Connecticut School of Finance & Management (CSFM), including our own team members Earl M. Quijano from IT and Robert Weaver, Relationship Manager at our New Fairfield branch. Earl earned the John C. Shortell Award for Academic Excellence and the Michael J. Piette Honors Award for graduating in the top 10% of his class. Robert received the CSFM Spirit Award for his leadership and positive contributions to the community.



Jewett City Savings Bank was presented with an award for initiating the highest dollar amount of Small Business Administration 504 Loans in Connecticut for 2025.



From left to right: Windham Mayor Tom DeVivo, Liberty Bank Vice President of Community Development Pamela Days-Luketich, Dean Niti Pandey, Interim Chief Development Officer Philip Ellmore, President Karim Ismaili, Liberty Bank Vice President of Community Development Glenn Davis and Windham Town Manager Rob Zarnetske

Liberty Bank, Eastern Connecticut State University and the Town of Windham recently formalized a partnership to establish a small business resource center in Willimantic. During the agreement-signing ceremony, Liberty Bank presented a \$25,000 check to Eastern for the development of the center.



What a great day at the Newtown Labor Day Parade! **Ives Bank** was proud to be part of this annual tradition and to connect with the community we serve. Thank you to everyone who came out to celebrate with us.



Jewett City Savings Bank donated over \$35,000 in annual support to local ambulance and fire companies.



Liberty Bank participated in the 2025 Connecticut Department of Children and Families' Youth Empowerment Summit. Liberty teammates provided informational material to attendees and facilitated two credit workshops.



Ives Bank was honored to be one of the recipients of the "It Takes a Village Award" in support of Regional Hospice of Western CT. Thank you for recognizing our commitment to community care and compassion.



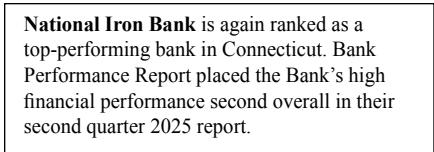
Jewett City Savings Bank was the half marathon sponsor of Tackle the Trail, a fundraising event for the Northeast Connecticut Education Foundation. JCSB's relay team came in 5th overall out of 30 relay teams.



COMMUNITY CORNER



Omet Hines, **Liberty Bank**'s Branch Manager in Norwich, and Erica Beckwith, Norwich's Branch Operations Supervisor, recently attended the United Way of Southeastern Connecticut's Community Celebration.



National Iron Bank is again ranked as a top-performing bank in Connecticut. Bank Performance Report placed the Bank's high financial performance second overall in their second quarter 2025 report.



NBT Bank held a shred event at their Canaan and Glastonbury branches, allowing customers to securely shred documents for free.



NBT Bank hosted a pumpkin decorating booth at Salisbury's Fall Festival.



NBT Bank was a Gold Sponsor for Music in the Meadow, a fundraiser benefiting Community Health & Wellness, a nonprofit dedicated to serving the underserved throughout Northwestern Connecticut.



NBT Bank was a sponsor for Lime Rock Park's Historic Festival 43 parade, which included a street parade in Falls Village after the 17-mile tour.



NBT Bank hosted a Business After Hours at their Glastonbury branch with the CT River Valley Chamber of Commerce. NBT presented donations to two local nonprofits, Open Door Outdoors and the Peter P. Monaco Marine Detachment.



NBT Bank representatives attended the Miracle League of Connecticut's Trick or Treat in West Hartford, passing out treats to over 500 children and young adults with disabilities.



NBT Bank served as a Director Sponsor for the United Way of Northwest Connecticut's Celebrity Waiters Breakfast in Torrington.



Representatives from **NBT Bank** attended a groundbreaking ceremony for a project that will turn Sharon's former community center into affordable housing units. NBT provided financing for this transformative project.

As part of this milestone year, **New Haven Bank** is launching "15 Years Local. 15 Ways We're Giving Back" – a community impact campaign built around partnerships with 15 local nonprofits. Each organization represents a unique aspect of community wellbeing, from food security and education to housing, economic equity, and youth development.



New Haven Bank is proud to support Cornell Scott Hill Health Center Foundation. The Cornell Scott-Hill Health Center was the first community healthcare center in Connecticut founded in 1968 in collaboration between the community and Yale School of Medicine. The first community health center in Connecticut, the Cornell Scott-Hill Health Center is a federally qualified community health center serving over 52,400 patients throughout the Greater New Haven and Lower Naugatuck Valley areas each year.

COMMUNITY CORNER



The **New Haven Bank Team** had a wonderful time participating in the West Haven Memorial Day Parade. We are grateful for the sacrifices made by all military personnel who have lost their lives.



New Haven Bank was a Partners Sponsor of Celebration of Impact The 2025 Marrakech Founders' Awards. Marrakech is a diverse nonprofit organization that has been providing person-centered, unique human services for individuals with all abilities throughout Connecticut since 1971. Their services are varied but all share the common goal of uplifting individuals to achieve greater self-sufficiency through personalized support and opportunities.



L-R: Lisa Figueroa, Loan Servicing; Shanique Reid, Operations Specialist; Monica Buckley, VP Retail Banking, BSA/AML Compliance Officer; Holly Innocenzi, AVP Deposit Operations & Electronic Banking; and Judith Corprew, President & CEO



New Haven Bank was a Community Partner Sponsor of New Haven Alumnae Chapter Delta Sigma Theta Sorority, Inc. 13th Annual Free Market and Health Fair. Delta Sigma Theta Sorority, Inc. is a non-profit organization whose purpose is to provide assistance and support through established programs in local communities throughout the world.



New Haven Bank was a Gold Sponsor of Saint Andrew Apostle Society Festival that was held in June 2025 and the Grand Anniversary Gala in November 2025.



Halim Omar, AVP Branch Manager, New Haven Office, Maribel Segui, Head Teller and Jeanette Andino, CSR

New Haven Bank was a Community Partner Sponsor of the Puerto Rican Festival of New Haven held on the Green in New Haven, CT. The festival is a regional celebration of Puerto Rican culture held annually on the Second Saturday of August. The festival is held to promote, preserve and celebrate the Puerto Rican culture, while actively engaging in community service throughout the Greater New Haven area. The event featured food trucks, family activities, arts and crafts, and live music.



L-R: Holly Innocenzi, Halim Omar and Gail Brown

New Haven Bank was honored to attend the Live United Volunteer Appreciation Event, celebrating the incredible efforts of volunteer coordinators who help make a lasting difference in our communities. Thank you to United Way of Greater New Haven for hosting this event and for continuing to uplift and recognize those who lead with heart. We are proud to stand beside so many passionate changemakers.



COMMUNITY CORNER



As part of our “15 Years Local. 15 Ways We’re Giving Back” anniversary campaign, **New Haven Bank** volunteers were proud to roll up our sleeves and support a garden clean-up at Ferry Street Farm with Gather New Haven, in partnership with the United Way of Greater New Haven.



L-R: Emma De Las Casas, VP and Holly Innocenzi, AVP



L-R: Paul Gwiazdowski, Head Teller; Hala Urban, AVP, Branch Manager-West Haven; Ann-Marie Ellis-Delisser, CSR; and Byron Biney, CSR

New Haven Bank has been awarded 2nd Place in the “Best of the Milford Region 2025”, presented by the Milford Regional Chamber of Commerce.

With over 160,000 votes cast, we’re truly honored to be part of a community that values and supports local businesses and organizations.



New Haven Bank was a Table Sponsor of the 2025 CBA Women in Banking Conference held at the Bristol Event Center in Bristol, CT. Judith Corpew, President & CEO of New Haven Bank, sat on the CT CEO Panel of Women at the Conference. Attending the conference from New Haven Bank was Judith Corpew, President & CEO, Monica Buckley, Hala Urban, Molly Creem, Gail Brown, Holly Innocenzi, Iris Velazquez and Mikaela Mitchell.



L-R: Richard Venditto, Holly Innocenzi, Halim Omar and Tom Whitbread

New Haven Bank was a Bronze Sponsor of the Casa Otonal Incorporated 49th Anniversary Gala which was held at Anthony’s Ocean View in New Haven.

Casa Otonal’s mission is to create a community that functions as an extended family, providing a range of housing, social, educational and cultural services to elders, families and children, with a focus on strengthening the Latino community.



Hala Urban, AVP Branch Manager West Haven and Paul Gwiazdowski, Head Teller As part of our “15 Years Local, 15 Ways We’re Giving Back” campaign, both **New Haven Bank** branches proudly joined the Clifford Beers Community Care Center School Supply Drive to support local students and families.



L-R – Holly Innocenzi, AVP Deposit Operations and Electronic Banking; Gail Brown, Executive Administrator; Sarah Vining, Development Associate, Clifford Beers; and Jeanette Andino, Customer Service Representative, New Haven Branch



COMMUNITY CORNER



L-R: Maribel Segui, Head Teller; Halim Omar, AVP, Branch Manager; Jeanette Andino, CRS

New Haven Bank was a Major Sponsor of the Fair Haven Day Parade and Festival. Fair Haven Day is a vibrant parade and festival that celebrates the heart of our community through local art, culture, sports, creativity, entrepreneurship, and partnership. This inclusive event welcomes over 1,000 participants annually, offering free, accessible activities for all to enjoy.



Halim Omar, Assistant Vice President and Branch Manager of **New Haven Bank** graduated from the Connecticut School of Finance and Management Class of 2025.



Newtown Savings Bank joined Building Neighborhoods Together for the launch of its new loan fund, a big step towards expanding housing equity in Bridgeport. The Bank is honored to support the initiative by servicing these loans.



Newtown Savings Bank is proud to support the next generation and, this year, provided more than 15 scholarships to community-minded students – including one to Nikayla at the West-Indian American Association of Greater Bridgeport.



Newtown Savings Bank employees once again rolled up their sleeves and volunteered with Real Food CT during the United Way's Day of Action. Employees were excited to provide the organization with a \$5,000 contribution to support the organization's meaningful work as well.



L-R: Ann-Marie Ellis-Delisser, CSR and Hala Urban, AVP Branch Manager

New Haven Bank supported Teach Children To Save Day through our partnership with local schools and organizations where we bring our financial literacy expertise to our community. Ann-Marie Ellis-Delisser and Hala Urban from our West Haven Branch led a Money Smarts for Young Adults seminar at West Haven High School.



Newtown Savings Bank partnered with the Oxford Police Department and Senior Center for an informative workshop to help our senior neighbors spot common scams and stay safe from fraud.



Newtown Savings Bank employees volunteered at the Walnut Hill Community Church Food Pantry in Bethel. The organization helps feed over 700 families facing food insecurity.



The retail sales team at **Newtown Savings Bank** volunteered at Massaro Community Farm in Woodbridge. The dedicated group of volunteers harvested fresh produce and prepped garden beds. The farm supports local families by providing fresh produce to health, human services, and hunger relief agencies in the Naugatuck Valley and Greater New Haven regions.



Newtown Savings Bank was honored to support our local heroes by providing a contribution to Southbury Ambulance Association to help fund lifesaving equipment.



COMMUNITY CORNER



The commercial lending and fraud teams and **Newtown Savings Bank** joined together to volunteer at Nunnawauk Meadows for Bingo. The group put a fun twist on the game with Fraud Bingo and helped neighbors learn about common scams and fraud prevention.



Newtown Savings Bank celebrated the 60th Anniversary of its branch on Greenwood Avenue in Bethel and provided a local organization, Bethel Education Foundation, with a contribution to commemorate the occasion.



Newtown Savings Bank was honored to present the Community Hero Award to Cora's Kids, a United Way of Coastal and Western Connecticut, at The New American Dream Awards.



In partnership with the Center for Nonprofits, **Newtown Savings Bank** hosted its first nonprofit conference as a resource for its community partners. The workshop covered topics like resiliency and sustainability during economic uncertainty and understanding endowments.



Newtown Savings Bank welcomed more than twenty-five nonprofits to its community volunteer fair. The event was established to promote volunteerism among employees and residents of the communities it serves.



The **Newtown Savings Bank** board of directors volunteered at TEAM, Inc.'s Early Childhood Center and had a fun morning filled with learning and play. They also presented the organization with a contribution of \$20,000 to support its programs and services.



In partnership with Junior Achievement, **Newtown Savings Bank** employees visited a Shelton school to teach students essential skills in financial literacy, entrepreneurship, and work readiness – helping them gain real world insights.



In celebration of National Women's Small Business Month, **Newtown Savings Bank** highlighted local businesses and the incredible women behind them on its social media channels.



Newtown Savings Bank employees came together to collect essential items for House of Harrison, a nonprofit organization dedicated to helping individuals in recovery rebuild their lives and prepare them for employment.

COMMUNITY CORNER



In recognition of Food Insecurity Month, **Newtown Savings Bank** organized food drives across its branch towns and provided \$25,000 in financial support to area food pantries.



Five area charities received \$34,000 in proceeds from the 25th Annual BLN Charity Golf Outing sponsored by **Northwest Community Bank** and Brooks, Todd & McNeil Insurance.



Employees of **Northwest Community Bank** joined in a project of Habitat for Humanity North Central Connecticut.



Newtown Savings Bank proudly celebrated its 170th Anniversary!



Employees of **Northwest Community Bank** joined in Playhouse Build, a project of Habitat for Humanity North Central Connecticut.



Northwest Community Bank took an active part in organization and participation in Winsted's Fall Festival.



Newtown Savings Bank was honored to recognize Lee Paulsen as this year's recipient of the Mary Hawley Public service Award. Her dedication to F.A.I.T.H. Food Pantry in Newtown has made a lasting impact on the lives of countless individuals.



Employees of **Northwest Community Bank** participated in Burlington's Tavern Day celebration.



Northwest Community Bank went all in for the annual Truck or Treat community event in Winsted.



Northwest Community Bank employees participated in the walk, Miles for Memories – Let's End Alzheimer's.



Northwest Community Bank was pleased to join in the festivities of Farmington Land Trust's Party in the Pasture. Shown here, VP, Shanelle King.



Thomaston Savings Bank awarded 51 grants totaling \$147,870 during Phase I of its Foundation's Grant Cycle. Grant applications were considered for nonprofit and government agencies addressing community needs in the towns of Bristol, Farmington/Unionville, and New Britain.

COMMUNITY CORNER



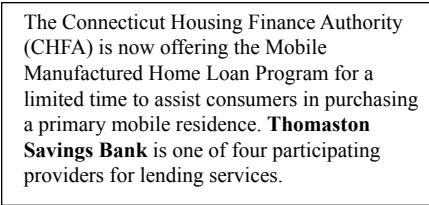
Thomaston Savings Bank brought back its Breakfast on Us initiative and presented \$500 to Chubba's, Esme & Ruby's Restaurant, Patti's Place, Rozzi's, and Tony's to cover the cost of breakfast for patrons. Branch Managers and their teams personally visited the restaurants to surprise them with the check and connect with the patrons.



The Boys & Girls Club of the Lower Naugatuck Valley welcomed **Union Savings Bank** for a visit to their camp where over 250 children from Derby, Ansonia, Shelton, Stratford, and Monroe area were spending their summer in a safe, enriching, and joyful environment.



Thomaston Savings Bank announced its selection as a Top Workplaces 2025 honoree by South Connecticut Top Workplaces, in addition to being named one of the Top Workplaces in the Financial Services Industry.



The **Union Savings Bank Foundation** hosted a reception attended by this year's grant recipients. The evening included awarding \$560,000 in funding to 61 local organizations, which included 53 non-profit educational programs and 8 food pantries serving the needs of our community.



Union Savings Bank, represented by Financial Services Associate, Massiel Acosta, was honored to sponsor and present an award at this year's Latino Scholarship Fund gala where we celebrated the remarkable Latino students and their families who demonstrate unwavering dedication and perseverance in pursuing their educational goals.



Michele Bonvicini, **Union Savings Bank Foundation** executive director, had a great visit to the Hoyt Scout Reservation in Redding, seeing first-hand how much the children enjoy the experience. Members of their leadership team were on site to welcome and personally show their gratitude for our support of the Connecticut Yankee Council.



The **Union Savings Bank Foundation** was proud to present a \$2,500 scholarship to each of the Danbury Rotary Scholarship awardees, Britney LaRose and Alis Pesantez, as they headed off to Western Connecticut State University to pursue careers in nursing.



As supporters, Michele Bonvicini, executive director of the **Union Savings Bank Foundation**, had the honor of celebrating with the Norwalk Housing Authority scholarship recipients and their proud families.



The **Union Savings Bank** Ridgefield branch was once again proud to be the start and end point for the Annual Southwest Cafe Margarita 5K, supporting Ability Beyond, an organization dedicated to helping people of all abilities thrive through opportunity, empowerment, and inclusion.



COMMUNITY CORNER



Team members shared a Saturday morning for the benefit of individuals and families struggling to access food. Filling In The Blanks provides thousands of weekly meals for children and hosting mobile food pantries throughout our communities. Recently we volunteered at the Bridgeport location and had the honor of presenting FITB with a \$5,000 donation from the **Union Savings Bank Foundation**.



The **Union Savings Bank Foundation** proudly sponsored a Teacher Appreciation event at Kind Works in Bethel. The participants learned about their outreach programs and then painted beads that will be incorporated into kindness bells to be spread throughout the community.



Union Savings Bank was honored to welcome local dignitaries, business partners and customers at the introduction of our newly renovated space at our Commerce Branch on Newtown Road in Danbury. The refreshed design offers the team and our customers an innovative and refined banking experience.



The **Union Savings Bank** team takes on even the hottest days to volunteer and get to work helping to distribute food to our community. The Walnut Hill Food Pantry serves 600+ families twice a month at their drive through distributions and we have a consistent presence throughout the year.



Union Savings Bank representatives attended the Connecticut Business Education and Brazilian Community Center gala which included panel discussions with representatives from the small business and education community.



Union Savings Bank proudly honored their Quarter Century Club, a 26-team member group who have been part of the USB family for 25 years or more, representing a combined 804 years of service, excellence, and commitment, including four employees who have reached 40+ years.



Raymond Michaud and Angel Santos from our **Union Savings Bank** residential lending team addressed students attending the Western Connecticut State University Summer College Fair on Building and Maintaining Good Credit. The two sessions offered were filled with inquisitive participants who left the room with a few tips to help them on their way to smarter credit practices.



The **Union Savings Bank** Norwalk team were well represented at a Chamber After Hours networking event, allowing the team to make connections and bring awareness to our commitment to Norwalk.



As the 9th Annual Teachers' Closet donation drive came to a close, **Union Savings Bank** was able to stock their shelves with over 2,000 supplies as they continue to provide teachers in the community with the tools they need for their students to succeed.



COMMUNITY CORNER



In honor of International Literacy Day, **Union Savings Bank** had the privilege of welcoming Mini Santosh, childcare director at the Action Learning Center, a program of the Community Action Agency of Western CT, to their new hire onboarding session. The group enjoyed hearing about their mission of preparing our youngest neighbors to succeed as they move on into a school setting. Together we assembled 60 literacy kits to be used as learning tools by the teachers and children.



Union Savings Bank was excited to visit the ASAP! Summer Camp at their closing event which included performances from the participants along with an ice cream social which allowed USB volunteers to be host servers.



October was National Domestic Violence Awareness Month and **Union Savings Bank** joined the community in various initiatives dedicated to raising awareness and supporting survivors by uplifting their voices, educating communities, and promoting healthy, respectful relationships.



Jericho Partnership invited **Union Savings Bank** to offer a Financial Literacy workshop for their middle and high school students. The session led by Tim Burke, mortgage originator, and Sorangel Ynfante, assistant branch manager covered topics of interest to the very engaged and inquisitive attendees as they plan their financial journey.



As the lead sponsor of the Greater Danbury Chamber of Commerce, several **Union Savings Bank** team members were present at the Leadership Danbury graduation ceremony to join in congratulating their fellow alum and peers.



The 2nd Annual Through the Lens reception hosted by Ann's Place was filled with moments of joy in support of survivors who continue to display courage and gratitude for the support they've received from the many complimentary programs provided. **Union Savings Bank** was the proud presenting sponsor with team members participating as volunteers throughout the entire event.



Michele Bonvicini, executive director of the **Union Savings Bank Foundation**, had the pleasure of visiting The Work Place in Bridgeport, allowing her the opportunity to meet with their team and learn firsthand how they are assisting our community.



The **Union Savings Bank** team brought their muscles, smiles and eager willingness to help at a Housatonic Habitat for Humanity Team Build Day in Danbury. Together, they painted, cleaned, removed debris and more, hoping to prepare a welcoming space for the family who will calling it "home". And the best part is that they were joined by Zion who is in training by one of our team members in partnership with The Guiding Eyes for the Blind.



Union Savings Bank volunteers and runners participated in various roles at the annual Ann's Place "Run from the Sun 5K" hosted by the Amber Room Colonnade. The event raised over \$100,000 in support of the programs and services offered to those touched by cancer.

COMMUNITY CORNER



The Cultural Alliance of Western Connecticut hosted their Business Supports the Arts Luncheon attended by representatives from **Union Savings Bank** and many other community members. Chelen Reyes, addressed the attendees expressing his thoughts on the positive impact of the arts on the business community and economic development.



CJR in Goshen hosted its annual Cars for Kids which raises critical funds in support of their many programs that enrich the lives of our youth. **Union Savings Bank** has for many years been the title sponsor of this much anticipated community event, inclusive of having several team members on site to facilitate various roles throughout the day.



The annual Kent Chamber "Pumpkin Run" counted with a sponsorship from **Union Savings Bank** as well as several runners from our competitive team.



The **Union Savings Bank** "Green Team" once again put on their gloves, picked up their rakes and shared their morning doing Fall clean up at Ann's Place in Danbury.



The **Union Savings Bank** team assembled 300 care packages filled with personal hygiene items to be distributed at the annual Mission Health Day hosted by Danbury Hospital.



DAWS - Danbury Animal Welfare Society hosted their Annual Making a Difference Gala with this year's event raising more funds than ever before. **Union Savings Bank** representatives both enjoyed the evening as guests as well as volunteers, helping to make the night even more special alongside the adorable puppies that greeted guests upon arrival.



Washington Trust Advisors, Inc. has finalized a transaction with Westerly-based Lighthouse Financial Management, LLC, an advisory firm with assets under management valued at approximately **\$190 million**, resulting in the Lighthouse Financial team joining Washington Trust Wealth Management.



For the fourth year in a row, **Washington Trust** has been named by Providence Business News (PBN) as one of the healthiest employers in Rhode Island. Washington Trust was one of 27 organizations selected for PBN's 2025 Healthiest Employers Awards, and among six winners in the category of 500 to 1,499 employees.



Washington Trust (Nasdaq: WASH), visited the Nasdaq MarketSite in Times Square on the bank's 225th birthday. Washington Trust first opened its doors on August 22, 1800, and is the largest state-chartered bank headquartered in Rhode Island and one of the Northeast's premier financial services companies. In honor of the occasion, Edward O. "Ned" Handy, chairman and chief executive officer, rang the Opening Bell alongside approximately 50 Washington Trust executive leaders, senior managers and employees who joined him in celebrating the company's 225 years of service as the oldest community bank in the nation.



Washington Trust stepped up to support customers who experienced financial hardship related to the federal government shutdown. The bank offered temporary assistance to eligible federal government employees impacted by the shutdown.

Visit the CBA at www.ctbank.com

COMMUNITY CORNER



Webster Bank, together with Boys & Girls Clubs of Providence, has opened the new Webster Bank Finance Lab, a program created to provide local teens and children the skills needed for financial empowerment and future financial well-being. Funded by a \$100,000 grant from Webster, the program is the first collaboration in Rhode Island. To date, Webster has invested nearly \$2.5 million in nine Finance Labs throughout its footprint.



Windsor Federal Bank team members had a blast as they joined our community neighbors in promoting positive partnerships with emergency service providers during National Night Out 2025, in the towns of Windsor, East Windsor, South Windsor, and Suffield.



Heavy rains and wind didn't put a damper on Suffield on the Green weekend. **Windsor Federal Bank** enjoyed greeting community families and educating them on our student account offerings as well as financial wellness resources.



Webster Bank announced a \$300,000 grant for Connecticut Financial Scholars as part of its ongoing support of programs designed to help students build financial empowerment. Webster Bank is the lead sponsor, establishing the Financial Scholars program in Connecticut after many years of proven success in Philadelphia. The three-year grant supports programming and teacher training including curriculum and paid teacher professional development for in-school financial literacy education, afterschool investing enrichment, paid summer workforce development for teens, and adult workshops in the school community.



Windsor Federal Bank welcomed its 14th class of Student Bankers at a recent orientation reception. Windsor Federal is proud of its longtime partnership with local schools, bringing financial literacy and career readiness programs to underserved and economically disadvantaged communities.



Windsor Federal Bank proudly sponsored an evening of celebration of Indian culture, in partnership with India Association of Central CT, at Killol in CT at Rentschler Field.



Westfield Bank donated \$10,000 to the Horizons Rectory School to help expand educational opportunities for under-resourced students and provide exciting new experiences including arts, swimming, field trips, and more.



Windsor Federal Bank held its annual employee picnic at the Hartford Yard Goats Dunkin' Donuts Stadium. Rob Pancoast, Granby Branch Officer, had the thrilling experience of throwing out the first pitch!



Windsor Federal Bank supported the South Windsor Chamber of Commerce Annual Golf Tournament. Our Hole-In-One prize sponsorship contributed to the Chamber's scholarship efforts.

cba

Connecticut Bankers Association
Calendar of Events
2025 - 2026

DECEMBER 2025

Dec 9 CSFM 2026-2027 – *Courtyard Cromwell*
 Dec 16 CBA ASPIRE Leadership Academy &
 Class of 2025 Celebration – *Courtyard Cromwell*

JANUARY 2026

Jan 13 CSFM 2026-2027 – *Courtyard, Cromwell*
 Jan 20 ASPIRE Leadership Academy
 – *Courtyard, Cromwell*
 Jan 21 New England Women and Allies
 Virtual Event (ABA) – *Virtual*

FEBRUARY 2026

Feb 10 CSFM 2026/2027 – *Courtyard, Cromwell*
 Feb 17 CT Bankers Forum: Commissioners Update
 – *Aqua Turf, Plantsville*
 Feb 18 ASPIRE Leadership Academy
 – *Courtyard, Cromwell*
 Feb 25 Breaking into Banking 101: Fundamentals
 of Commercial Lending – *Virtual*

MARCH 2026

Mar 3 CSFM 2026-2027 – *Courtyard, Cromwell*
 Mar 10-11 Mortgage Banking Conference
 (co-sponsored by BCAC) – *Double Tree, Bristol*
 Mar 17 FDIC Redlining Seminar – *Double Tree, Bristol*
 Mar 18 ASPIRE Leadership Academy – *Courtyard, Cromwell*
 Mar 24 CSFM 2027 – *Courtyard, Cromwell*
 Mar 25 Breaking into Banking 201: Analyzing
 Repayment Sources Virtual Workshop – *Virtual*
 Mar 30 CSFM 2026 BankSIM Kickoff – *Virtual*

APRIL 2026

April 7-9 CSFM 2026 BankSIM – *Trumbull Marriott*
 April 10 CSFM Class of 2026 Graduation – *Trumbull Marriott*
 April 15 ASPIRE Leadership Academy – *Courtyard, Cromwell*
 April 21 CSFM 2027 – *Courtyard, Cromwell*
 April 23-24 Women in Banking Conference – *Mystic Marriott*
 April 29 CT Bankers Forum: Grass Roots Advocacy
 – *DoubleTree, Bristol*

MAY 2026

May 4 Women's Golf Clinic
 – *Shuttle Meadow Country Club, Berlin*
 May 5 BSA/AML Seminar – *Courtyard, Cromwell*
 May 11 CT Bankers Forum Annual Golf Tournament
 – *Chippenee Golf Course, Bristol*
 May 12 Director & Senior Officer Symposium
 – *Aqua Turf, Plantsville*
 May 19 CSFM 2027 – *Courtyard, Cromwell*
 May 21 ASPIRE Leadership Academy – *Courtyard, Cromwell*

JUNE 2026

June 9 ASPIRE Leadership Academy
 – *Courtyard, Cromwell*

CBA EDUCATION UPDATE: Be sure to watch your emails for details and registration information.

Visit our website at www.ctbank.com often for up-to-date information.

You can also find additional webinars and educational classes at <https://www.bankwebinars.com>.

Any questions can be directed to ktuttle@ctbank.com.

For bank educational webinars, visit www.ctbank.com

Congratulations to the 2025 New Leaders in Banking!



Windsor Federal Bank is especially proud to recognize **Anthony Hernandez**, AVP, Commercial Portfolio Manager

Your dedication to our industry, customers, community, and your peers is inspiring!



Windsor | East Windsor | South Windsor | Bloomfield | Granby | Suffield
WindsorFederal.com



SAVE THE DATE

2026 Women's Golf Clinic &
On Course Experience
Monday, May 4, 2026
Shuttle Meadow Country Club

ASSOCIATE MEMBER NOTES

Jamie L. Perry, COCC Senior Vice President and Chief Security Officer, has been named one of this year's 40 Under Forty honorees by the Hartford Business Journal.

COCC announced its inclusion at #25 on the Fortune Best Workplaces in Financial Services & Insurance™ (small & medium companies) 2025 list. This prestigious recognition, awarded by Fortune in partnership with Great Place to Work®, highlights companies that excel in cultivating exceptional workplace cultures and delivering outstanding employee experiences.

COCC announced its recognition as a Top Workplace in Connecticut for the 15th consecutive year, ranking at number two in the large companies' category.

Richard Leone, President, Chief Executive Officer, and Chairman of the Board, was honored with a special award for leadership. This is Mr. Leone's third time being given this award.

COCC was recognized with two prestigious accolades at the 2025 OnCon Icon Awards: #1 Executive Team and Top 10 HR Team. These honors reflect the outstanding leadership, innovation, and impact of COCC's teams, as voted by peers and the broader professional community.

Haberfeld, a strategic growth partner for community financial institutions across the country, has announced the promotion of Dr. Sean Payant to President and the transition of Achim Griesel to President Emeritus. The key executive changes are part of the company's long-term succession plan.

Dr. Payant began as a Consultant at Haberfeld in 2007 and rose steadily within the organization while serving in key leadership roles, most recently as Chief Strategy Officer & Senior Executive Vice President.

Dr. Payant brings a wealth of experience to his new role. As a respected industry expert, Dr. Payant has extensive experience working with industry associations and community financial institutions. He is an active faculty member at both the Pacific Coast Banking School in Seattle, Washington and the ABA Stonier Graduate School of Banking in Philadelphia, Pennsylvania.

Luse Gorman served as legal counsel to Centreville Bank in the transaction when Centreville Bank, West Warwick, Rhode Island, completed its reorganization from a mutual savings bank to the mutual holding company form of organization.

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SCAN HERE FOR MORE INFORMATION



Wednesday, February 25, 2026
101-Fundamentals of Commercial Lending

Wednesday, March 25, 2026
201-Analyzing Repayment Sources

Register today at: cba@ctbank.com



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