



Second Quarter 2025

# QUARTERLY

The Official Magazine of the Connecticut Bankers Association

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REIMAGINED

**BANKWORLD®**  
NORTHEAST

OCTOBER 8-10, 2025



## IN THIS ISSUE:

**BankWorld® Northeast Returns to Foxwoods After a Decade**

**BankWorld® Northeast Agenda, Sponsors & Exhibitors**

**The Art of Branch Design: Where Preference Meets Purpose**

**Q&A with Maura Malo, President & CEO of Northwest Community Bank**



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## Mission

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

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

The Connecticut Bankers Association shall encourage and facilitate the interchange of information and ideas among its members.

The Association shall serve the collective needs of its members through development of educational programs and providing cost-effective services.

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**CHAIRMAN'S NOTE**

# The New BankWorld® Northeast Experience: Bigger, Broader, Bolder

We are thrilled to invite you to BankWorld® Northeast 2025, where we're expanding beyond borders and proudly welcoming the Massachusetts Bankers Association to our growing community. This exciting development marks a new chapter for BankWorld®, enhancing the event's reach and impact with a broader network of senior leadership, bankers, industry experts, and service providers.

With the addition of Massachusetts, BankWorld® now brings together members of the Connecticut Bankers Association, Rhode Island Bankers Association, and Massachusetts Bankers Association—uniting the Northeast's financial leaders under one roof. This expansion creates more opportunities to build meaningful relationships, share insights, and strengthen the regional banking community.

Whether you're a returning attendee or joining us for the first time, you'll be proud of the CBA's leadership in reimagining BankWorld® as a dynamic platform for collaboration, innovation, and growth. This year's event is designed to equip bankers with the tools and knowledge needed to thrive in today's rapidly evolving economic, political, and technological landscape.

**Expect a high-impact experience filled with:**

- Interactive panels and expert-led sessions on the latest industry trends.
- Networking opportunities with C-suite leaders and peers.
- Hands-on demonstrations of cutting-edge solutions.
- Insightful discussions on security, efficiency, and customer service.

**Event Highlights | October 8–10 at Foxwoods Resort & Casino**

- October 8 | Opening Reception & Exhibit Hall (Evening)
- October 9–10 | Learning Sessions & Exhibit Hall (Morning)
- October 9 | Golf Tournament at Lake of Isles (Afternoon)
- October 9 | New Leaders in Banking Awards (Evening)
- October 10 | Exhibit Hall, C-Suite Lunch & Keynote | Attendee Lunch & General Session

This is your opportunity to grow with us—to invest in yourself, your team, and your institution. Let's shape the future of banking in the Northeast, together.

Join us in welcoming Massachusetts and be part of the new BankWorld® Northeast experience. See you at Foxwoods! ~

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



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



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## PRESIDENT'S MESSAGE

# From the President's Desk

After a nine-month hiatus, BankWorld® is back October 8-10 at Foxwoods Resort Casino. In collaboration with our new partners, the Massachusetts Bankers Association and Rhode Island Bankers Association, we have created an expanded and reimagined two-day trade show and event - now branded BankWorld® Northeast. In addition, we have brought in a new event production partner, C-Suite Events, a well-respected trade show management company led by George Chateauf. You may remember that George ran the old BankWorld® for The Warren Group during some of its most successful days. The redesigned BankWorld® Northeast features a larger regional footprint reaching more than 170 banks and their vendors. By harnessing this network of thousands of bankers across three states and leading exhibitors from across the region, the combined effort of our three associations brings to the industry a powerful two-day trade show with new networking events and educational programs you won't want to miss.

The new format has proven so popular with banking industry vendors that the exhibitor space is officially sold out, with 52 exhibitors! That's no doubt due to the substantive improvements we've made to the show's format and enhanced setting designed to foster innovations and connections.

Beginning with a Wednesday evening reception for exhibitors and early-arriving bankers, the inaugural BankWorld® Northeast will include two full mornings of trade show exhibitions and educational programs on Thursday, October 9 and Friday, October 10. Networking events include a golf tournament on Thursday afternoon, October 9, at Foxwoods renowned Lake of Isles (North Course), just 3 minutes from the front entrance of Foxwoods. And for those bankers and exhibitors who aren't golfers, we've highlighted Thursday evening activities on the resort property and around the Mystic, CT and Watch Hill, RI areas.

Of course, BankWorld® Northeast wouldn't be BankWorld® without the CBA's premier New Leaders in Banking Awards ceremony on Thursday evening celebrating the future of banking. The New Leaders program is always a prime opportunity to recognize Connecticut's rising banking stars, who are making a huge impact at CBA member institutions.

Following tradition, attendees can look forward to a Friday closing reception and lunch at noon, including our keynote speaker. The show officially closes at 2 p.m. to give everyone a jump on traffic.

The CBA is excited to be the catalyst and co-host of this re-energized event as BankWorld® Northeast leverages the power of an expanded network of bankers and service providers. By way of a quick history, BankWorld® was originally conceived 26 years ago to bring together bankers of all levels at a locally accessible trade

show. The first BankWorld® trade show took place in June 1996, and it drew over 700 attendees and more than 50 vendors right off the bat. It quickly outgrew its original location in Cromwell and moved to Foxwoods joining the CT Mortgage Bankers Mortgage Expo and later to the Mohegan Sun jointly with the Mortgage Expo. After the 25th BankWorld® event in January 2024, the CBA took a step back and examined how to best rejuvenate this event and position it for the future.

What emerged from that study is the new and expanded BankWorld® Northeast. The network is bigger and better, which means a more valuable experience for bank executives and team members. We encourage all members to use this opportunity to explore cutting-edge products and services, attend thought-provoking educational sessions, and connect with experts who can help drive your bank's success in areas such as operations, technology, marketing, and IT, just to name a few.

Check out the new format and the detailed agenda of programs, events, sponsors and exhibitors for BankWorld® Northeast 2025 in the center spread of this issue. And be sure to register through the link shown or through one of your vendors. We hope to see you in October!

As you can see by our collaboration with Massachusetts and Rhode Island, the CBA is ideally positioned to create networks for education and information sharing to help bankers excel. BankWorld® Northeast is a perfect example of the type of network that our three associations and other state banking associations can develop for its members by reaching across state lines to further the interests of the industry.

On a separate note, as this issue of the *CBA Quarterly* goes to press and although it seems like a long time ago, another state legislative session concluded on June 4th with very positive results for the industry. As always, I must give a shoutout to the legislative committee, member banks, staff, and our government relations partners for advancing and promoting the interests of the banking industry in Connecticut. As summer begins to wind down, we wish all our members a relaxing and enjoyable remainder of the season, and we extend our warmest regards and appreciation for your continued engagement and support. ~



**Thomas S. Mongellow**  
President & CEO  
Connecticut Bankers Association

**Thomas S. Mongellow**  
President & CEO  
Connecticut Bankers Association

## COUNSEL'S CORNER

# The Fair Banking Guarantee: What Trump's August 7 Executive Order Means for Connecticut Banks

On August 7, 2025, President Trump issued a sweeping executive order titled "Guaranteeing Fair Banking for All Americans" ("Executive Order"), along with an accompanying fact sheet. The order responds to concerns that financial institutions have denied services to certain individuals and organizations based on political beliefs, religious affiliation, or lawful business activities – a practice known as "debanking."

The fact sheet alleges that federal banking regulators have in fact encouraged financial institutions to engage in debanking. It points to the Federal Deposit Insurance Corporation's perceived involvement with the Department of Justice's 2013 "Operation Chokepoint," which was alleged to have scrutinized and even discouraged financial institutions from having customer relationships with firearm dealers, payday lenders, and other companies viewed as high risk and reputationally problematic.

The Executive Order directs the federal banking regulators to stop using "reputation risk" as a supervisory concept and, within 180 days, remove any references to reputation risk from guidance, examination manuals, and other supervisory materials. The Executive Order also requires regulators to review all financial institutions for possible prior or current instances of debanking, and to take corrective action when legally appropriate, including fines, enforcement measures, or referrals to the Department of Justice.

The U.S. Small Business Administration (SBA) has been given a unique role in this process. Within 60 days, it must notify participating lenders of several new requirements established by the Executive Order. In response, the SBA issued a letter on August 26, 2025 to 5,000 lenders in its network detailing certain requirements that must be satisfied by December 5, 2025. The CBA is reviewing the letter and will be organizing a seminar on the Executive Order and SBA letter in the coming weeks.

The Department of the Treasury is directed to play a coordinating role by developing a comprehensive strategy to eliminate debanking. This strategy, due within 180 days, is expected to include a combination of regulatory revisions, supervisory guidance, and potential legislative recommendations. The aim appears to be to enshrine a lasting framework that preserves fair access while ensuring the stability of the financial system.

Federal agencies have already begun to respond. The Office of the Comptroller of the Currency announced that it has removed references to reputation risk from its manuals and will propose additional changes to align fully with the Executive Order. Other regulators, including the Federal Reserve and FDIC, are expected to follow suit in the coming months.

Trade associations such as the American Bankers Association, Bank Policy Institute, and Independent Community Bankers

of America mainly welcomed the Executive Order, describing it as an important step toward ensuring fair access. At the same time, they cautioned that implementation must not undermine legitimate risk management. Critics, meanwhile, worry that prohibiting reputational considerations could open the door to greater systemic risks by limiting financial institutions' ability to screen for high-risk businesses.

In response to the Executive Order, financial institutions will need to review, and possibly revise, risk management policies that address customer reputational risks. Institutions should also be prepared for regulatory scrutiny as agencies undertake reviews of past practices. Institutions that identify potential issues early will be better positioned to remediate and demonstrate compliance. While aligning with the Executive Order, financial institutions must also ensure they remain vigilant in anti-money laundering compliance and sanctions enforcement. Distinguishing between lawful risk-based exclusions, such as those tied to suspicious activity or fraud, and impermissible denials based on ideology will be essential.

The order also requires a forward-looking approach to customer relationships. Lenders participating in SBA programs should expect to receive formal instructions to identify and contact customers

who may have been denied loans or services in the past, with an obligation to provide reinstatement opportunities where appropriate. This will demand careful internal audits, close coordination with regulators, and strong customer communication strategies.

This is also a moment for industry advocacy and engagement. The Connecticut Bankers Association and its members have an opportunity to shape how the Executive Order is implemented. By participating in dialogue with federal regulators (including at our D.C. Regulatory Fly-in at the end of September), offering comments on forthcoming proposals, and working with national trade groups, Connecticut bankers can help ensure that fair access reforms are implemented in a way that supports inclusion without compromising appropriate risk management.

The Executive Order reflects a fundamental policy focus of this administration: banking services are to be accessible to all Americans, regardless of political, religious, or industry affiliation. While the industry agrees with these sentiments, the Executive Order will create compliance complexity and, for some institutions, may require careful recalibration of policies and practices. Banks that act now to review internal procedures, communicate with customers as needed, and engage constructively in the regulatory process will be well positioned to meet the expectations of this new era in fair banking. ~



**Art Corey**

Senior Vice President &  
General Counsel  
Connecticut Bankers Association

“ The order also requires a forward-looking approach to customer relationships. ”

# Congratulations

## to the Connecticut School of Finance & Management, Class of 2025!

We're especially proud  
to congratulate three  
of our own grads!



**Craig Cuffie**

AVP, Retail Lending Underwriter II

Recipient of the Michael J. Piette  
Honors Award for academic excellence



**Nicole Goodrow**

AT, Customer Solutions Manager,  
Norwichtown Branch



**Megan Susi**

AT, Customer Solutions Manager,  
Waterford Branch



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## A Reimagined and Elevated BankWorld® Northeast

*By Christopher Blake, CBA Quarterly Assistant Editor & Communications Coordinator*

**B**ankWorld® is back and better than ever as BankWorld® Northeast! Join us at BankWorld® Northeast from October 8-10 at Foxwoods Resort Casino for the region's premier banking trade show--a dynamic three-day event filled with unparalleled opportunities for education, networking, and innovation.

This year's conference brings together senior-level bankers and industry professionals from Connecticut, Massachusetts, and Rhode Island for an all-new experience at the stunning Foxwoods. Don't miss this unique opportunity to connect with banking leaders from across the region and discover the future of New England banking!

Highlights of BankWorld® Northeast include:

**Trade Show:** On October 9-10, explore cutting-edge products and services, attend thought-provoking sessions, and connect with experts who can help drive your success in key areas like operations, lending, technology, marketing, HR, IT, compliance and more.

**Incredible Networking Opportunities:** Meet peers and industry leaders from across the Northeast in an exciting, collaborative environment designed to spark innovation and foster connections.

**Expert Panels & Educational Sessions:** Gain insights into the latest trends and solutions transforming the banking industry during our lineup of interactive panels and sessions.

**Golf Tournament at Lake of Isles (separately ticketed event):** Tee off at the beautiful Lake of Isles Golf Course on Thursday, October 9, before the New Leaders in Banking ceremony. Enjoy a

morning of golf and networking on one of the region's most scenic courses, just steps away from Foxwoods Resort Casino.

**New Leaders in Banking Ceremony (separately ticketed event):** Celebrate the future leaders of the industry at this signature event on October 9, recognizing outstanding Connecticut banking leaders who are making an impact.

This reimagined BankWorld® Northeast will set the standard as the region's most anticipated banking expo. It's your chance to:

- Discover cutting-edge innovations and services tailored for banking success.
- Stay ahead of emerging trends and industry opportunities.
- Exchange ideas with thought leaders and peers.
- Enjoy raffle prizes and special attendee experiences!

BankWorld® Northeast is the ideal opportunity to join with fellow bankers and industry professionals across Connecticut, Massachusetts, and Rhode Island, so don't miss this extraordinary opportunity to be at the forefront of the region's banking evolution.

As the CBA concludes its year-long 125th anniversary celebration, it provided an opportunity to examine and reimagine the BankWorld® event, which dates back to June 1996 when the first BankWorld® drew 1,000 attendees and more than 60 exhibitors. The result was the expanded and reimagined BankWorld® Northeast. ∞



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## Congratulations, Brett!

Congratulations to Brett Lovett, Assistant Vice President, Branch Manager on graduating from the CBA's Connecticut School of Finance and Management.



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# 2025 CBA Annual Meeting & Conference Offers Valuable Education and Networking at Iconic Eau Palm Beach Spa & Resort

*By Christopher Blake, CBA Quarterly Assistant Editor & Communication Coordinator*

The 2025 CBA Annual Meeting & Conference will offer an impressive array of general sessions and educational programming for bankers, directors, and professionals serving the banking industry. Taking place November 6-9, the event is being held at Eau Palm Beach Resort & Spa in Manalapan, Florida – an oceanfront setting that was once a popular resort for industrial titans and a favored meeting place for U.S. presidents and foreign dignitaries.

The property where the hotel now sits was once the site of the La Coquille Club, built in the 1950s. From the 1950s to the 1970s, the beach club hosted high-society families such as the Vanderbilts, Rockefellers, and Fords. The club was eventually razed to make way for the Ritz Carlton Palm Beach Resort, which opened in the 1990s. In 2003, the London-based Lewis Trust Group bought the hotel and rebranded it a decade later as Eau Palm Beach Resort & Spa. In August 2024, the hotel was purchased by Oracle co-founder Larry Ellison.

General sessions and educational programs will cover important and timely topics, including a moderated panel on state and federal legislative and regulatory activities, updates from the Connecticut Department of Banking and the Independent Community Bankers Association (ICBA), a moderated panel on digital transformation, an economic update, an outlook on the nation's political landscape, and more.

In addition, timely breakout sessions will be offered to showcase innovations in commercial lending and an update on the soon-to-launch CBA Health Insurance Captive.

In addition to educational programming, the Annual Meeting & Conference offers numerous opportunities for members and associate members to network in a beautiful and relaxed social setting. A selection of the planned activities include Thursday night's welcome celebration, followed by a Cornhole Tournament; Friday afternoon's Chairman's Cup Golf Tournament at Banyan Golf Club and Spirits

and an after-dinner Spirits & Cigar Tasting event; and a Saturday farewell reception and dinner, followed by moovin' and groovin' to the smooth sounds of the band, ROCKtheYACHT.

It would not be possible to present a first-class conference without impactful support from this year's sponsors:

American Bankers Association (ABA), Atlantic Community Bankers Bank (ACCB), Baker Newman Noyes (BNN), BCC, BCI Financial, CBIZ, Celero8, Center for Financial Training (CFT), CIC Services, COCC, Cobblestone Management, ConnexMarkets, Federal Home Loan Bank Boston, Fiducient, Gaffney Bennett & Associates, Independent Community Bankers of America (ICBA), Kainen, Escalera & McHale, Luse Gorman, OneDigital, Platinum Security Plan, Whittlesey, and Wolf & Company.

Take note: sponsorships are still available, and the CBA's hotel room block is 97% full. If you are interested in more information about sponsorships or hotel rooms, please contact the CBA's office at 860-677-5060 or [cba@ctbank.com](mailto:cba@ctbank.com).





# CONGRATULATIONS

to our CT School of Finance and  
Management graduates!

**Pictured Left to Right:** Brianna Salvatore, Marketing Specialist  
and Brandon Ross, Financial Crimes Officer.



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## CSFM Graduates 49 students in Class of 2025

*By Kimberly M. Tuttle, Vice President, Director of Education & Assistant Treasurer*

The Connecticut Bankers Association is pleased to announce that the Connecticut School of Finance & Management's (CSFM) Class of 2025 graduated 49 students on Friday, April 11, 2025.

CSFM is the premier banking education and management training program offered by the CBA. The ceremony, which was witnessed by over 180 business associates, family members, and friends, was held at the Trumbull Marriott Hotel.

One of the many highlights of the graduation ceremony was the awarding of the John C. Shortell Award for Academic Excellence to Earl M. Quijano of Ives Bank. This award is presented to the student who achieves the highest academic ranking while attending the Connecticut School of Finance & Management. Earl joins a prestigious group of individuals who have been recognized for outstanding academic achievement in their respective classes.

CSFM also presented the Michael J. Piette Honors Award for academic achievement. This designation is awarded to the students finishing in the top 10% of each graduating class. Listed below are the five individuals who graduated with honors from the Class of 2025:

**Craig C. Cuffie, Jr. – Chelsea Groton Bank**

**Earl M. Quijano – Ives Bank**

**Paul A. DiSario – Liberty Bank**

**Nicole Samokar – M&T Bank**

**Kenneth Scott – Union Savings Bank**



CSFM Graduates 49 students in Class of 2025 | Continued from page 10

A complete list of the members of the graduating Class of 2025 and their bank affiliations can be found below:

<b>Craig C. Cuffie, Jr. (Honors)</b>	<i>Chelsea Groton Bank</i>
<b>Nicole Lee Goodrow</b>	<i>Chelsea Groton Bank</i>
<b>Megan F. Susi</b>	<i>Chelsea Groton Bank</i>
<b>Kayla Madrigal</b>	<i>Dime Bank</i>
<b>Jeffrey D. Swenson</b>	<i>Eastern Connecticut Savings Bank</i>
<b>Jaden Arcelaschi</b>	<i>Essex Savings Bank</i>
<b>Michelle C. Luis</b>	<i>Fairfield County Bank</i>
<b>Paul S. Lutsky</b>	<i>Fairfield County Bank</i>
<b>Alexa Faeth</b>	<i>First County Bank</i>
<b>Caroline Cardona</b>	<i>First County Bank</i>
<b>Karine Hetu</b>	<i>First County Bank</i>
<b>Josh Suzio</b>	<i>GeoData Vision LLC</i>
<b>Michele Denissoff</b>	<i>GSB</i>
<b>Kirk Eustaquio</b>	<i>GSB</i>
<b>Brianna Salvatore</b>	<i>Ion Bank</i>
<b>Brandon Christian Ross</b>	<i>Ion Bank</i>
<b>Robert Weaver</b>	<i>Ives Bank</i>
<b>Earl M. Quijano (Honors)</b>	<i>Ives Bank</i>
<b>Brett S. Lovett</b>	<i>Jewett City Savings Bank</i>
<b>Dana Striby</b>	<i>Liberty Bank</i>
<b>Paul A. DiSario (Honors)</b>	<i>Liberty Bank</i>
<b>Laura Chetlen</b>	<i>Liberty Bank</i>
<b>Amy-Ariel Brown</b>	<i>Liberty Bank</i>
<b>Evan Scarfo</b>	<i>Liberty Bank</i>
<b>Michael Burns</b>	<i>Liberty Bank</i>
<b>Nicole Nelson</b>	<i>Liberty Bank</i>
<b>Crystal Burney</b>	<i>Liberty Bank</i>
<b>Nicole Samokar (Honors)</b>	<i>M&amp;T Bank</i>
<b>Halim Omar</b>	<i>New Haven Bank</i>
<b>Rebekah Harry</b>	<i>Newtown Savings Bank</i>
<b>Hanish Frank Rubanza</b>	<i>Newtown Savings Bank</i>
<b>Thomas Nugent</b>	<i>State of CT Department of Banking</i>
<b>Danzel Palmer</b>	<i>State of CT Department of Banking</i>
<b>Brandon Charles Guelli</b>	<i>TD Bank</i>
<b>Blerta Beqiraj</b>	<i>TD Bank</i>
<b>Steven Murphy</b>	<i>The First Bank of Greenwich</i>
<b>Heather Rose Shumyhora</b>	<i>The Milford Bank</i>
<b>Joshua Marseglia</b>	<i>Thomaston Savings Bank</i>
<b>Kristina Tait</b>	<i>Thomaston Savings Bank</i>
<b>Ronda Capitano</b>	<i>Torrington Savings Bank</i>
<b>Katie Lindsly</b>	<i>Torrington Savings Bank</i>
<b>Sarah Heap-Crosby</b>	<i>Torrington Savings Bank</i>
<b>Stephanie Narvaez</b>	<i>Union Savings Bank</i>
<b>Nicole Holtz</b>	<i>Union Savings Bank</i>
<b>Kenneth Scott (Honors)</b>	<i>Union Savings Bank</i>
<b>Adrian E. Gould</b>	<i>Westfield Bank</i>
<b>Hannah Muska</b>	<i>Windsor Federal Bank</i>
<b>Susan Kiddy</b>	<i>Windsor Federal Bank</i>
<b>Brandon M. Quiterio, CPA</b>	<i>Wolf &amp; Company, PC</i>



Applications for the upcoming CSFM Class of 2027 are now available. CSFM has long proven to be a staple within many of the banks in Connecticut, as a critical tool in helping to shape their leadership team of the future. CSFM's curriculum is designed by bankers for bankers and provides a unique opportunity for junior management personnel and other key employees to obtain a more comprehensive knowledge and understanding of an ever-changing financial services industry. The Connecticut School of Finance & Management's Class of 2027 syllabus and application can be found on the CBA website or by clicking [here](#). The syllabus provides prospective students with a detailed description of the school's curriculum and academic requirements.

Nearly 3,000 individuals have successfully completed the program and received their CSFM certificates in the 62-year history of the program. Our congratulations to all the graduates on their achievement! ~







## Congratulations to Earl M. Quijano and Robert Weaver!

Ives Bank is proud of their outstanding achievement graduating from the Connecticut School of Finance & Management(CSFM).

A special recognition to Earl M. Quijano who earned the prestigious John C. Shortell Award for Academic Excellence and the Michael J. Piette Honors Award (Top 10% of Class).

We also recognize Robert Weaver, who was also honored with the CSFM Spirit Award for outstanding leadership and community contribution.

We commend their dedication and commitment to professional development and look forward to seeing their continued growth and success.

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## 2026 SAVE THE DATES!

CT Bankers Forum Golf Tournament - May 11, 2026

Directors' Symposium - May 12, 2026

New Leaders Awards Gala - October 8, 2026

BankWorld® Northeast - October 8-10, 2026

Annual Meeting & Conference - November 12-14, 2026

Visit our website at [cba@ctbank.com](mailto:cba@ctbank.com) for the most current seminars, webinars, and events.

## Congratulations Kayla!

Dime Bank sends our congratulations to the CT School of Finance & Management Class of 2025 and takes pride in recognizing Dime's own graduate Kayla Madrigal on this milestone achievement.

**Kayla Madrigal**

Cash Management Support Specialist



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# Empowering the Future: CBA's 2025 Women in Banking Conference Breaks Records and Inspires Leadership

*By Karen A. Horanzy, Communications & Education Services Administrator, CBA Quarterly Editor*

The Connecticut Bankers Association's 2025 Women in Banking Conference was held on Friday, April 25, at the Bristol Event Center. The event celebrated its 10th year, making history with record-breaking attendance as more than 300 professionals attended from Connecticut and Rhode Island. The energy in the room was electric as women from all levels of banking came together for a day of insight, connection, and empowerment.

CBA Board Chairman David Schneider of Fairfield County Bank opened the conference with a warm welcome and praised the incredible momentum behind the women's leadership movement in banking. He introduced the day's hosts, Erica Torres and Kelley Chartier from Wolf & Company, who served as emcees throughout the dynamic program.

The morning's speaker from the ABA, Cathy Nestrick, Vice President of Women's Leadership and DEI, delivered a thought-provoking session on "Industry Trends and How to Grow Strategic Perspective." With candor and clarity, Nestrick shared actionable insights on how women can position themselves for senior leadership roles by cultivating broader strategic vision and embracing innovation.

A highly anticipated part of the day was the powerful CEO Panel, moderated by Cynthia Merkle, retired President & CEO of Union Savings Bank and former CBA Board Chair. With her impressive experience, Cindy facilitated a candid and wide-ranging discussion among five influential women leaders in Connecticut banking: Diane Arnold, President & CEO, Essex Savings Bank; Judith Corprew, President & CEO, New Haven Bank; Lisa Griffin, President & CEO, Eastern Connecticut Savings Bank; Maura Malo, President & CEO, Northwest Community Bank; Lesa Vanotti, President & CEO, Torrington Savings Bank.

Together, these trailblazing executives shared their career journeys, leadership philosophies, and challenges they've overcome, including work-life balance. From navigating mergers to building strong teams, the panelists offered both wisdom and



inspiration, striking a meaningful chord with attendees.

The event concluded on a high note with a compelling keynote from Ellen Poole, who presented *Network is Not a Verb*. With humor and insight, Poole challenged attendees to rethink traditional networking and instead focus on building authentic, reciprocal relationships. Her message resonated deeply, reinforcing the importance of intentional connection and long-term collaboration in professional growth.

Throughout the event, participants engaged in networking opportunities, and conversations focused on mentorship, career development, and the importance of advancing women at every level of the financial services industry.

The overwhelming turnout and enthusiastic participation reaffirmed the conference's growing impact and the commitment across Connecticut's banking community to elevate women's voices and leadership.

As the day concluded, one message was clear: the future of banking is being shaped collaboratively by women—and the CBA is proud to help lead the way. 🌟

# Congratulations to the 2025 graduates of the Connecticut School of Finance & Management.



## 2025 Liberty Bank CSFM Graduates:

From left to right: Paul DiSario, Nicole Nelson, Crystal Burney, Amy-Ariel Brown, Dana Striby, Laura Chetlen, and Evan Scarfo.  
(not pictured: Michael Burns)

Special congratulations to **Paul DiSario**, Liberty Bank Loss Mitigation Specialist Sr., recipient of the **Michael J. Piette Honors Award** for academic excellence!



Thank you to all of our graduating teammates for your leadership, drive, and passion. We all share in the commitment to excellence that you inspire!





# Congratulations!

We extend our heartfelt congratulations to **Steven Murphy** on his outstanding accomplishment as a graduate of the CBA's Connecticut School of Finance and Management (CSFM) Class of 2025! The First Bank of Greenwich is thrilled to celebrate this significant milestone, recognizing Steven's hard work, determination, and success. Cheers to a bright and promising future!



**Steven Murphy**

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# Bankers Must Prioritize Industry Conferences

*By Frank Gaudio, Immediate Past Chair, CBA Board of Directors and President & CEO, The First Bank of Greenwich*

In the ever-evolving world of finance, staying ahead isn't just about numbers; it's about knowledge, relationships, and strategic foresight. As a senior banker, I have seen firsthand how attending industry conferences is not just beneficial, but essential for long-term success.

The financial landscape is dynamic, driven by regulatory changes, economic shifts, and technological advancements. Conferences provide unparalleled access to expert insights, panel discussions, and keynote speeches that help bankers stay informed and adapt their strategies accordingly.

Banking is a relationship-driven industry, and conferences offer a rare opportunity to meet industry peers, potential clients, and strategic partners face-to-face. These interactions often lead to valuable collaborations, new business opportunities, and enhanced industry influence.

Bankers have a unique responsibility to help steer the industry forward. By attending key events, they engage in critical discussions on regulatory issues, innovations, and market challenges, ensuring their perspectives shape the future of banking.

Financial technology is advancing rapidly, and staying informed is crucial. Bankworld® Northeast, which takes place from October 8-10

at Foxwoods, showcases emerging technologies, fintech partnerships, and operational efficiencies that can provide a competitive edge in an increasingly digital banking world.

Great leaders never stop learning, and conferences offer workshops, discussions, and sessions tailored to leadership development. Investing in one's knowledge strengthens decision-making and enhances credibility.

Attending conferences is not just about showing up, it's about leveraging knowledge, connections, and innovations to increase both personal and institutional success. In an industry where insight and foresight are everything, senior bankers simply cannot afford to stay on the sidelines.

Attend the upcoming Bankworld® Northeast conference. Make the most of it. Engage, connect, and lead. ∞

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# Q&A with Maura Malo

## President & CEO

### Northwest Community Bank



Maura Malo

**Q : How did you get your start in banking? What advice would you give to individuals who want to advance their careers in the industry?**

I got my start in banking working for the FDIC after graduating from college. It was an interesting time as Connecticut was just coming out of an economic recession and there were a fair number of problem banks. This environment provided great exposure on what not to do, which I have carried with me throughout my career. During my time at the FDIC, I worked out of the Hartford field office conducting bank exams, and I spent time at the Boston regional office reviewing quarterly submissions from troubled banks. My career with the FDIC spanned approximately ten years. Once I started a family, balancing travel with young children became increasingly difficult. I adjusted my focus with my family being the priority. I looked for opportunities closer to home to utilize my banking experience and what I had learned at the FDIC, when Litchfield Bancorp was looking for a part-time auditor. I worked three days a week for the next seven years. When my children started their school years I began working full-time, first as the Chief Internal Auditor, and then as the Chief Risk Officer at Connecticut Mutual Holding Company. At the time, Connecticut Mutual Holding Company owned three banks: Collinsville Bank, Litchfield Bancorp, and Northwest Community Bank. In 2021 the three banks under the holding company merged into one bank and I was promoted to the Chief Operating Officer. In September 2023, with the retirement of the existing President & CEO, I was elected Northwest Community Bank's next President & CEO.

As far as advice I would offer individuals who want to advance their careers in banking, I would advise saying "yes" when offered an opportunity. You may think you do not have what it takes or feel comfortable taking on additional responsibility, but if others believe in you, then take the risk and believe in yourself. I would also advise diversifying your experience by moving into different areas of the bank to gain a well-rounded understanding of the organization as a whole.

**Q : How do you view the Connecticut banking marketplace, as compared to other states, based on your previous roles?**

Geographically, Connecticut is a small state compared with other states. Doing business in a small state requires most community banks to be willing to extend their business across the entire state, depending on the opportunities. Connecticut has a lot of competition from community banks, large regional banks and national banks. We also have competition from credit unions and fin-techs, but their regulatory oversight and tax rules are very different from community banks like Northwest Community Bank.

**Q : From your perspective, what are the greatest challenges facing Connecticut's banking industry?**

I would say one of the greatest challenges is competition from non-banks. Currently, Connecticut only has 25 state-chartered banks. The community banks approach each other as friendly competitors, yet while we are competitors, we also get a great deal of support from one another and occasionally work together on initiatives and loan participations. Community banks can know their customers and act as a strong financial partner when making lending decisions locally.

With an increased amount of technology and financial data comes an increase in the amount of fraud and threats to overall security. All banks, not just Connecticut banks, are facing challenges in fraud protection. We work with a number of business partners to detect

fraud — to safeguard both our customers and the Bank. We have strong processes in place, utilized daily to deter bad actors.

Another challenge facing Connecticut's banks is our ability to attract and retain talent. Northwest Community Bank mitigates that challenge by offering

internships, a mentor program and leadership training. There are a lot fewer college students looking for a long-term career in banking, which I find unfortunate because banking offers a career with significant upward growth potential. We want to do more to help younger generations be aware of the opportunities available to them in the banking industry.

**Q : What do you see as the most important role of a community bank? How has your bank positioned itself in the marketplace?**

“ As far as advice I would offer individuals who want to advance their careers in banking, I would advise saying “yes” when offered an opportunity. ”



Q&amp;A with Maura Malo | Continued from page 20

Northwest Community Bank is an economic driver of the communities we serve. We do this through our residential lending, small business lending, first-time homebuyer program and financial education. Community banks are also very focused on giving back to the organizations that support local communities. We do not just give back in dollars –we also give back in time. Many of our employees support local organizations by serving on their boards, sharing their knowledge and volunteering at community events.

At the Bank, we take the time to get to know our customers and their needs. We answer the phone, know our customers by name and return any missed calls. Our customers are not directed to a loop of automated services. Our lending staff has the expertise to help a diversified group of small to mid-size businesses, and our retail staff takes the time to assist our customers with a varied number of products and services.

**Q : Technology is playing an increasingly central role in banking. How has technology changed the customer experience? What is the role of bank branches for those who value a personal connection with their bank?**

Technology is always progressing. There is something new happening in the tech world every day. While Northwest Community Bank has an expanding branch footprint that serves large and small communities with diverse needs, we also embrace digital transformation to meet our customers' needs. With us, it's still about relationship banking. We are always looking at how technology can assist the Bank as well as our customers with everyday tasks. We strive to offer our customers the products, services and technology that simplify processes.

As an example of a use of technology, we have students who open accounts - go off to college and are still able to bank with us – their hometown bank – from anywhere. We offer numerous services to our business customers who have fully automated their banking processes, but we also have the brick-and-mortar locations for those customers who want an in-person relationship. Some customers routinely want direct interaction, and we know that face-to-face communication can be especially beneficial for those customers experiencing fraud or seeking information. ☞



# CONGRATULATIONS

**Jake Rosenstein** NMLS MLO #878714  
**Jennifer Ives-Groebl** NMLS MLO #532621

Jake Rosenstein and Jennifer Ives-Groebl, Vice Presidents and Mortgage Loan Officers at Northwest Community Bank have been named **top loan originators in Connecticut** by *The Commercial Record*.

This well-deserved recognition is based on both the number of loans completed and total dollar volume. It showcases their dedication, expertise, and commitment to helping our customers reach their homeownership goals.

Thank you, Jake and Jennifer!



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# The Art of Branch Design: Where Preference Meets Purpose

*By Leanne Harrington, Marketing & Design Specialist, NES Group*

**D**esign is subjective. Ask five people what they think of a space, and you'll get five different answers—some passionate, some practical, all valid in their own way. That's the reality for banks and credit unions designing new branches or renovating existing ones: everyone from board members to frontline staff to customers has an opinion. The challenge is turning that wide range of perspectives into a space that works for everyone.

At NES Group, we believe the best branch environments don't just look good—they function seamlessly and feel right for the community they serve. That balance between preference and purpose is where the art of branch design truly lives.

## **Designing for Everyone**

In financial institutions, design choices must appeal to a broad audience. A branch is a public space that serves people of all ages, backgrounds, and needs. That means personal style preferences must sometimes take a back seat to universal design principles: comfort, clarity, accessibility, and warmth.

Rather than chasing trends or letting individual opinions guide decisions, we focus on timeless elements that enhance the customer experience—natural light, intuitive layouts, quality materials, and thoughtful branding. It's not about impressing everyone at first glance—it's about creating a space that earns trust and feels right with each visit.

## **Purpose-Driven Layouts and Features**

Function is the foundation of any successful branch. A beautiful space that confuses customers or complicates workflows won't stand the test of time.

That's why every design decision we make is tied to purpose:

- Strategic layouts that support both teller transactions and advisory services.
- Clear sightlines and intuitive wayfinding that reduce friction.
- Private meeting areas that respect confidentiality.
- Durable, low-maintenance finishes that withstand daily traffic.

By designing for operational flow and customer behavior, we ensure that the branch doesn't just serve the institution—it empowers it.

## **Tailoring the Experience Without Over-personalizing**

One of the most effective ways to create a positive branch experience is to reflect the identity of the community. But there's a fine line between meaningful personalization and visual overload.

We help our clients strike the right balance through controlled customization and thoughtful environmental graphics—elements like wall murals, signage, and branded messaging that tell a story and reinforce identity without overwhelming the space. These visual cues aren't just decorative—they're powerful tools that ground the branch in its community and bring the brand to life in a tangible, memorable way.

Done right, a branded environment creates a sense of belonging and purpose. It makes each branch feel unique, while still aligning with a larger institutional identity.


## **Collaboration is Key**

Creating a successful space isn't a solo endeavor. It takes input from leadership, operations teams, frontline staff, and even the people who use the branch daily. Through mood boards, floorplan reviews, and collaborative design workshops, we bring diverse voices to the table while helping teams stay aligned around shared goals.

Open communication also helps manage the subjectivity of design—when stakeholders understand the “why” behind choices, they're more likely to support the end result.

## **Success You Can See and Feel**

When a branch is designed with both preference and purpose in mind, you can feel it. Customers move through the space with ease. Staff can do their jobs efficiently. The brand story is present but not overpowering. And the environment quietly builds trust and confidence in the institution it represents.

Ultimately, great design isn't about pleasing everyone—it's about creating a space that works for nearly anyone. 





# Building the *next* generation of branches

We specialize in creating innovative spaces that redefine how your customers interact with your branch. Our team combines design expertise, construction excellence, and cutting-edge technology to craft environments that inspire trust, enhance efficiency, and elevate the customer experience.



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# CBA SPOTLIGHTS

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



CBA President & CEO Tom Mongellow moderates a session with Sean Scanlon, CT State Comptroller, at the CBA Director & Senior Officer Symposium.



More than 170 CBA members and associate members attended the annual Director & Senior Officers Symposium.



A strong cadre of volunteers from member banks and associate members helped to create a successful CT Bankers Forum Golf Tournament on May 12 at Chippabee Country Club in Bristol.



April 6-9 Washington Summit was attended by David Schneider, Fairfield County Bank; George Hermann, Windsor Federal Bank; Matthew McSpedon, JP Morgan Chase Bank; Anthony Joyce, Chelsea Groton Bank; Daniel Rosenthal, Newtown Savings Bank; Maura Malo, Northwest Community Bank; Stephen Osowiecki, Stafford Savings Bank; Steve Lewis, Thomaston Savings Bank; Chelen Reyes, Union Savings Bank; Kelly Raskauskas, Luke Kettles, Windsor Federal Bank; Mike Moriarty, Windsor Federal Bank; Tom Mongellow, Connecticut Bankers Association.



Golfers enjoyed spectacular weather at the annual CT Bankers Forum golf tournament, co-sponsored by the CBA and the Center for Financial Training.



## CBA SPOTLIGHTS *cont'd*



Rocky Hill Mayor Lisa Marotta (left), Assistant Director of the Women in Leadership Academy at Southern CT State University, with several of her students who are the next generation of C-suite changemakers.



Tom Mongellow and Art Corey, Connecticut Bankers Association, attended a fundraiser for Erin Stuart as she explores a run for Governor in 2026.



Kim Tuttle, Connecticut Bankers Association attended ICBA LIVE in March.



A Women's Golf Clinic was held on June 24 at Shuttle Meadow Country Club in Berlin, CT. The event was generously sponsored by One Digital and ACBB.



# New Haven Bank NEVER STOPS LEARNING.

**Halim Omar of New Haven Bank has officially graduated from the Connecticut School of Finance and Management!**

During his two years in the program, Halim studied banking theory, practices and procedures, capital markets and management functions which will equip him to provide unparalleled service and expertise within our branches.

Thank you for your dedication and congratulations Halim!



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## Congratulations

to Sarah Heap-Crosby, Kaitlin Lindsly and Ronda Capitanio on their recent graduation from the Connecticut School of Finance & Management!

**TSB is proud to have  
you on our team.**



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# CONGRATULATIONS TO HEATHER SHUMYHORA

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## Congratulations!

We are proud to celebrate Nicole Holtz, Kenneth Scott, and Stephanie Narvaez on their graduation from the Connecticut School of Finance and Management.

The graduates successfully completed the esteemed two-year program further highlighting their unwavering commitment to enriching their professional skills.

A special recognition to Kenneth Scott as one of five students in the top 10% of the Class of 2025.

From left to right: Nicole Holtz, AVP Senior Branch Manager; Kenneth Scott, Business Banking Administration Manager; and Stephanie Narvaez, AVP Branch Manager

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- Opening Reception & Exhibit Hall

**THURSDAY, OCTOBER 9, 2025**

- Exhibit Hall
- Breakout Sessions
- Lake of Isles Golf Tournament
- Off-Site Activities & Free Time
- New Leaders Awards Program

**FRIDAY, OCTOBER 10, 2025**

- Exhibit Hall
- Breakout Sessions
- SBA Meeting
- Prizes

**AGENDA TOPICS INCLUDE:**

**Integrate to Innovate: Strategies for Financial Institutions - COCC**

**Seamless Journeys and Transaction Automation through Self-Service - Diebold Nixdorf**

**Modernizing Cybersecurity & Compliance: Real-Time Threat Detection for the Financial Sector - N-able (Adlumin)**

**Fintechs - The bridge that may be needed to get you from where you are today to where you want to be tomorrow - NEACH**

**Executive Benefits, BOLI, and What the 2025 Survey Data Tells Us About Bank Leadership Strategy - OneDigital**

**Fintech Disruption of the Legacy Core Obstruction - Paladin fs**

**Fireside Chat with John O'Connor, CIO & SVP - Avidia Bank**

**Debunking Common Misconceptions of Debit and Credit Card Profitability - Profit Resources**  
SBA Training

**From Cost Center to Profit Center: Proving Marketing ROI with Real World Data - Silvertech**

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Nicholas J.  
Statoulas



Kyle J.  
Eagleson



Alex  
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Bryan  
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Christine  
Beirne



Lyle  
Fulton



Shalonta  
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Eustaquio



Christopher  
Henry



Paul  
O'Donnell



Dennis  
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Karen  
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Brian  
Kosovsky



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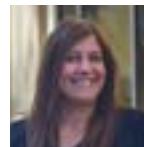
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Nematalla



Thomas  
Casey



Jennifer  
Cutrali



Mariela  
Varrone-Wrobel



Alison  
Wood



Elyssia  
Poland



Hillary  
Lust



Nicole  
Turosky



Laura  
Silver



Jennifer  
Peterson



Ted  
Balagtas



Justin  
Rodrigues



Angelo  
Piccolo



Donna  
Williams



Garrett  
Luciani



James  
Koulouris



Jennifer  
Rowland



Tricia  
Gordon



Brandon  
Baeder



Martin G.  
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Stone



Amy  
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Kasia  
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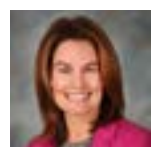
Jeffrey  
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Craig  
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Cortney  
McCarthy



Tina  
Mason

Continued on page 31

# BANKERS ON THE MOVE



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White



Joel  
Ralph



Doug  
Alley



Lorena  
Barreto



Charles  
Chiodo, Jr.



Lindsey  
Kopp



Andrea  
Torres Fodor



Chris  
Goodrich



David  
Malloy



Humberto  
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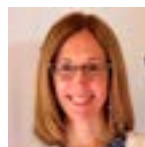
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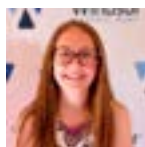
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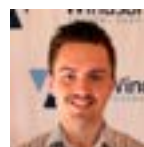
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Ahilda  
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Dan  
Silva



## BANKERS ON THE MOVE

### CEOS ON THE MOVE

#### Dime Bank

**Dime Bank** announced that as part of an upcoming succession plan, **Nick Caplanson** has notified the Board of Directors of his intention to retire as President, effective October 1, 2025, and Chief Executive Officer, effective December 31, 2025. Effective January 1, 2026, he will continue serving as Chairman of the Dime Bank Board of Directors.

**Nicholas J. Statoulas**, currently Executive Vice President & Chief Operating Officer at Dime, will replace Caplanson in both roles on the aforementioned dates. A veteran of the banking industry, he joined Dime in 2018 and assumed his current role in 2024.

**Ascend (formerly Guilford Savings Bank)** proudly announced the promotion of **Kyle J. Eagleson** as President & CEO. This follows the planned succession from Timothy P. Geelan, who retired as Chief Executive Officer on April 1, 2025.

Eagleson was elevated to President in January of 2024, and his tenure as CEO begins as GSB embarks on a transformative period in its history. This includes a rebrand to Ascend Bank, a merger with Eastern Connecticut Savings Bank, pending regulatory approval, and the opening of a new operations center in Wallingford—all as the historic community banking institution celebrates its 150th anniversary.

“Tim’s leadership has been nothing short of extraordinary,” said Eagleson. “His vision and dedication have positioned GSB as a pillar of strength and innovation in our community. I am honored to have worked with him for many years and am energized to build upon his legacy as we take ambitious steps to guide the bank into its next chapter.”

## BANKERS ON THE MOVE

#### Ascend Bank

**(formerly Guilford Savings Bank)**

**Alex Sulpasso** was promoted to executive vice president, chief operating officer.

**Bryan Mierzejewski** was named executive vice president, technology officer.

**Christine Beirne** was promoted to first executive vice president, chief talent & culture officer.

**Lyle Fulton** was named first executive vice president, chief lending officer.

**Shalonta Ford** was named senior vice president, director of community engagement.

**Kirk Eustaquio** was promoted to vice president, IT manager.

**Christopher Henry** was promoted to branch manager.

#### Berkshire Bank

**Paul O'Donnell** joined as senior vice president, private banking center officer in Boston.

**Dennis Staires** joined as vice president, assistant manager.

#### Centreville Bank

**Jason Kulak** was promoted to senior vice president, chief accounting officer.

#### Chelsea Groton Bank

**Jennifer DeLucia**, Controller, was promoted to first vice president.

**Sara Lundy**, Risk and Compliance Manager, was promoted to first vice president.

**Maria Grenier**, Deposit Operations Manager, was promoted to vice president.

**Kelly Meakem**, Digital Banking Operations Manager, was promoted to vice president.

**Jennifer Willingham**, Cash Management Officer, was promoted to vice president.

**Tiffany Grillo**, Loan Servicing Manager, was promoted to assistant vice president.

**Christen Brewer**, Digital Innovation and Design Specialist, was promoted to assistant treasurer.

**Alexandra Samoila**, Senior Credit Analyst, was promoted to assistant secretary.

**Alexis Smith**, Project Management Specialist, was promoted to assistant secretary.

**Laura Velletri**, Accounting Loan Analyst, was promoted to assistant secretary.

#### Dime Bank

**Jenny Wronowski**, was named as a new board member and **Renee DiNino**, as a corporator, at their 2025 Annual Meeting.

**Austin LaVoie** joined as assistant vice president, branch manager.

**Bill Anderson** joined as vice president, residential loan originator.

**Pamela Hippolyte** joined as assistant vice president, CRA/community lender.

**Remigiusz Onopa** joined as vice president, information security officer.

**Celeste Brouillard** joined as vice president, senior commercial lender.

**Sandra Montanari** joined as assistant vice president, residential loan originator.

**Karen Lee** joined as senior vice president, chief human resources officer.

**Brian Kosovsky** joined as assistant vice president, trust operations manager.

**Keith Botelho** joined as corporate officer, technology manager.

**Nevien Nematalla** joined as corporate officer, trust administration officer.

#### Essex Savings Bank

**Thomas Casey** joined as vice president and commercial loan officer.

#### Fairfield County Bank

**Jennifer Cutrali** was appointed to executive vice president of Credit Administration.

**Mariela Varrone-Wrobel** was appointed to assistant vice president, loan servicing manager of Retail Lending.

**Alison Wood** was promoted to assistant branch manager of the Wilton Branch office.

**Elyssia Poland** was promoted to assistant vice president, operations and compliance manager of the Bank's investment services group, Fairfield County Financial Services.

**Hillary Lust** was appointed assistant vice president, fraud prevention specialist.

**Nicole Turosky** joined as vice president, Osaic Institutions Financial Advisor.

**Laura Silver**, Vice President and Marketing Manager, received the Innovator of the Year for the 2025 Ridgefield Business Awards.



**Jennifer Peterson** was appointed to vice president of Residential Lending Audit, Compliance and Training.

### **Ion Bank**

**Ted Balagtas** joined as senior vice president, chief information officer.

**Justin Rodrigues** was promoted to senior vice president, financial advisor.

**Angelo Piccolo** was promoted to first vice president, financial advisor.

**Donna Williams** was promoted to first vice president, financial advisor.

**Garrett Luciani** was promoted to first vice president, business banking officer.

**James Koulouris** was promoted to first vice president, Residential/Consumer Lending.

**Jennifer Rowland** was promoted to first vice president, financial advisor.

**Tricia Gordon** was promoted to first vice president, financial advisor.

**Brandon Baeder** was promoted to assistant vice president, Commercial Lending.

**Bridget Antunes** was promoted to information security administrative officer.

**Kari Jonikas** was promoted to first vice president, Human Resources.

### **Ives Bank**

The Federal Reserve Bank of New York has appointed Ives Bank President & Chief Executive Officer **Martin G. Morgado** to its Community Depository Institutions Advisory Council (CDIAC).

### **Jewett City Savings Bank**

**David Stone** joined as vice president and senior commercial loan officer.

**Amy Turner** joined as assistant vice president and branch manager of the Plainfield office.

### **KeyBank**

**Kasia Zaman** was named as relationship manager, Business Banking.

**Neil Cyr** was named as relationship manager, Business Banking.

### **Liberty Bank**

**Toral Maher**, Executive Director of the Liberty Bank Foundation, was promoted to senior vice president.

**Denise Sharpe**, Regional Market Manager, was promoted to senior vice president.

**Jeffrey Culp**, Senior Vice President, was named deputy chief financial officer.

### **The Milford Bank**

**Craig Smith** was promoted to chief risk officer, first vice president and added to the Executive Management team.

**Cortney McCarthy** was promoted to vice president and will continue to oversee the Loan Servicing Department.

**Tina Mason** was promoted to vice president and will continue to serve as Manager of the Bank's Roses Mill Office.

**Timiki White** was promoted to assistant vice president and will continue to serve as a Credit Analyst for the Bank.

### **National Iron Bank**

**Joel Ralph** joined as vice president of Mortgage Lending.

### **Newtown Savings Bank**

**Doug Alley** was promoted to assistant treasurer, business relationship banker.

**Lorena Barreto** was promoted to vice president, mortgage banker.

**Charles Chiodo, Jr.** joined as vice president, project management officer.

**Lindsey Kopp** joined as senior vice president, chief financial officer.

**Andrea Torres Fodor** was promoted to vice president, business relationship banker.

**Chris Goodrich** was promoted to assistant vice president, mortgage banker.

**David Malloy** joined as vice president, treasury management officer.

**Humberto Navarro** was promoted to assistant treasurer, customer experience manager.

**James Philipakos** was promoted to vice president, mortgage banker.

### **PeoplesBank**

PeoplesBank announced the following team of senior associates that will support the new Avon Banking Center:

**Romika Odedra**, Vice President and Connecticut Regional Manager.

**Joann Uribe**, Avon Banking Center Manager.

**Vincent Celentano**, Assistant Vice President and Mortgage Loan Officer.

**Daniel Bishop**, First Vice President of Commercial Banking.

**Mark St. Pierre**, Vice President, Business Banking.

### **Northwest Community Bank**

**Indrani Chakraborty** was named community mortgage originator/Residential Lending.

### **Thomaston Savings Bank**

**Stephen Lewis**, President and CEO, has joined the Federal Reserve Bank of Boston's Community Depository Institutions Advisory Council (CDIAC).

**Timothy D. Bergstrom** joined as executive vice president, chief operating officer.

**Krissy Tait**, Officer, Corporate Secretary, and **Joshua Marseglia**, Loan Operations Supervisor, graduated from the Connecticut School of Finance and Management.

**Lee Fernandez** joined as vice president, senior commercial loan officer.

**Rachel Lewis**, Fraud Analyst, **Amber Pinette**, Thomaston Financial Services Advisor, and **Carissa Darm**, Commercial Loan Admin, recently graduated from the Leadership Greater Waterbury Program.

### **Torrington Savings Bank**

**Jennifer Marchand** was promoted to executive vice president, chief operating officer & treasurer.

**Sara Kroschen** was promoted to senior vice president, Finance.

**Amy Marchand** was promoted to assistant vice president, trust officer.

**Michael Brown** joined as senior vice president, human resources officer.

**Mark Malone** joined as senior vice president, chief consumer banking officer.

### **Union Savings Bank**

**Angel Santos** was promoted to mortgage community development officer.

**Jennifer Tomaino** was promoted to senior vice president, director of project management & customer experience.

**Suzanne Annunziato** was promoted to vice president, marketing manager.

**Brandon Angotti** was promoted to senior wealth financial planning manager.

**Darlene Dodson** was promoted to director of branch operations.

### **Westfield Bank**

**Tom Donnelly**, **Colin Dunn**, and **Craig Lacey** were promoted to assistant vice president, commercial loan officer.

**Benjamin Hitzfeld** was appointed assistant branch manager.

## BANKERS ON THE MOVE

**Heather Zielenski** was promoted to vice president, branch manager.

**Nathan Boucher** was promoted to commercial loan officer.

**Al Miles** was promoted to executive vice president and chief lending officer.

**Kevin O'Connor** was promoted to executive vice president and chief operating officer.

**Tashima Hoilett-Murray** was appointed assistant branch manager.

**Kaidy Vezina** was appointed assistant branch manager.

### Windsor Federal Bank

**Nathan Adajian** was promoted to first vice president, business development officer.

**Tammy Buckmaster** joined as commercial loan associate.

**Jessie Fraser** joined as assistant vice president, Strategic Operations.

**Anthony Hernandez** was promoted to assistant vice president, business development officer & portfolio manager.

**Amy Johnson** joined as human resources specialist.

**Andrew Killips** joined as senior credit analyst.

**Jamie Long** joined as assistant vice president, loan servicing officer.

**Sarah Medeiros** joined as first vice president, credit administration officer.

**Hannah Muska** was promoted as branch manager, Suffield office.

**Candace Pereira** joined as vice president, business development officer & portfolio manager.

**Samantha Peritz** joined as fraud analyst.

**Marc Perras** joined as credit analyst I.

**Ahilda Rodriguez** was promoted to assistant vice president, branch manager, Bloomfield Office.

**Dan Silva** joined as first vice president - Residential & Consumer Lending.



***Congratulations  
2025 CSFM Graduates,  
Michelle Luis and  
Paul Lutsky!***





GSB announced that it will change its name to Ascend Bank on July 1, 2026, a name that embodies its commitment to helping individuals, families, and businesses achieve financial heights. This rebrand marks the next chapter in GSB's 150-year legacy of trust, service, and community-focused banking that is continuing stronger than ever.



**Ascend** hosted Net90, a 90-minute power networking event, in partnership with Grey Ledge Advisors and Shoreline CT Chamber of Commerce. It was a wonderful evening filled with conversation and connection for members of the local business community. Thank you to everyone who helped make this event a success!



**Ascend** sponsored the @sarahfoundation Spark of Hope Gala this year. Our Auction Team also volunteered to help support the cause and facilitate the evening's festivities. This annual dinner and auction raised funds that help the foundation achieve their mission of making independence possible for people with disabilities throughout CT.



In observance of Black History Month, several **Ascend** employees volunteered to serve at the New Haven Mobile Food Pantry throughout February. In partnership with United Way of Greater New Haven and Connecticut Foodshare, this program helps fight food insecurity by distributing groceries to those in need at various community locations every month.



**Ascend** was a sponsor and volunteer at the St. Martin de Porres Academy Annual Spring Fling Gala. This seasonal event raises funds that help provide scholarships for low-income children and fulfill the school's mission of ending generational poverty through education and opportunity.



In 2024, **Ascend** contributed over \$130,000 in grants and scholarships to support education in our communities. We're proud to invest in the future of Connecticut's students.



**Ascend** employees volunteered at Fair Haven School in New Haven for Read Across America. In partnership with United Way of Greater New Haven, this initiative promotes literacy and helps to foster a love of reading among young learners in the community.



**Ascend** celebrated World Autism Awareness Day and joined in "Light It Up Blue" for Autism Awareness by wearing blue and making a donation to an important local organization, Gavin & Friends. As part of the SARAH Foundation, Gavin & Friends works to provide adults with differing abilities a place to live and thrive.



Joe Gianni, President, **Bank of America** Greater Hartford, interviewed Arunan Arulampalam, Mayor of Hartford, at the MetroHartford Alliance's State of the City Event.



## COMMUNITY CORNER



**Bank of America** female leaders participated in Habitat for Humanity of Northcentral Connecticut's annual Women's Build.



**Bank of America** associates walked a mile on the Connecticut River to raise awareness during Military Appreciation Month and to support Homes for the Brave.



**Bank of America** Military Support & Assistance Group (MSAG) cleaned headstones at Hillside Cemetery & Veterans Memorial.



**Bank of America** Hispanic/Latino Organization for Leadership and Advancement (HOLA) kicked off their annual Feeding America Volunteer Challenge at Connecticut Foodshare.

**Berkshire Bank** was recognized for the fourth consecutive year as one of the most trusted companies in America in Newsweek magazine's list of the Most Trustworthy Companies in America 2025.



*Berkshire Bank* invested in historic tax credits to help finance a development project on Hotel Street in Utica, New York, to revitalize a long-time dormant downtown corridor.

**Berkshire Bank's** Community Comeback program concluded by exceeding its \$5 billion goal to lend and invest across the company's markets. The bank launched the multi-year program as communities emerged from the pandemic in 2021. The program focused on strengthening communities in four key areas: fueling small businesses; community financing and philanthropy; financial access and empowerment; and environmental sustainability.



*Berkshire Bank* worked with the Berkshire Innovation Center in Pittsfield, Massachusetts, to finance a set of solar arrays on its roof so it could help build a more environmentally resilient economy.



*Berkshire Bank* invested in hundreds of local nonprofits through its Community Comeback, including grants to support the early childhood education nonprofit Square One in Springfield, Massachusetts.



*Connecticut Children's Foundation* in Hartford, in support of the Geno for the Kids Charity Series, was among the nonprofits in Connecticut to receive support from the Berkshire Bank Foundation.

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



From left: Cathy Velez, Berkshire Bank's Connecticut Market President; Berkshire Bank Vice President Karen Taylor; and Shantel Hanniford, Principal at Grace Academy.

**Berkshire Bank** sponsored the Power of Grace Gala at the Delamar West Hartford Hotel, a major fundraiser for Grace Academy. Grace Academy is an independent, interfaith, tuition-free middle school in Hartford where girls reach their fullest potential through equitable access to a nurturing learning environment.

**cba** 125<sup>th</sup>





*Heather Hans, Vice President, Consumer Lending Compliance Officer*

**Berkshire Bank** announced its 2025 Volunteer of the Year, an employee whose extraordinary dedication to our communities includes donating more than 400 hours last year to volunteering. Heather Hans, Vice President, Consumer Lending Compliance Officer, was selected based on the number of hours she volunteered and because she volunteers with a variety of organizations and actively participates in both company-sponsored events as well as personal activities. Another 19 employees were named to the company's 2025 Volunteer Honor Roll for each having volunteered more than 150 hours in 2024.



*Heather Hans (first row, second from left) helped organize Berkshire Bank employee volunteer activities in addition to volunteering on her own time.*



*The American Cancer Society is one of the largest beneficiaries of Heather Hans' volunteer efforts. Here she attends the nonprofit's Coaches vs. Cancer fundraiser.*



As part of Berkshire's signature week of community service, 700 **Berkshire Bank** employees volunteered with 31 nonprofits to help lift up the places they live and work during the bank's "Xtraordinary Week" (X Week) of giving back. In Connecticut, employees volunteered with activities in our financial centers, as well as with Levo International and Hands on Hartford in Hartford.



Continuing its partnership with **Centreville Bank**, Rhode Island FC announced that the club's new stadium has officially been named **Centreville Bank Stadium**, and the Bank secured exclusive naming rights to the brand new, 100 percent electric, soccer-specific venue.



*Paola Fernandez, SVP of Community Development at Centreville Bank, presenting a \$50,000 check to Thompson Ecumenical Empowerment Group (TEEG) on behalf of the Centreville Bank Charitable Foundation.*

**The Centreville Bank Charitable Foundation** reached a major milestone—surpassing \$10 million in charitable giving since its inception in 2008, while awarding community impact grants to 28 nonprofit organizations across eastern Connecticut and Rhode Island. These grants support affordable housing, education, and workforce development in communities with limited access to resources.



## COMMUNITY CORNER



**The Centreville Bank Charitable Foundation** hosted its annual College Scholarship Luncheon to honor 16 local students from Connecticut and Rhode Island. This year, the Foundation awarded \$62,500 in scholarships, which is the Foundation's largest scholarship distribution to date. Centreville's scholarship program included four key categories, each designed to highlight a different form of excellence: Emerging Community Leader, Future Business Leader, Robert O. Pare, and Children of Bank Employees. Each recipient was recognized for their academic achievements, leadership, and community involvement.



BauerFinancial, Inc., the Nation's Premier Bank Rating Firm, acknowledged **Chelsea Groton Bank** for its continued 5-Star status, excelling in areas of capital, loan quality, and more. June 2025 marked the 125th consecutive quarter that Chelsea Groton Bank has earned this distinction, which gives it the added prestige of being a "Best of Bauer Bank". Only banks that have earned and maintained this highest 5-Star rating for 25 years (100 consecutive quarters), or longer, may claim this distinction.



Students from eight high schools – Academy of the Holy Family, East Haddam High School, Lyman Memorial High School, Norwich Free Academy, Montville High School, RHAM High School, Waterford High School, and Wheeler High School – convened at Three Rivers Community College for the 19th Annual Money Madness seminar presented by **Chelsea Groton Bank**.

"Money Madness strives to give students the tools they need to make important financial decisions as they graduate high school and take the next steps into adulthood. Our speakers shared their own personal stories and instilled guidance based on their experiences," explained Miria Gray, AVP, Community Education Officer at Chelsea Groton Bank. "It's a great program that gives real-world perspective on multiple facets of financial wellness."



**Chelsea Groton Bank** opened its new Downtown Norwich branch at the Mercantile Exchange Building, located at 55 Main Street, Norwich. This milestone marks the continuation of the Bank's longstanding commitment to the Norwich community, where Chelsea Groton's roots date back to 1858.



**Chelsea Groton** held its 170th Annual Meeting and shared the Bank's 2024 impressive results.



**Chelsea Groton Bank** hosted a Career Fair for candidates interested in exploring potential careers in banking, as well as summer internships.

As **Chelsea Groton Bank** approached its 171st anniversary, historical pieces once displayed in the Bank's downtown Norwich building are being given a new life at the Slater Museum of Norwich Free Academy and Mystic River Historical Society.



**Chelsea Groton Bank** announced Chelsea Groton Foundation's historic \$275K grant and unveiling of the Chelsea Groton Bank Gymnasium at the New London Community Recreation Center.



**Chelsea Groton Bank** celebrated 171 years of serving the communities of southeastern Connecticut. In honor of this milestone, all Bank team members were invited to select a non-profit organization to be the recipient of a \$100 donation from the Chelsea Groton Foundation, through the Acts of Kindness program. Through this year's initiative, \$21,700 was donated to 139 organizations.





Sixty-one **Connecticut Community Bank** employees and family members walked in support of STAR Lighting the Way Walk & Roll Fundraising Event at Sherwood Island State Park in Westport, CT. STAR's annual Walk & Roll Fundraising Event supports early childhood therapies, first jobs for transitioning high school graduates, and scholarships for life enrichment classes for adults with intellectual and developmental disabilities in Fairfield County.



**Connecticut Community Bank** employees and family members walked in Hartford in support of Connecticut Foodshare and their mission to raise funds and awareness about food insecurity in Connecticut.



*Pictured, Barbara Kamicker, Assistant Treasurer & Grants Team Leader, Care and Share; Dee Sullivan, VP, Foundation Director, Dime Bank; Nevien Nematalla, Corporate Officer, Trust Administration Officer, Dime Bank; and Pat Payne, President, Care and Share*

**The Dime Foundation** presented a grant to Care & Share of East Lyme, one of 24 grants the bank recently provided to local organizations as part of the first installment of annual distributions to the communities Dime serves. This grant funding will provide Care & Share assistance with the purchase of food for their food pantry.



*Pictured from Dime, Gerald Tavernier, VP, Sr. Commercial Lender; Nick Statoulas, Executive VP, Chief Operating Officer and Bill Anderson, VP, Residential Loan Officer*

**Dime Bank** is an annual sponsor of Rebuilding Together of Manchester, part of a national non-profit organization called Rebuilding Together. The goal of the organization is to bring volunteers and the community of Manchester, CT together to rehabilitate the houses of homeowners in need, including those with disabilities and older neighbors.



*Pictured, Nick Caplanson, Dime President and CEO; Lee Walter, Jr. GM, Norwich Sea Unicorns and Nick Statoulas, Dime Chief Operating Officer*

**Dime Bank** is the official corporate partner for the Norwich Sea Unicorns series of City Connect games, a tribute to the history of baseball in Norwich, featuring special jerseys that incorporate a design featuring the Three Rivers of Norwich, the Rose of New England and the Dime Bank logo.



From employing interns to backing school sports teams and bands, to supporting safe graduation night celebrations, **Dime Bank** shares a close relationship with all of our local high schools, faculty and students. To celebrate all of this year's local high school graduates, Dime showcased some of the high schools' best-known personalities.



In response to customers' voices throughout the community, **Essex Savings Bank** is proud to announce a new chapter in its legacy. Effective October 1, 2025, the institution will be known as **Essex Bank** – a shortening of the name that better reflects its expanding services and forward-looking approach. “As we prepare to celebrate our 175th anniversary, we have been listening closely,” said Diane Arnold, President & CEO of Essex Savings Bank. “Again and again, our customers tell us, ‘You are so much more than a savings bank.’ And they are right. The updated Essex Bank name honors our history while embracing our full capabilities, including trust and wealth management services.”

**Essex Savings Bank** donated \$10,000 in honor of Tri-Town Youth Services Bureau's 40th anniversary. The nonprofit organization helps the youth of Chester, Deep River, and Essex, addressing juvenile justice, crisis intervention, child welfare, mental health, positive youth development, and recreation.

**Essex Savings Bank** donated \$33,684 to Deep River Housing Authority (DRHA), which provides income-based elderly and disabled housing at Kirtland Commons. The Bank's donation will be used to upgrade the facility's ventilation and central air, a project which benefits Kirtland Commons' 45 residents as well as staff and visitors.

**Essex Financial** announced that Tim Furgueson, Michael LaRiviere, Kevin Nolan, Bill Tait, and James Sullivan were selected to the 2025 Forbes Best-in-State Wealth Advisors list, which honors top performing wealth management and financial planning advisors in each state.

\$120,000 was disbursed to area 501(c)(3)s, completing the customer balloting portion of **Essex Savings Bank's** Community Investment Program (CIP). Bank customers could select up to three nonprofits, and funds were allocated according to the proportion of the total vote each organization received.

**Essex Savings Bank** announced a partnership with Greenlight® Financial Technology, Inc. (“Greenlight”) to better serve families and help the next generation build healthy financial futures. Essex Savings Bank customers now have free access to Greenlight's award-winning family finance app, available through the Greenlight for Banks program.



## COMMUNITY CORNER



**Fairfield County Bank** sponsored a Hockey Camp at the Danbury Ice Arena for kids to learn to skate and play hockey for free with the Hat Tricks players.



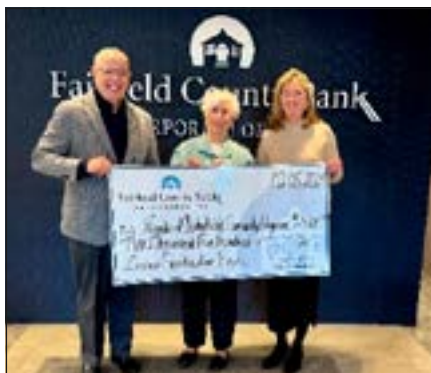
**Fairfield County Bank** matched up to \$7,500 of donations made to the Ridgefield Playhouse to help fund the books for their "From Page to Stage". Each donation of \$25 covers the cost of four books or five lunches for students. In addition, Bank employees volunteer as ushers at each of the performances.



**Fairfield County Bank** employees volunteered at an elementary school in Derby, teaching the importance of financial education to classrooms ranging from 1st-6th grade.



**Fairfield County Bank** collected food donations benefitting Jericho Partnership in Danbury, and Bridgeport Rescue Mission, with over 300 pounds of food being directed to the latter.



**Fairfield County Bank** sponsored the Ridgefield Senior Spectacular, held by the Town of Ridgefield's Commission on Aging. In addition, Executive Vice President of Marketing and Digital Banking, Stephen Wooters, presented to attendees on scam and phishing prevention.



April was Financial Literacy Month. Our Start 2 Save and Greenlight Programs at **The First Bank of Greenwich** are so important for the next generation to learn the importance of saving money and develop skills to be great consumers in their future.



**The First Bank of Greenwich** was a proud sponsor of Greenwich Restaurant week. Frank J. Gaudio and his team had a great time supporting the community.



**The First Bank of Greenwich** sponsored the Stamford Chamber of Commerce at the State of the City with Mayor Heather Cavanagh.



*First County Bank Assistant Branch Manager Sophia Jean (L), Branch Manager Sheila Content (C), State Representative Kadeem Roberts (R)*

Assistant Branch Manager, Sophia Jean, and Branch Manager, Sheila Content, of **First County Bank's** Norwalk – Main Avenue location, attended the Norwalk Legislature Forum, hosted by Keystone House.

"This was a well-attended and highly engaged forum that provided an opportunity for local government officials to hear the concerns of Norwalk constituents, which included feedback from CEO's of many community nonprofits," said Content.



*Jean and Content with State Representative Lucy Dathan*





*First County Bank volunteers during the Mini-Golf event*

**First County Bank** was the title sponsor of the Friends of the Fergerson Library's Mini Golf event. The weekend of mini-golf attracted over 550 people while raising money for the Stamford-based library, during the family-friendly indoor activity.



*First County Bank's CEO, COO and SVP Chief Retail Banking Officer honor top-producing Licensed Bankers at Awards Dinner*

**First County Bank's** top-producing Licensed Bankers from 2024 were honored during an annual President's Council Award Dinner. "These employees were recognized for their outstanding work assisting clients with life insurance and annuity solutions," said Tom Berta, Chief Retail Banking Officer for First County Bank.

Chairman and CEO of First County Bank, Robert J. Granata, President and COO, Willard Miley, and Chief Retail Banking Officer, Tom Berta, attended the reception and personally congratulated the awardees.

## SAVE THE DATE:

**November 6-9, 2025**

**Annual Meeting &  
Conference, Eau Palm  
Beach, Manalapan, FL**



*First County Bank's Assistant Branch Manager Sophia Jean (L) with Norwalk Mayor Harry Rilling and his wife (C), and Sheila Content, First County Bank Branch Manager (R)*

**First County Bank's** Norwalk Main Avenue, Branch Manager, Sheila Content and Assistant Branch Manager, Sophia Jean, had the privilege of celebrating Norwalk Mayor Harry Rilling at his final Mayor's Ball.

"For many years, Mayor Rilling has dedicated himself to serving Norwalk, leaving a lasting impact through his leadership and commitment to our community. We thank you for all your service and dedication to the residents and businesses that call Norwalk home," said Content.

The proceeds from the Mayor's Ball benefited the following nonprofits located in Norwalk: The Salvation Army and Family and Children's Agency.



**First County Bank** team at the Maple Sugar Fest. Sugaring Season has ended, but not without another successful **First County Bank** Maple Sugar Fest at the Stamford Museum and Nature Center. Over the three Fest Sundays, 3,000 people attended the event, enjoying maple sugar demonstrations, family-fun activities and goodies from the First County Bank tent. For almost 25 years, First County Bank has been a proud sponsor of the Maple Sugar Fest.



*First County Bank Team at Taste of Stamford*

The **First County Bank** team had a great time enjoying the sips and samples at the 31st annual Taste of Stamford event hosted by the Stamford Chamber of Commerce. The packed event featured over 25 food and beverage vendors, including tasty treats from some of Stamford's well-known eateries like Cingari Family Markets, Columbus Park Trattoria and DiMare Pastry.



*Luigi Presta, AVP, Mortgage Operations Administrator for First County Bank, with Chef of Columbus Park Trattoria*



*First County Bank's Norwalk Main Avenue Branch Manager Sheila Content (L) with FirstPrize Savings Winner Mr. Cooper (R)*

Mr. Cooper of Ridgefield is the latest winner of **First County Bank's** FirstPrize Savings account drawing.

"Mr. Cooper has been a customer of the bank for many years... he expressed his sincere gratitude on being awarded this generous gift which came as a complete surprise," said Sheila Content, Branch Manager First County Bank's Norwalk Main Avenue location.



## COMMUNITY CORNER

**First County Bank** hosted a series of First Time Homebuyer seminars educating potential homebuyers in the community about the benefits of owning versus renting, the mortgage process, the importance of good credit, and programs available for first-time homebuyers.



**Ion Bank** was named an Outstanding Lending Partner at the 10th Annual CT Green Bank Awards.



**Ion Bank** employees were on hand as Relationship Manager, Marianne Como, was recognized by Safe Haven of Greater Waterbury. Marianne received their Volunteer of the Year Award for her dedicated volunteer efforts for over 16 years.

**Ives Bank** was approved to participate in Federal Home Loan Bank of Boston's homeownership assistance programs, Equity Builder Program and Housing Our Workforce. Both programs help income-eligible homebuyers who are purchasing one-to four-family homes that will serve as their primary residence.

**Ives Bank** received a 5-Star Superior rating from BauerFinancial, the Nation's Premier Bank Rating Firm. A 5-Star Superior rating indicates that Ives Bank is one of the strongest banks in the nation, excelling in areas of capital, loan quality, profitability and more. This marks the 9th consecutive quarter where Ives Bank has earned this top rating.



**Ives Bank** employees had the rewarding opportunity to volunteer with Community Food Rescue at West Wooster Manor, helping distribute food and non-perishable items to seniors in need. It was an incredible experience to connect with our community and make a positive impact.



**Ives Bank** sponsored the Danbury Student and Business Connection breakfast. We've been a dedicated supporter of this vital program since its founding in 1990, and our employees are committed to mentoring Danbury students and making a positive impact in our community.



**Ives Bank** sponsored the Business Women's Forum, CT Dynamic Leadership Conference. Empowering and supporting women leaders.



**Ives Bank** sponsored the annual United Way of Greater Waterbury Galentine's event, making a significant impact by raising funds for vital women's health and wellness initiatives.



We are grateful for the commitment of our **Ives Bank** volunteers who generously contributed their time at the Walnut Hill Church Food Pantry, despite the cold weather.



**Ives Bank** was honored to be guest speakers at the Financial Literacy Breakfast hosted by Matson Financial Advisors, Inc at Café on the Green. We had a great time discussing important topics like Identity Theft, Elder Financial Exploitation, and Current Scams. A big thank you to everyone who joined us.





## COMMUNITY CORNER



**Ives Bank** had the honor of serving as the presenting sponsor for the Danbury Museum gala.



**Ives Bank** sponsored the Ferguson Library's A Novel Affair event.



**Ives Bank** sponsored the United Way of Coastal and Western Connecticut's "United for the Cause" gala, recognizing the impactful work of this remarkable organization.



We are happy to highlight the commitment and compassion demonstrated by our **Ives Bank** employees through their volunteering efforts at the Walnut Hill Church Food Pantry, where they have served over 1,000 food-insecure families and individuals in our community.



**Ives Bank** supported the annual Danbury St. Patrick's Day Parade as one of its sponsors. Our team had a fantastic time marching in the parade and connecting with the community.



**Ives Bank** attended the Greater Danbury Spring Career Fair at the Danbury Fair Mall. It was a fantastic opportunity to connect with talented individuals eager to take the next step in their careers.



**Ives Bank** sponsored the Small Business Lending Expo at Central Connecticut State University, hosted by the U.S. Small Business Administration. The event brought together small business owners and lenders to help foster growth and opportunity in our local communities.



**Ives Bank** team engaged in a rewarding volunteer experience at the Ridgefield Playhouse, contributing to the Arts and Education program, which offers inner-city third graders the opportunity to attend a complimentary performance of Charlotte's Web.



**Jewett City Savings Bank** donated 115 Boxcar Children books to the 3rd grade class at Putnam Elementary School.



**Jewett City Savings Bank** held a ribbon cutting at their newly remodeled Dayville office.



**Jewett City Savings Bank** was the major sponsor of the Eastern CT Performing Arts Association's Music Festival.



## COMMUNITY CORNER



**Jewett City Savings Bank** donated \$20,000 to St. Vincent de Paul Place Norwich, Inc. to assist with an HVAC installation as part of their energy efficiency project.



Team **Liberty** turned out to support Board Member, David Director, recently honored by HBRA.



**Liberty Bank's** Western Mass Team participated in a volleyball tournament hosted by the Boys & Girls Club of Holyoke.



**Jewett City Savings Bank** donated \$500 to the Project Pin Food Pantry in Moosup.



In memory of teammate, Jacqueline Nelson, **Liberty Bank Foundation** donated \$10,000 to Ebony Horsewoman.



**Liberty Bank's** CEO, David Glidden, at the Middlesex YMCA in support of their All Together Better Capital Campaign.



Team **JCSB** gardening crew helped clean up their sponsored garden in Putnam.



**Liberty Bank's** Laurie Salafia received the "Chief's Civilian Service Award" from the Middletown Police Department.



**Liberty Bank's** Head of Retail Lending, Matt Cammarota, met with Senator Chris Murphy's staff in Washington D.C.



Team **Liberty** celebrated National Apprenticeship Day.



**Liberty Bank's** New Britain Branch in the Valentine's Day spirit.



**Liberty Bank's** Kim Sylvia and Ornet Hines visited a local Rotary to raise awareness of elder exploitation.





**Liberty** Teammates hosted a panel discussion at the Bank's 200th Annual Meeting of Corporators.



**Liberty Bank** held its 'Take a Child to Work Day' in April.

**National Iron Bank** was ranked as a top-performing bank in Connecticut in the 2025 first quarter Bank Performance Report. Ranked second overall, the quarterly report documents National Iron Bank's high financial performance.



**New Haven Bank** was a Snicker Sponsor for New Reach Inc. Stand Up Against Homelessness at College Street Music Hall in New Haven.



*L-R: Richard Venditto, AVP and Judith Corprew, President & CEO of New Haven Bank; Ilene Cooke, SMPDA Spring Fling Committee Member; David Newton, SMPDA Spring Fling Committee Member and Board of Director of New Haven Bank*

**New Haven Bank** was a sponsor of the St. Martin de Porres Academy 20th Annual Spring Fling held at Woodwinds in Branford, CT., honoring Ann Baker Pepe and Greg Pepe.



*Pictured: Ann-Marie Ellis-Delisser and Paul Gwiazdowski of the West Haven Branch*

**New Haven Bank** participated in the Orange Chamber Health and Fitness Expo, an event hosted by the Orange Chamber of Commerce.



**New Haven Bank** sponsored the United Way of Greater New Haven Read Across America. The United Way of Greater New Haven prepares children to succeed in school and in life.



*L-R: Paul Gwiazdowski, Head Teller-West Haven; Shanique Reid, Operations Specialist*



Judith Corprew, President & CEO of **New Haven Bank**, had the honor of participating in an insightful fireside chat moderated by Samantha Williams and Latisha Douglas. She Means Business: Women Driving Economic Change – A Fireside Chat with Judith Corprew.



*L-R: Front Row - Jahkeeva Morgan, The Lab at ConnCORP; Judith Corprew, CEO of New Haven Bank. Back Row: Latisha Douglas, VP & Co-Founder of CMWP Foundation, Inc.; Samantha Williams, President & CEO, 628 Digital Design*



*Pictured L-R: Hala Urban, AVP-Branch Manager of West Haven, Byron Biney, CSR and Paul Gwiazdowski, Head Teller*

**New Haven Bank** collected Veterans Care Drive Donations to support Surfside Veterans during the holiday season.



## COMMUNITY CORNER



*Second from Left: Judith Corprew, President & CEO*

**Women Took the Lead: A Day of Empowerment and Inspiration!**

Judith Corprew, **NHB** President & CEO, had the pleasure of speaking on a Women in Finance panel, which focused on sharing her insights on leadership and creating positive change at the New England Women in Banking Conference, hosted along with the New England Mortgage Expo. Thank you for imparting your wisdom to the next generation of Women in Finance, Judith!



**Newtown Savings Bank** was honored to, once again, be recognized by Newsweek as one of America's Best Regional Banks.



**Newtown Savings Bank** visited McGivney Community Center to discuss partnerships and volunteer opportunities. Located in the heart of Bridgeport's East Side, this wonderful organization gives youth a safe space to be themselves, with caring mentors focused on their well-being and education.



*Pictured L-R: Staff of the New Haven Branch - Shanique Reid, Maribel Segui, Jeanette Andino and Halim Omar, AVP, Main Office Branch Manager*

**New Haven Bank** attended the Mind Blossom Event. Mind Blossom's mission is to empower people's mental well-being through mental health education and community engagement.



**Newtown Savings Bank** employees spread love with handmade Valentine's Day cards and goody bags for neighbors at the Woodbury Senior Center and Family & Children's Aid.



**Newtown Savings Bank** is empowering the next generation! The Shelton Branch hosted a workshop for local Girl Scouts covering the essential topics of budgeting, cybersecurity, and fraud prevention. The team was proud to equip these young leaders with vital financial skills as they prepare for graduation and beyond.



**New Haven Bank** was a Neighbor Sponsor of the 30th Annual LEAP Year Event. The LEAP Year Event is an evening of stimulating conversations, community connections, and rich learning and culture. The purpose of the event is to raise money to support LEAP's nationally recognized after-school and summer mentoring programs for children and youth living in New Haven's high poverty neighborhoods.



**Newtown Savings Bank** partnered with Economic & Community Development from Bethel, Brookfield, and Newtown for an insightful Economic & Business Outlook. Economist, Kartik Athreya of the New York Federal Reserve, shared valuable insights on the current economy and regional business conditions.



**Newtown Savings Bank** connected with industry leaders and the small business community at the Bridgeport Regional Business Council's inaugural Engage & Grow Expo.





The United Way of Coastal and Western Connecticut not only mirrors **Newtown Savings Bank's** geographic footprint, but also its deep commitment to community. The Bank was honored to continue to support the organization's meaningful work, whether through events, corporate sponsorship, or the annual employee giving campaign.



**Newtown Savings Bank** employees attended the Eggs & Issues Legislative Breakfast hosted by the Greater Danbury Chamber of Commerce. The keynote speaker, Governor Ned Lamont, provided insightful conversation about issues impacting the community, as well as future plans for the state.



**Northwest Community Bank** supported Hartford Healthcare's Charlotte Hungerford Hospital with a \$25,000 donation to its Rural Residency Program—an initiative focused on strengthening healthcare access in northwest Connecticut. Representing the bank were President & CEO Maura Malo and Board Chairman William J. Shea II.



The **Northwest Community Bank** team raised over \$6,500 in the 8th Annual Walk a Mile in Her Shoes event to support Susan B. Anthony Project's work to raise awareness of domestic and sexual violence.



The **Northwest Community Bank** team volunteered at the Hartford Area Habitat for Humanity RESTORE center.



**Northwest Community Bank** participated in the Business Showcase sponsored by the Northwest Connecticut Chamber of Commerce.



**Northwest Community Bank's** Moe Chislum, Assistant Vice President, Branch Manager was inducted into the Hall of Fame of Northwest Connecticut Chamber of Commerce.



Margret Warner, Senior Vice President, was honored with the Leadership Award at the 29th Annual Malcolm Baldrige Awards Dinner hosted by the Waterbury Regional Chamber in March. Margret was supported that evening by **Northwest Community Bank's** President and CEO, Maura Malo, and Executive Vice President and Chief Lending Officer, Greg Tonon. This well-deserved recognition reflects Margret's dedication, leadership, and impact on the business community.



**Northwest Community Bank** collected over 25 large bags of professional attire for Dress for Success – Hartford.



**Northwest Community Bank** made a \$15,000 contribution to Torrington's Warner Theatre.



## COMMUNITY CORNER



Northwest Community Bank's President, Maura Malo, presented a contribution of \$25,000 to Lisa Ferris, Executive Director of the United Way of Northwest Connecticut.



Oak View Group (OVG), the global leader in live venue development, premium hospitality, and 360-degree entertainment solutions, and the Capital Region Development Authority (CRDA), announced a new multi-year naming rights partnership with **PeoplesBank** to rename Hartford's 16,000-seat world-class sports and entertainment venue. The newly renamed PeoplesBank Arena is home of the American Hockey League's Hartford Wolf Pack, affiliate of the New York Rangers, 12-time National Champion UConn Women's Basketball team, and the six-time National Champion UConn Men's Basketball team, UConn Men's Ice Hockey, premier global concerts, and entertainment events.

**TD Bank** awarded a \$200k grant to the Community Renewal Team, Inc. (CRT), a CT-based nonprofit, through the bank's annual *Housing for Everyone* grant program.

The Connecticut Sun is excited to announce a new multi-year relationship with **TD Bank** to become the exclusive financial services sponsor for the WNBA team. This collaboration is designed to engage Sun fans while supporting community involvement and championing the growth of women's sports across New England.

**Thomaston Savings Bank** donated a total of \$27,375 to local organizations through their Denim Days initiative over the past twelve months. The Bank's Denim Days allow employees to wear jeans on Fridays throughout the month for a small donation to a preselected local nonprofit which provides vital services to the community.



**Thomaston Savings Bank** was recently awarded the James C. Smith Spirit of Excellence Award by the United Way of Greater Waterbury. The Bank was recognized at the United Way of Greater Waterbury's Annual Celebration and Awards event at the Aria in Prospect.



**Union Savings Bank** elected six corporators at their recent annual meeting. The Bank welcomed Joseph Chemero, Ella Cohen, Humberto Figueroa (missing from photo), Laura Hawley Mascolo, Daniel Ohlson, and Andrea Rynn.



As presenting sponsors of the Greater Danbury Chamber of Commerce Leadership Danbury program, Chelen Reyes, **Union Savings Bank** President & CEO, had the honor of welcoming the Class of 2025 at their kickoff event. Chelen shared his insights on the key qualities that define a strong leader in today's evolving landscape, sparking meaningful discussions among attendees, including USB participants Ryan Arconti and Christine Fleckenstein.



**Union Savings Bank** joined in the celebration of the history, mystery and magic of Danbury while benefiting the Friends of the Danbury Museum and all the educational programs they promote to our community.



The **Union Savings Bank** volunteer team enjoyed greeting and serving the residents of Ives Manor during the monthly onsite food pantry in partnership with Community Food Rescue.





On International Women's Day, **Union Savings Bank** chose to celebrate all the women on their team. They are proud of the 2,481 years in banking this group represents and their impact on molding the history of Union Savings Bank.



**Union Savings Bank** joined the community in gratitude to the United Way of Coastal and Western CT at their annual gala celebrating and raising awareness to the many programs and resources they provide, in turn enriching the lives of countless individuals and families in our community.



Michele Bonvicini, executive director of the **Union Savings Bank Foundation** had the honor of attending the Person of Courage award reception hosted by Brave Enough to Fail. With our combined efforts we hope to continue to empower young people to dream big and become the future leaders we all know they can be.



The WCSU Alumni Association hosted their 5th Annual Meet & Greet Networking Event at the Westside Campus Center. The event was a great opportunity for alumni, faculty, staff and community members to connect with students and each other.



Hats off to the Daily Bread Food Pantry and their leadership team! With their vision and unwavering persistence, they were able to open a state-of-the-art super pantry, a \$1M investment to completely reinvent the response to food and nutrition insecurity in Danbury and beyond. **Union Savings Bank** and the Foundation are long standing supporters of their mission to address food insecurity.



Our volunteer ushers loved welcoming the hundreds of children and teachers to the Ridgefield Playhouse. The fieldtrip included a live performance of Ellis Island and a presentation of awards for students who had been selected for their essay submission on their family's immigration story. The **Union Savings Bank Foundation** is a proud supporter of the Arts in Education programming.



**Union Savings Bank** newly hired team members welcomed Susan Giglio, executive director of Families Network of Western CT as she spoke about all their programs which work towards educating and preventing child abuse by empowering families with support and resources. The team assembled literacy gift bags to be shared with children aged 0 to five who participated in their Parents as Teachers Home Visitation program.



**Union Savings Bank** volunteers had an amazing time connecting with students from Danbury and Ridgefield High School. The Stock Market Challenge hosted by Junior Achievement of Greater Fairfield County allowed the students to participate in real life simulations of 60 days on the trading floor.



The Waterbury Chamber of Commerce plays a vital role in strengthening the regional economy by serving its members as a valuable network, resource, and advocate. At the 135th Annual Meeting & Luncheon, **Union Savings Bank** was honored to be recognized in celebration of our 10th anniversary as Chamber members, the award was received by Marlene Piche, executive vice president.



The Connecticut Bankers Association Women in Banking Conference was once again attended by a group from **Union Savings Bank**. It was a wonderful experience to witness and support Cindy Merkle, former USB President & CEO, as she moderated a discussion featuring several female CEOs. The conversation highlighted important topics such as leadership, time management, and the evolving landscape of the banking industry.



## COMMUNITY CORNER



The Women's Business Council, hosted by the Greater Danbury Chamber brought together a truly inspiring panel of professional women who are making a real impact. From leading in their careers to balancing motherhood and championing philanthropic causes, these women are living proof that passion and purpose go hand in hand. **Union Savings Bank** is proud to be part of a community that celebrates and uplifts strong, dynamic leaders!



Child Abuse Prevention Month gave **Union Savings Bank** the opportunity to plant "Pinwheels for Prevention," drawing awareness to the changes that need to take place in educating and prioritizing initiatives that make sure child abuse and neglect never happen.



The Southbury branch of **Union Savings Bank** participated in the Adopt-A-Shelf program at the Southbury Food Bank responsible for collecting boxes of potato flakes. With the support of their customers, community, and team members they ensure that there are enough to help meet the needs of our community.



**Union Savings Bank** rolled up our sleeves on Earth Day in partnership with the Housatonic Habitat for Humanity. Our management team grabbed rakes and other outdoor tools in support of our neighbors unable to care for their own homes due to health or other restrictions. The USB team took this year's theme "Our Power, Our Planet" to heart with direct action. In addition, we had another team at Harrybrooke Park in New Milford clearing walking trails ensuring the safety of their many seasonal visitors.



During Financial Literacy Month, a **Union Savings Bank** team took their financial skills on the road in partnership with the Junior Achievement of Greater Fairfield County. Our team participated in JA in a Day at Morris Street Elementary School offering 5th graders with the opportunity to dive into real life financial simulations through gamification and quick learning activities.



**Union Savings Bank** welcomed the 4th grade students from Pomperaug Elementary School. These inquisitive students had great questions related to saving, investing and even on how to buy a home. Our Southbury team made sure they left with a few tips that will help them through their financial journey.



In honor of Military Appreciation Month, the **Union Savings Bank** team chose to collect suits and professional attire in support of Save A Suit, an organization that equips veterans with job skills and interview apparel in preparation of assimilating back into the work force.



The **Union Savings Bank** Women in Leadership Forum group rallied together to help Real Food CT in their mission to provide healthy food options to local food pantries. Positioned to exceed 50,000+ pounds of food again this year we can say we had a hand in it by sharing a day weeding and planting new seedlings along with making a \$1,000 donation to help get them further on their way.





Danbury Portuguese Day honors Luis De Camoes, a renowned poet and national literary icon, who passed away on June 10, 1580. The **Union Savings Bank** team has participated in the Portugal Day festivities in Danbury for well over three decades and this year was no exception.



June 12 designated as Philippines Independence Day also observed as “Day of Freedom” in remembrance of the country’s independence from Spain in 1898. Born and raised in the Philippines, Chelen Reyes, **Union Savings Bank** President and CEO, proudly connected with his Filipino roots in the raising of the flag at Danbury City Hall along with Mayor Roberto Alves and other local delegates and community leaders.

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CBA at  
[www.ctbank.com](http://www.ctbank.com)**



**Union Savings Bank** volunteer team over 20 strong flexed their muscles and showed up with smiles in support of the annual United Way of Coastal and Western CT Day of Action. The team was spread throughout the community at Ability Beyond in Bethel, The Children’s Center of New Milford, Triangle Community Center in Norwalk and Action Learning Center in Danbury.



**Webster Bank**, together with Boys & Girls Clubs of Dorchester, Massachusetts, (BGCD) celebrated the opening of the Webster Bank Finance Lab, a program created to provide local students the skills needed for financial empowerment and future financial well-being. This program, funded by a \$100,000 grant from Webster, is the second collaboration in Massachusetts. To date, Webster has invested over \$1.7 million in nine Finance Labs throughout its footprint.



*Big Check presentation to the Boys & Girls Clubs of Dorchester for \$100,000 to fund the Webster/Dorchester Finance Lab partnership*



*Dorka Mills and Ivelisse Vazquez De Vega presented a financial literacy workshop to young adults from the Waterbury area*

**Webster Bank** and the City of Waterbury hosted a successful first-ever Youth Employment Fair, connecting hundreds of young job seekers with local employers, creating opportunities for summer jobs, internships and career development.



Continuing its ongoing partnership with **American Red Cross of Connecticut**, **Webster Bank** colleagues were the heartbeat of hope for patients and families as they came together for another successful donation event that will help save lives.



## COMMUNITY CORNER



*Webster associates at DIG Farms, an organization that provides healthy foods to families.*

In honor of **Webster Bank's** 90th Anniversary, colleagues are participating in 90 Days of Impact, an initiative designed to create meaningful impact while reinforcing the bank's values-driven culture. From June through September, volunteer opportunities have been organized throughout the bank's footprint offering colleagues the opportunity to give back to the communities where they live and work.



**Westfield Bank** donated to Family Life Lifters through a \$15,000 donation. Family Life Lifters is a local nonprofit in Bloomfield, CT that is committed to promoting strong, healthy, self-sufficient families by creating personal and family recovery through awareness, education, support, and advocacy.



**Windsor Federal Bank** team members had a fun and fulfilling day as they worked alongside their fellow neighbors in Bloomfield's Community Clean Up Day.



**Windsor Federal Bank** continued its support of Gentle Love Diaper Pantry, whose mission it is to connect marginalized, low-income families with some of the essentials needed to thrive while improving their quality of life, health and overall wellbeing.



**Windsor Federal Bank's** Golden Girls and Muppets competed in the Gran-Bee Trivia Contest, which raised funds for the Granby Education Foundation.



It was a family affair as **Windsor Federal Bank** team members and their families participated in Windsor's traditional Shad Derby Festival, marching in the parade.



**Windsor Federal Bank's** South Windsor Team participated in MARC, Inc's Rockin' Bowl-A-Thon, a fundraiser to help support individuals with intellectual and developmental disabilities.



Neither the frigid East Windsor Reservoir waters, nor the Big Bad Fraud Wolf, could keep **Windsor Federal Bank's** Piggy Bankers from the Panther Plunge and raising awareness and funds for East Windsor's Fuel Bank. WFB's team was once again the top fundraiser and placed in the costume competition!



**Windsor Federal Bank** continued its support of Operation Fuel and did our part to support them in filling the gap for our state's most vulnerable residents – children, senior citizens, working families, and people with chronic medical conditions. Operation Fuel helps people keep their homes warm and their lights on, power cooking appliances and medical equipment, store food and medications at safe refrigerated temperatures, and have access to running water for drinking, bathing, and laundry.



**Windsor Federal Bank's** Spring Shred Day drew long lines of customers and community members, who were eager to safely and securely dispose of their personal documents. Donations were also made by participants in the form of monetary and food contributions to the Windsor Food and Fuel Bank.







**Windsor Federal Bank** embraced its duty and responsibility to promote and educate customers and community members of all ages on careers in banking, leadership, and financial literacy. Pictured are team members speaking with high school students on leadership and financial literacy, and with elementary school students on careers in banking.



## Thank You to Our 2025 Independent Panel of Judges:

James Clarke

Martin Geitz

David Sidon



## Congratulations to the CSFM Class of 2025!

Windsor Federal Bank is especially proud to recognize two of our own grads: **Hannah Muska**, Branch Manager, and **Susan Kiddy**, AVP, Corporate Communications Officer

The dedication, leadership, and drive demonstrated by all graduates is inspiring. Congratulations - You did it!



Windsor | East Windsor | South Windsor | Bloomfield | Granby | Suffield  
[WindsorFederal.com](http://WindsorFederal.com)



## Connecticut Bankers Association Calendar of Events 2025 - 2026

SEPTEMBER 2025

- Sept 9 ASPIRE Leadership Academy  
– Courtyard Cromwell
- Sept 10-12 CSFM Opening Resident Session  
– Trumbull Marriott
- Sept 16 CT Bankers Forum: CSFM Reunion/AI Speaker  
– DoubleTree, Bristol
- Sept 25 HR Conference – DoubleTree, Bristol

OCTOBER 2025

- Oct 1 ALM Seminar – DoubleTree, Bristol
- Oct 2 Bank Director & Trustee SIM Training  
– DoubleTree
- Oct 9 New Leaders Award Gala – Foxwoods Casino
- Oct 9 BankWorld® Northeast Golf Tournament  
– Lake of Isles
- Oct 8-10 BankWorld® Northeast 2025  
– Foxwoods Casino
- Oct 21 ASPIRE Leadership Academy  
– Courtyard Cromwell
- Oct 22 CSFM 2026/2027 – Courtyard Cromwell
- Oct 28 Bank Security & Risk Management Seminar  
– Home2 Suites, Bristol
- Oct 29 Leadership Lab – Sheraton, Rocky Hill

NOVEMBER 2025

- Nov 6-9 CBA Annual Meeting & Conference  
– Eau Palm Beach, Florida
- Nov 18 CBA ASPIRE Leadership Academy  
– Courtyard Cromwell
- Nov 19 CSFM 2026-2027 – Courtyard Cromwell

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 22 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 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 11 CT Bankers Forum Annual Golf Tournament  
– Chippanee 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](http://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](mailto:ktuttle@ctbank.com).

**For bank educational webinars, visit [www.ctbank.com](http://www.ctbank.com)**



## ASSOCIATE MEMBER NOTES

**Luse Gorman** served as legal counsel to Guilford Savings Bank in its merger with Eastern Connecticut Savings Bank.

**PWCampbell** added Sandra Echtler, a seasoned and results-driven Real Estate Strategy Leader, to its team. With a proven track record in developing and leading strategies for site selection, market analysis, and multi-state portfolio management, Sandra brings a wealth of expertise to PWCampbell. She will serve as Director, Market Strategy & Analytics.

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