cba

QUARTERLY

Spring 2026

The Official Magazine of the Connecticut Bankers Association

TALENT DEVELOPMENT

Building the Next Generation of Banking Leaders

IN THIS ISSUE:


NESGroup
Experience the difference®
ELEVATING
EXPERIENCES
BY DESIGN
From concept to completion, we create modern banking environments that connect, inspire, and perform—built to support today's needs and tomorrow's expectations.
ARCHITECTURE
BUILDING
MARKETING
EQUIPMENT
new england
new york
new jersey
pennsylvania
nes-group.com
SENECA SAVINGS

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.

Contact Us
Connecticut Bankers Association
10 Waterside Drive, Suite 300
Farmington, CT 06032-3083
Telephone: 860-677-5060 | Fax: 860-677-5066
cba@ctbank.com | www.ctbank.com

CBA Quarterly
is an official publication of the Connecticut Bankers Association and is published quarterly by

MSU Print, LLC
300 Hartford Avenue
Newington, CT 06111
Ph: 860-523-0670 | msuprint.com

Table of Contents

FEATURES

IN EVERY ISSUE

CHAIRMAN'S NOTE

Talent Development and Community Banks

Community and regional banks are foundational to the U.S. financial system—serving small businesses, local consumers, and regional economies. But recruiting and retaining key talent is becoming increasingly difficult. As technology, regulation, and competitive pressures evolve, community banks are facing a growing "talent gap" across roles ranging from risk and compliance to digital banking and lending. Understanding what is driving the shortage—and how recruiters and bank leadership can address it—is critical as we move forward.

Recruitment is a challenge faced by our industry as a whole. However, community banks in particular face competition in recruitment with peers and large banks and fintechs. These kinds of businesses typically offer higher pay, equity, flexible work environments, and advanced technology. With younger generations of workers especially prioritizing these kinds of attributes, community banks tend to lose out on qualified new hires.

Meanwhile, an aging workforce further adds strain to employee growth in our industry.

Community banks increasingly need candidates with financial technology experience, including cloud computing, data analytics, cybersecurity, and digital product management, as well as compliance and audit specialists who also understand technology. Traditional banking pipelines haven't focused on developing these skills in their existing workforce, and roles that blend finance and digital innovation are particularly hard to fill.

Overall, Connecticut's labor market is tight – we are experiencing low unemployment and also an aging workforce. Additionally, while some might see our proximity to New York, Hartford, and Boston as a plus, we lose out on employees who are attracted to working in a bigger city and for a larger organization.

At Ives Bank, we are working to combat these challenges by recognizing that our greatest asset is our employees. We are expanding our employee training and development programs to support growth and made this a strategic priority for the bank. Additionally, we've developed specific departmental training modules that can help reinforce areas of weakness or expand on areas of interest. We also offer external classes, seminars, and webinars related to banking-specific roles and responsibilities, an Ives Bank Tuition Reimbursement Program, and partnerships with higher education institutions that offer tailored education curriculum for Ives Bank employees and a 20% discount for undergraduate and graduate certificate and degree programs for all bank employees.

Martin G. Morgado
CBA Board Chairman
President & CEO, Ives Bank

We've also supplemented our efforts with the expansive talent development resources of the Connecticut Bankers Association. The CBA's Connecticut School of Finance & Management (CSFM) is their premiere banking education and management program. A two-year program taught at the undergraduate level; the curriculum is designed to provide an opportunity for junior bank management personnel to obtain a more comprehensive understanding of financial services. Founded in 1962, and with almost 3,000 graduates since its inception, the CSFM is viewed as a proven management development staple with a track record of shaping future leaders.

For new and emerging leaders, the CBA's ASPIRE (Advancing the Skills, Passion, Impact & Resiliency of Emerging Leaders) Leadership Academy offers opportunities to develop and enhance the softer skills of leadership and management. The Academy's curriculum is delivered in 10 days over a one-year period, which allows students to immediately put into practice the skills they acquire. Additionally, students build close bonds with their cohort members, fostering an established network of future bank leaders throughout Connecticut.

The CBA also offers training by OnCourse Learning – providing webinars, live streams, workshops and training programs on over 1,000

Continued on page 6

From the President's Desk

Thomas S. Mongellow
President & CEO
Connecticut Bankers Association

As we are all experiencing, the banking industry is going through one of the most significant periods of transformation in its history. Rapid advances in technology, ever changing customer expectations, fraud and cybersecurity threats - and of course, competition from unregulated fintechs and non-banks - are reshaping how banking services are delivered. In this environment, one of a bank's greatest competitive advantages is not only a strong balance sheet, but a strong team of employees.

Banking has always been built on trust, expertise, and relationships. While technology constantly changes how customers access our products, the success of every bank still depends on the knowledge, judgment, and leadership of its team. As the industry continues to evolve, talent development has become one of the most important strategic investments a bank can make. While it used to be considered a basic function of Human Resources, it's now a business mandate that directly affects growth, innovation, and long-term organizational success. The roles that once focused on transactions now require employees to analyze and solve problems, advise customers, and collaborate across business lines, and at the same time, customers expect personalized service to be delivered seamlessly through both new and traditional channels.

To meet these expectations, banks must continuously invest in their workforce. Talent development has to be ongoing and meaningful. It has to become part of the organization's culture, where team members are always encouraged to build new skills, embrace innovation, and prepare for future roles and responsibilities.

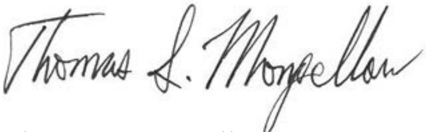
Meanwhile, the competition for skilled talent has become intense. Banks are no longer just competing with other financial institutions. Fintechs, private equity, consultancies – even the State of Connecticut - actively recruit existing and potential bankers with skills in finance, IT, cybersecurity, and digital delivery of products and services. Banks that are known for prioritizing employee growth gain a solid competitive edge in attracting and retaining talent. Attracting that workforce, particularly younger professionals, is now more challenging than ever. It's not just about competitive compensation, although salary compression is still very real, they're looking for meaningful work, flexible hours, career pathways and visible leaders who will invest in their future.

Retention is equally important as many banks prepare for significant workforce transitions. Across the industry, the average age of bankers nationwide is 55 which means our experienced leaders and longer tenured employees may be approaching retirement. We'll have to deal, not only with leadership gaps, but the loss of valuable institutional knowledge. Developing future leaders from within – and keeping them - helps ensure business continuity while preserving a bank's culture. Internal development can also reinforce that advancement is based on growth and performance rather than external hiring alone. And as no surprise, encouraging collaboration across departments can be a key component of that growth. As functions within a bank become increasingly interconnected, employees need to be able to work across retail, commercial and wealth management – while keeping IT, operations, and compliance functions in mind. There's no question that cross-department development broadens perspectives and supports faster decision making.

Perhaps most importantly, investing in people demonstrates that employees are valued as the organization's greatest asset. When individuals believe their employer is committed to their professional growth, engagement increases. Engaged employees are more productive, more innovative, and more likely to remain with the organization. They also become ambassadors for the institution, helping attract new talent and strengthening the bank's reputation in the communities it serves.

The CBA, its Board of Directors and the Human Resources, Leadership Development and Management Development Committees recognize this imperative, and continually provide input and guidance as we produce the next level of talent development options for our member banks. Our two-year Connecticut School of Finance and Management is widely recognized throughout the northeast as the premier banking program, and our recently developed ASPIRE Leadership Academy has been widely viewed as a must-attend offering. As we continually strive to fulfill the many needs of our banks, it's only appropriate that the theme of this edition of CBA Quarterly is talent development.

You'll see throughout the articles and pages of this edition that one principle remains constant: Organizations that invest in their people invest in their future. Talent development is not simply about preparing employees for their next job, it's about preparing the banking industry for its future.



Thomas S. Mongellow
President & CEO
Connecticut Bankers Association

Talent Development and Community Banks | Continued from page 4

topics. These courses provide developing bank professionals with an easy way to access a greater depth of knowledge on a specific subject, providing them with customized professional development.

As community banks continue to grapple with the challenges of recruitment and talent development, building internal career pathways and reskilling staff are increasingly essential steps to take to ensure an effective – and committed – workforce. By combining internal training and development programs with the external resources offered by an organization like the CBA, community banks can position themselves for long-term strength and continuity, while offering their employees advanced knowledge and professional fulfillment.

Martin G. Morgado

Martin G. Morgado
CBA Board Chairman
President & CEO, Ives Bank

127th CBA ANNUAL MEETING & CONFERENCE

NOVEMBER 12-14, 2026

The Breakers

Palm Beach, Florida

Hotel Reservation **Sponsor Opportunities** **CBA Registration**

For further information, please contact the Association at cba@ctbank.com or 860-677-5060.

Fraud Starts Elsewhere. Banks See It When It Becomes Real

Arthur T. Corey
Executive Vice President &
General Counsel
Connecticut Bankers Association

Fraud has become one of the most difficult consumer protection challenges facing banks, lawmakers, regulators, and consumers alike. The 2026 legislative session gave the CBA an opportunity to socialize that challenge in a more coordinated and results-oriented way.

The CBA sponsored the legislation that became Public Act 26-51, which creates a consumer fraud working group composed of state officials, legislators, banks, credit unions, consumer representatives, and advocates for the elderly. The legislation grew out of the CBA's discussions with the Banking Committee about the need for a more complete examination of fraud—where it begins, how it moves, what banks already do to protect consumers, and what banks cannot accomplish alone. Those discussions helped shape the proposal and build support for its passage.

Fraud today rarely begins at the teller line. It often begins with a text message, a spoofed telephone call, a fake online relationship, a fraudulent social media advertisement, a compromised email, or a criminal impersonating a bank, government agency, employer, relative, or law enforcement officer.

A June 30, 2026, report by the Stop Scams Alliance, with research assistance from Gallup, found that "the most common entry points for scams were online purchases, phone calls and social media," and that scam victims reported that most communications with scammers took place through "phone calls, text messages and email." By the time the consumer contacts a bank, the scam may already be well underway. The customer may be frightened, isolated, coached by the criminal, or convinced that the transaction is urgent and legitimate.

The public discussion also often misses another important point: the banking system already operates under consumer protection laws and network rules that provide fraud-loss protections unlike those found in most other industries. The Truth in Lending Act generally limits consumer liability for unauthorized credit card use to $50. The Electronic Fund Transfer Act and Regulation E provide significant protections for unauthorized electronic fund transfers, with liability limits tied to prompt reporting. Major card networks also maintain zero-liability rules for many unauthorized card transactions. Banks investigate disputes, monitor accounts, educate customers, train employees, file reports, cooperate with law enforcement, and often absorb losses.

But those protections also reveal the limits of the current framework. Many modern scams are not traditional unauthorized transactions. They are consumer-authorized transactions induced by deception. The consumer may initiate the transfer, withdraw the cash, buy the gift cards, send the wire, use a payment app, or move funds to cryptocurrency because a criminal has manipulated the consumer into doing so. In those cases, the bank may see the money leave, but the fraud was designed, initiated, and coached elsewhere.

Connecticut and other New England states have already recognized, in the elder financial exploitation context, that banks need practical tools when something appears wrong. The Association sponsored Connecticut's elder financial exploitation legislation and worked side by side with the Department of Banking on that bill. Connecticut, New Hampshire, Vermont, Maine, and Rhode Island have all enacted versions of laws that permit financial institutions, in appropriate circumstances, to report suspected exploitation, contact trusted or associated third parties, place temporary holds on suspect transactions, and receive good-faith protection when acting to protect older or vulnerable customers.

That regional trend should inform Connecticut's next conversation. Elder exploitation laws recognize a practical truth: sometimes the best way to protect a consumer is to slow down a transaction long enough to ask questions, contact the right people, or alert the appropriate authorities. The 2026 fraud working group gives Connecticut an opportunity to consider whether similar practical tools, public education, and coordination are needed for a broader range of scams.

The working group gives us an opportunity to discuss difficult questions in a practical way. When should a bank be able to delay a suspicious customer-directed transaction? What liability protection is needed when a bank acts in good faith? How can law enforcement receive useful information quickly? How can public education reach consumers before the criminal does? How should telecommunications companies, social media platforms, payment systems, regulators, families, and community organizations be part of the solution?

The Association's goal is not to shift responsibility away from banks. Banks will continue to protect customers, train employees, invest in security, and work with regulators and law enforcement. Our goal is to make fraud prevention more effective by educating the Banking Committee and legislators about how today's scams actually operate and where they originate, and by offering constructive solutions that reflect the full fraud ecosystem.

Fraud is no longer just a banking issue. It is an ecosystem issue. The 2026 working group gives Connecticut a chance to treat it that way.

The Succession Time Bomb

By D. Wade Shows, MSOD, PCC | Executive Coach & Leadership Consultant, Smith & Wilkinson

Here is the number that should keep every community bank leader up at night: 40 percent. That is the share of banking CEOs planning to retire within the next five years. Pair it with this: only 18 percent of those CEOs have a named successor and a transition timeline in place.

That gap, between the wave of departures coming and the leaders ready to step into those roles, is the succession time bomb ticking inside our industry. Most banks have not yet started to defuse it.

A Perfect Storm

The leadership pipeline problem isn't happening in isolation. Connecticut's labor force participation rate remains near multi-decade lows. Nationally, there is roughly one unemployed person for every job opening, a ratio that was almost unthinkable just a few years ago. And the pool of experienced bankers to recruit from has shrunk dramatically: the number of FDIC-insured institutions has declined by more than 31 percent over the past decade.

The talent you cannot develop internally, you will increasingly struggle to find externally. For community banking, that math is not going to get easier.

The Hidden Cost of Waiting

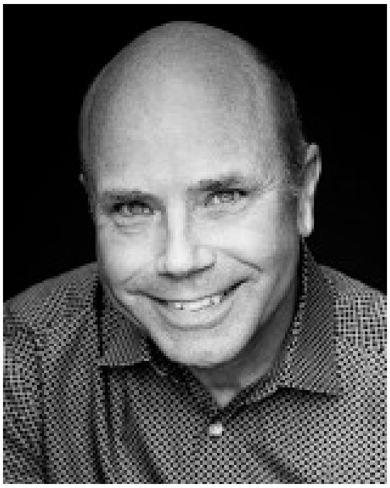
Leadership gaps don't just hurt performance. They drive consolidation. Between 35 and 40 percent of banking executives and directors who are open to selling say that a CEO succession failure, or an inability to fill senior leadership roles, could precipitate a sale within five years. Succession risk is M&A risk. For community banks committed to remaining independent, that is an existential threat hiding in plain sight.

The good news: it is a solvable problem, but only if you start now.

The Five-Ingredient Formula

The banks that build sustainable leadership pipelines consistently do five things:

- **Senior leadership sponsorship:** The CEO and executive team don't just bless the program. They show up. When a sitting CEO spends an hour a month mentoring a high-potential commercial lender, every other leader in the building understands that development is real work, not a checkbox.
- **Strategic integration:** Development is tied to the three-to-five-year strategic plan, succession mapping, and performance management, not parked off to the side as an HR initiative.
- **Protected time:** Time is a non-renewable currency. Learning gets shielded from the competing demands that routinely crowd it out. If development sessions are the first thing canceled when a big deal lands or the examiners show up, your people learn quickly that it was never a priority.
- **Readiness-based selection:** Resources go to people who are both motivated and have the capacity to grow. Naming participants publicly, the way you would announce a promotion, signals that a seat in the program is something to earn, not a remedial assignment.
- **Measurable outcomes:** Success is defined before the program begins: manager assessments, engagement scores, 360-degree feedback, and talent retention metrics.



D. Wade Shows, MSOD, PCC

How to Get Started on Your Own

You don't need a large budget to take the first step. Pull your leadership team together and map your ten most critical roles, the positions where a departure would genuinely threaten strategic continuity. For each, identify your most "ready" internal candidate: someone with both the motivation and the bandwidth to grow into the responsibility.

With that map on the table, ask three questions: Where are the gaps? What would it take to close them? What is the single best development opportunity we could create for each person in the next six months? Get specific. Does your Controller have enough asset-liability experience to step into your retiring CFO's role, or have they only ever owned the close and the call report? The honest answers are usually uncomfortable, which is exactly why they are worth asking out loud. For a low-cost place to start, Ram Charan's The Leadership Pipeline is a practical guide to developing leadership capability at every level in your bank, in yourself and in key leaders on your team.

When an Outside Partner Is Worth It

One place where an external partner consistently earns its keep is C-suite succession, especially for the CEO and direct-board-report roles. The value is not only search capacity. It is process rigor and third-party objectivity.

When succession runs through a structured, externally facilitated merit process, with transparent evaluation criteria, rigorous assessments, and independent facilitation, every stakeholder can trust that the decision was reached fairly. That trust matters. Without it, even the right choice can be undermined by internal politics, second-guessing, or the lingering suspicion that some better candidate was out there. A credible outside process doesn't just surface great leaders. It builds confidence in the decision and gives the incoming leader the legitimacy they need to lead.

Development Is the Differentiator

The banks that will win the talent competition over the next decade are not necessarily the largest or the highest-paying. They are the most intentional, the ones that treat developing the next generation of leaders, and with them the cultural nucleus of the bank, as a board-level strategic imperative rather than an afterthought. The succession clock is running. The best time to start was five years ago. The second-best time is now.

D. Wade Shows, MSOD, PCC, is an Executive Coach and Leadership Consultant at Smith & Wilkinson. He can be reached at wshows@smithandwilkinson.com or 925.817.9778.

SMITH & WILKINSON
PARTNERS IN TALENT

For Commercial Lenders: Characteristics of Commercial Borrower Quality

By Harris Berger, Banking Consultant

Credit underwriting and analysis have the ultimate goal of determining the likelihood that our commercial borrowers will repay their loans within agreed terms. A proper credit analysis, in broad terms, is based upon a disciplined review and assessment of a borrower's management quality, market trends, and historical and projected financial performance, as driven by company management's mission, direction, strategic plans, and market characteristics, and further, as impacted by competition and the particular risks and challenges the company may encounter. The monitoring of existing credits is done to assure lenders that borrower performance is consistent with the expectations from the original underwriting, and that signs of deterioration are identified early. Importantly, company management also should be fully aware of the specific financial and nonfinancial resources necessary to accomplish their company's strategic plans, and further, should possess an achievable plan to secure and deploy them as needed. While underwriting processes may vary across institutions, the actual analysis processes may differ based on their individual risk appetites and target markets. They should nevertheless be thoughtfully designed to assess the characteristics of prudent and acceptable additions to the commercial loan portfolio.

> **"Specifically, the overall goal is to determine a borrower's Business Sustainability, Debt Capacity, and Financial Flexibility."**

What follows is a discussion of the three key qualitative concepts that point to acceptable and favorably risk rated commercial borrowers. Specifically, the overall goal is to determine a borrower's **Business Sustainability, Debt Capacity,** and **Financial Flexibility.** While distinct concepts, they very much overlap and are interrelated, and generally move in the same direction. Keep in mind, the application of these concepts in credit assessment is not a substitute for comprehensive and disciplined credit analyses.

The assessment of **Business Sustainability** requires lenders to step out of their lender's shoes and view their commercial borrowers from the perspective of an actual businessperson and ask themselves: Does this business and its mission make good sense? Is it viable over the long term? Given the internal and external challenges to this business, does it have the ability to overcome them, grow, and continue successfully to honor its obligations? Again, good borrowers are those with highly sustainable underlying businesses, capable leadership, and strong capital and equity bases, along with sufficient levels of identified and predictable cash flow to service debt and obligations and carry on those businesses successfully.

For each borrower, lenders should have a view of their overall **Debt Capacity,** which is an indication of the type, level and structure of debt that can be comfortably serviced under reasonably expected operating scenarios, and, importantly, along with an acceptable margin for error. This determination similarly requires a rigorous analysis of the borrower, with a critical view of balance sheet strength, along with particular focus on reliable sources of repayment and the expected level of cash flow available to service debt. In other words, lenders should determine how much debt or additional debt individual borrowers can prudently and comfortably manage. At all times, with these internal thresholds in place, lenders have good opportunities to avoid high risk over-lending. As companies evolve, grow, or decline, these debt capacity thresholds may change, but should remain integral to our credit decisions.

Financial Flexibility, also known in some banking circles as "wiggle room," is the margin for error in a borrower's financial performance and ability to service obligations, and thus also indicates the ability of borrowers to manage through changing conditions, difficult times, and absorb shocks to their businesses. This requires a financial analysis focused on liquidity, leverage, earnings stability, available cash flow and the critical equity cushion present to absorb these shocks, thus keeping the company viable. Companies with strong financial flexibility also benefit from access to diverse sources of credit, capital and funding, and are thus better able to more easily navigate through volatility, pursue strategic opportunities, and attract debt and capital on favorable terms. Conversely, companies with little or poor financial flexibility may be vulnerable, as they can access additional funding sources only on a limited basis, and further, may be closed from bank lending markets. These borrowers thus have heightened credit risk. Smaller commercial borrowers may have constrained financial flexibility, and thus lenders should be aware of this and be more rigorous in their underwriting, highly focused on assessing management, business plans, financial performance, and, importantly, collateral support.

Conclusion

These three borrower quality concepts, if applied thoughtfully, can be helpful in identifying higher quality borrowers. If we go beyond traditional credit analysis and conventional metrics, and incorporate these concepts, also evaluating borrowers in terms their sustainability, debt capacity and financial flexibility, decision-making, and portfolio performance can be improved.

Harris Berger is a banking consultant and former CBA instructor. He can be reached at hsberger212@gmail.com.

MEET A BANKER

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

Caitlin Domina, Financial Analyst, Liberty Bank, Middletown, CT

Q Where did you work before your first job in banking, and how did you get your start in the banking industry? While earning my undergraduate degree, I worked as a retail sales manager. That experience sparked my interest in finance. I found it fascinating to analyze my department's P&Ls each month and use those insights to improve performance. It ultimately led me to change my major from marketing to accounting.

I then worked as a staff accountant for an office equipment leasing company before joining Liberty Bank as an accountant. I consider myself an "accidental banker," as I never expected to find such a strong passion for the industry. What drew me to Liberty, and to community banking more broadly, was its genuine commitment to both employees and the communities it serves. What has kept me there is that same commitment to developing team members and making a meaningful impact.

Q What has been your career path in banking, to date? I joined Liberty Bank as an accountant in May 2023. In 2024, I began the Connecticut Bankers Association's (CBA) Connecticut School of Finance and Management (CSFM) program, which provided a comprehensive understanding of the business of banking and the industry's evolution. CSFM solidified my passion for banking.

> "Strong financial planning and analysis ultimately helps the bank operate more efficiently and strategically."

In 2025, I pursued a new challenge by joining Liberty's AICPA-CIMA apprenticeship program, an initiative introduced by our CFO, Paul Young, to attract, develop, and retain the next generation of finance leaders. The program prepares finance professionals for the future of the industry through a series of exams leading to the Chartered Global Management Accountant (CGMA) designation, while also providing opportunities to connect with professionals worldwide.

My experience in the banking industry has been a turning point in my career. After taking the first of two CGMA exams in November 2025, I achieved a joint-first ranking globally. Then in April 2026, I graduated from CSFM as class valedictorian and was honored to receive the John C. Shortell Award for Academic Excellence and the Michael J. Piette Honors Award.

In Fall 2025, I transitioned into my current role as a financial analyst, where I support various lines of business across the bank and continue to deepen my knowledge of the industry.

Caitlin Domina

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

As a financial analyst and business partner, I help bridge the gap between Liberty's finance function and its lines of business. I support my partners through budgeting, forecasting, and scenario analysis, enabling more informed decision-making and effective resource allocation.

Strong financial planning and analysis ultimately helps the bank operate more efficiently and strategically. This contributes to Liberty's ability to be a top employer, invest in its communities, and continue innovating for its customers.

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

Banking offers a uniquely rewarding career in one of the world's most foundational industries. Even in non-customer-facing roles, the work we do has a direct and meaningful impact; whether it's helping a family purchase their first home, supporting small business growth, or promoting financial literacy within our communities.

I'm motivated by the opportunity to continuously learn, whether through volunteering alongside colleagues, exploring technological advancements, or understanding how broader economic trends shape our environment. Banking is an industry where you can see the tangible results of your work every day.

For anyone considering a career in banking, I would strongly encourage you to take the leap! It's a field full of opportunity, purpose, and long-term growth, and for me, it's where I ultimately found my passion.

CBA's Women in Banking Conference Features Inspiring Sessions on Leadership, Career Development and Timely Topics in Banking

The 300 attendees at the Connecticut Bankers Association's 11th Annual Women in Banking Conference, held April 24 at the Mystic Marriott, experienced a full day of inspiring presentations, engaging discussions, and valuable networking opportunities focused on leadership, career advancement, and the evolving future of banking.

The conference, along with the cocktail reception held the evening prior, brought together women executives and banking professionals from across Connecticut to connect with peers, exchange ideas, and gain insight into navigating today's rapidly changing financial services landscape — including the growing influence of artificial intelligence and digital currencies.

The event opened Friday morning with welcoming remarks from Martin Morgado, CBA Chair and President & CEO, Ives Bank, who emphasized the importance of fostering leadership development and professional growth within the industry. Morgado then introduced Erica Torres and Kelley Chartier of Wolf & Company, the conference's Platinum Sponsor since its inception, who served as masters of ceremonies throughout the day.

The first educational session, "Tokenized Money: What's Real, What's Next," featured Brooke Ybarra, Senior Vice President for Innovation and Strategy at the American Bankers Association. Ybarra delivered a comprehensive overview of the rapidly developing world of digital currencies and tokenized money, explaining how stablecoin and tokenized deposits are emerging as some of the earliest real-world applications. Her presentation highlighted both the opportunities and challenges these innovations may create for financial institutions of all sizes.

Next, attendees heard from Lisa Jacobi, Senior Vice President and Chief Human Resources Officer for COCC, who presented "Navigating the Unmapped: Building Careers in the Age of AI." Jacobi explored how artificial intelligence is reshaping career paths within banking, making them increasingly adaptive rather than linear. She emphasized that qualities traditionally associated with strong women leaders — including collaboration, intuition, empathy, and contextual thinking — are becoming even more critical in an AI-driven workplace.

The conference also featured a lively and interactive Jeopardy!-style session led by Michelle Orsini, Chief Service Officer and Jill Flaherty, Senior Vice President & Chief Marketing Officer, both of COCC. Through rapid-fire questions and audience participation, the presenters engaged attendees on topics ranging from innovation and leadership to technology trends shaping the future of financial services. The energetic format provided both entertainment and meaningful industry insights.

The event concluded with a powerful keynote presentation by April Lewis titled, "OWN YOUR IMPACT: Clarity, Confidence, and Courage to Lead Forward." Drawing on her experiences as a combat veteran, former international athlete, and executive coach, Lewis challenged attendees to lead with purpose, confidence, and authenticity. Her message centered on the importance of recognizing one's influence, embracing leadership opportunities, and showing up each day with clarity and intention. Lewis's dynamic presentation resonated deeply with the audience and earned a standing ovation to close the conference.

The CBA extends its sincere appreciation to all the sponsors whose support made the Women in Banking Conference possible. The continued commitment of our membership helps provide meaningful educational and networking opportunities that empower and advance women throughout Connecticut's banking industry.

cba WOMEN IN BANKING

THANK YOU TO OUR SPONSORS

PLATINUM

WOLF & COMPANY, P.C.

GOLD

COCC collaborative to the core

Bankwell Bank smart. Bank local. Bank well.

MASHED POTATO BAR

ONEDIGITAL

PROSECCO BAR

ICBA One Mission. Community Banks.

LANYARDS

red barn consulting, llc

GENERAL

CATIC

MEMBER BANK SPONSOR

Centreville Bank.

Chelsea Groton Feel good about your bank®

drbank

Essex Savings Bank Service & Trust Since 1851

Fairfield County Bank

GSB The only bank you'll ever need.

Jewett City Savings Bank

New Haven Bank Working for you.

Newtown Savings Bank The Power of Local

northwest Community Bank Trusted. Innovative. Connected.

The First Bank of Greenwich™ The Bank that comes to you

The Milford Bank Always There.

Thomaston Savings Bank

TSB Torrington Savings Bank

Union Savings Bank

Windsor Federal Bank

RAFFLE PRIZE SPONSOR

Centreville Bank.

Kilpatrick Townsend

red barn consulting, llc

Updike . Kelly . Spellacy UKS Meritas Law Firms Worldwide

ASPIRE Leadership Academy Awards 30 Bankers

The Connecticut Bankers Association proudly recognized 30 participants of its year-long ASPIRE Leadership Academy during an awards program held on December 16, 2026 at the Courtyard Marriott in Cromwell, CT. The program celebrates emerging leaders in Connecticut banking who have demonstrated a strong commitment to personal and professional growth throughout the intensive leadership development experience.

The ASPIRE Leadership Academy was created to help cultivate the next generation of banking leaders through a curriculum focused on self-awareness, communication, emotional intelligence, coaching, and transformational leadership. While the program does not require formal papers or written assignments, participants quickly discovered that the experience challenges them in meaningful ways.

Throughout the year, students dedicated themselves to monthly classes, thoughtful self-reflection, and the ongoing development of their leadership skills. Faculty members and presenters guided participants through interactive sessions designed to strengthen both personal effectiveness and leadership impact within their organizations.

The 2025 curriculum included:

- **Introduction to Leadership** — *Kristin Zummo*
- **Emotional Intelligence** — *Gregg Barratt*
- **Leading During Times of Change & Uncertainty** — *Wilbur Pike*
- **Creating, Managing, and Sustaining High Performing Teams** — *Kate Wall, Ph.D.*
- **Leading From the Middle** — *Cynthia Shahen, Ph.D.*
- **How to Be a Better Leader from the Inside Out** — *Cindy Donaldson*
- **My Team** — *Gail Eister*
- **Coaching** — *Cynthia Shahen, Ph.D.*
- **Transformational Leadership** — *Gregg Barratt*
- **Servant Leadership** — *Bill Florin*
- **Transferring the Learning: What's My Next Chapter?** — *Bill Florin*

The Association extends its sincere appreciation to the ASPIRE Committee, whose dedication and leadership have been instrumental in both the creation and continued oversight of the ASPIRE Leadership Academy. Their vision and commitment have helped make the program a valuable resource for Connecticut's banking industry and its future leaders.

Those successfully completing the 2025 ASPIRE Leadership Academy:

Ascend Bank — *Hannah Senn*

Chelsea Groton Bank — *Heather Gumlaw and Teri LaBranche*

Dime Bank — *Magda Frontanes*

Essex Bank — *Gregory Lizotte, Mary McElhone, Sarah Rayner, and Laureen Winslow*

Fairfield County Bank — *Diana Kessler*

Ion Bank — *Ximena Crespo, Zoya Ivanova, Gabriel Silverio, and Lauren Tracy*

Jewett City Savings Bank — *Terrill Sabourin*

NBT Bank — *Meaghan Bain, Alexandra Collins, and Victor Gonzalez*

Newtown Savings Bank — *Agron Asani, Kathryn Korres, and Suzanne Symington*

Northwest Community Bank — *Joy Sherwood*

The Milford Bank — *Celeste Lohrenz*

Thomaston Savings Bank — *Rafael Anderson, Melissa* Erdtmann, *Damian Milewski, and Giuliana Rinaldi*

Torrington Savings Bank — *Brian Axelrod and Amy Marchan*d

Union Savings Bank — *Vincent Camarota and Nicholas Galgano*

It has been an outstanding year for the ASPIRE Leadership Academy, and the Connecticut Bankers Association looks forward to the continued growth and future success of this important leadership development program. For more information on this and other educational programs at the CBA, please contact Kim Tuttle at ktuttle@ctbank.com.

Connecticut School of Finance & Management Celebrates Class of 2026 Graduates

The Connecticut Bankers Association is proud to announce the graduation of 41 students from the Connecticut School of Finance & Management (CSFM) Class of 2026. The graduation ceremony was held on Friday, April 10, 2026, at the Trumbull Marriott Shelton and was attended by more than 160 family members, friends, colleagues, and banking professionals.

Recognized as the Association's premier management training program, CSFM has spent more than six decades preparing future leaders for Connecticut's banking industry. Designed by bankers for bankers, the program equips junior management personnel and other key employees with a deeper understanding of the rapidly evolving financial services landscape while strengthening leadership, operational, and strategic management skills.

One of the highlights of the evening was the presentation of the John C. Shortell Award for Academic Excellence to Caitlin Domina of Liberty Bank. The award recognizes the student who achieves the highest academic standing during the two-year program. Caitlin now joins an esteemed group of graduates who have earned this distinction for outstanding academic achievement.

CSFM also recognized the recipients of the Michael J. Piette Honors Award, presented to students graduating in the top 10 percent of the class. The following individuals from the Class of 2026 received honors recognition:

- **Jason Thomas Alldredge – *Thomaston Savings Bank***
- **Samantha L. Belin – *Liberty Bank***
- **Sarah Cohen – *Ion Bank***
- **Zackary A. Cswercko – *Liberty Bank***
- **Caitlin Domina – *Liberty Bank***
- **Matthew Evans – *Ascend Bank***

Applications are now available for the upcoming CSFM Class of 2028. CSFM continues to serve as an essential leadership development resource for Connecticut banks, and a valuable investment in the next generation of banking professionals.

The program's comprehensive curriculum provides students with practical industry knowledge, leadership development opportunities, and exposure to the key issues shaping today's financial services environment. Prospective students and participating banks are encouraged to review the Class of 2028 syllabus and application materials for detailed information on curriculum requirements and enrollment.

Since its founding 62 years ago, nearly 3,000 banking professionals have successfully completed the program and earned their CSFM certificates, reinforcing the School's longstanding reputation as one of the industry's most respected educational programs.

The Connecticut Bankers Association extends its sincere congratulations to all members of the CSFM Class of 2026 for their dedication, hard work, and achievement.

Continued on page 27

Celebrating the
2026 CBA Aspire Leadership Academy Graduates

Congratulations, Diana

Your dedication to developing your leadership skills is inspiring. We look forward to seeing your continued growth and positive impact on our team.

Diana Kessler • *Employee Since 2005*
AVP, Assistant Branch Manager

Fairfield County Bank®

We Are Fairfield County

203.431.7431 • FairfieldCountyBank.com

TMB
THE MILFORD BANK

Member FDIC | Equal Housing Lender

203.783.5700

CONGRATULATIONS TO
CELESTE LOHRENZ
AND ALL THE 2025 GRADUATES OF THE CBA'S ASPIRE LEADERSHIP ACADEMY!

Connecticut School of Finance & Management Celebrates Class of 2026 Graduates | Continued from page 17

Class of 2026

Ascend Bank
Matthew Evans
Jill Wilson Hromadka

Chelsea Groton Bank
Tori A. Heim
Kyle Main

Fairfield County Bank
Melissa Goez Jaramillo
Carlos Guzman

First County Bank
Luigi Presta
Robert J. St. Cloud
Dana L. Veltri

ION Bank
Sarah Cohen
Andrew T. Karpinecz
Donald G. Ryan

Ives Bank
Alexander S. Hernandez
Madison Kimberly

Jewett City Savings Bank
Sonya L. Armstrong

Liberty Bank
Samantha L. Belin
Donald A.A. Black
Alessandra Corvo
Zackary A. Cswercko
Caitlin Domina
Dante Galvez
Christina Ann Lawton
Amy Newton
Sarah E. Shields

National Iron Bank
Ronald Wesley Goldstein Jr.

Newtown Savings Bank
Eric D'Errico
Hyrije Mehmedaj

Northwest Community Bank
Andrew Laviero
Lisa J. Soucier

State of CT Department of Banking
Hope Granger
Dylan McCarroll

TD Bank
Valery Pagan-Sostre

The Milford Bank
Kathryn Greene

Thomaston Savings Bank
Jason Thomas Alldredge
Huascar Beato

Torrington Savings Bank
Danielle Lipira

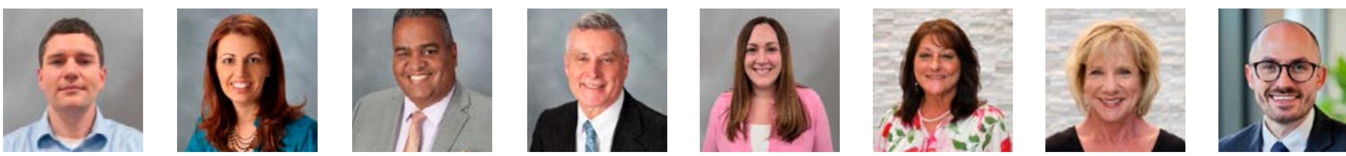
Union Savings Bank
Suzanne M. Annunziato
Brian Diaz
Jessica Umbarger

Webster Bank
Moe Chislum
Dalton Fennell

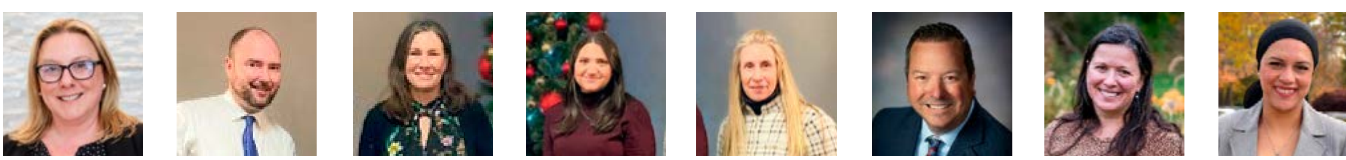
BANKERS ON THE MOVE

Nitin J. Mhatre · Debra Caruso · Sean Ewers · Bea Hager · Jane Rauch · Jackson Driscoll · Paul Pirrotta · Delila Hodzic

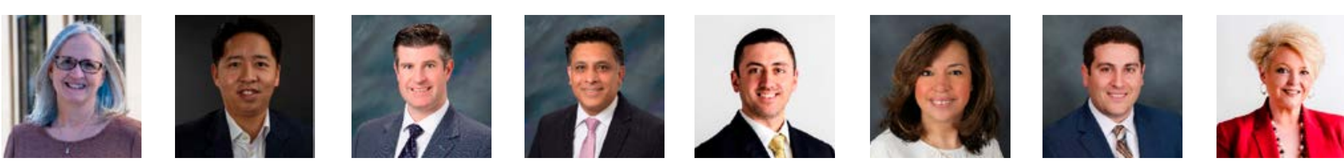
Jason Kish · Susan Kiddy · Paul Gwiazdowski · Mario Zuluaga · Kristin Willett · Jacob Leite · Scott Sheppard · Mary Murphy



Nathan Stewart · Marisa Verte · Yonatan de la Cruz · Todd Navin · Becky Holland · Cheryl Cady · Susan Shepherd · John Sharpless

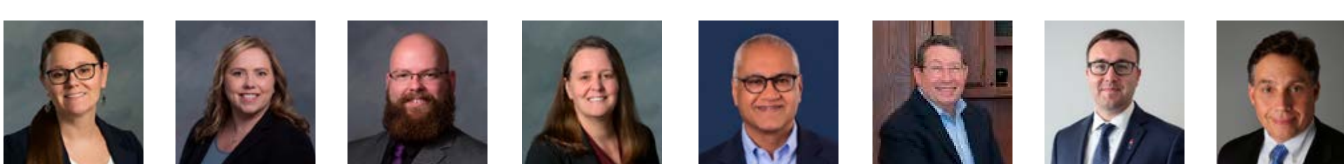


Christene Mullane · Greg Lizotte · Mary McElhone · Sarah Rayner · Laurie Winslow · David Saia · Yamina Berrabeh · Sarah Ibrahim

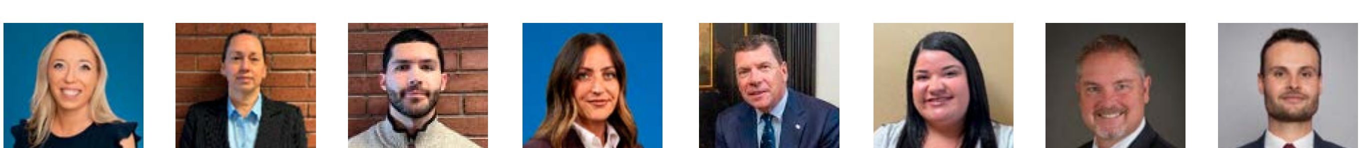


Heather Ongley · Andrew Pandolfo · Jason Giordano · Raman Grover · Matthew Callahan · Silvi Sboui · Brandon Baeder · Tricia Gordon

Donna Williams · Jennifer Grennan · James Collins · Amanda Mongillo · Dana M. Silva · Robbin Brown · Sonya Armstrong · Brian Streigle



Melissa Waite · Sarah Wallace · Justin Croteau · Stacy Hayes · Sunil Pallan · Michael Alberts · Eric Singer · Paul Young



Sarah Heap-Crosby · Zureyden Nogueira · Jaylen Arline · Maria Salomone · Dr. John M. Murphy · Hully DaSilva · Kenneth Askins · Adrian Gould

Continued on page 29

BANKERS ON THE MOVE


Ajay Goyal


Adin Hamzabegovic


Alicia-Ann Duncanson


Eric Curry


Trevor Wood


Joel Whalen


Leighanne Bernstein

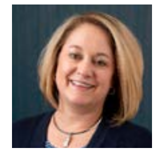

Victoria Velazquez


Diane Crosby


Dale Leifert


Melissa Lorenson


Joanna Gould


Lauren Murphy

CEOS ON THE MOVE

First County Bank

First County Bank has appointed ***Nitin J. Mhatre*** as the Bank's Chief Executive Officer, succeeding Robert J. Granata, who announced his planned retirement at the end of July of this year.

"The Board of Directors unanimously concluded that Nitin brings the experience, values, and leadership approach that strongly align with First County Bank's mission, vision, and long-standing mutuality," said Robert J. Granata, former Chairman and Chief Executive Officer of First County Bank, speaking on behalf of the Board. "His dedication to customer service, commitment to community partnership, and proven ability to lead organizations through thoughtful, responsible growth make him the right leader to guide First County Bank into its next chapter. The Board is confident the Bank will continue to thrive under his leadership."

"I am honored and delighted to join First County Bank, an institution with a remarkable history and deep commitment to customers, employees, and the communities it serves," said Nitin J. Mhatre, Chief Executive Officer of First County Bank. "I look forward to working with the Board, Bob, and the entire First County Bank team to continue building on its legacy of trusted relationships, innovation and service."

BANKERS ON THE MOVE

Ascend Bank

Debra Caruso was promoted to branch manager of the Madison office.

Sean Ewers was promoted to assistant vice president, operations manager.

Bea Hager was promoted to assistant vice president, business analyst supervisor.

Jane Rauch was promoted to assistant branch manager of the Guilford Green office.

Jackson Driscoll was promoted to business analyst.

Paul Pirrotta was promoted to senior vice president, director of marketing.

Delila Hodzic was promoted to assistant vice president, chief operating officer.

Jason Kish joined Grey Ledge Advisors, as the co-chief investment officer and financial analyst.

Susan Kiddy joined as assistant vice president, marketing manager.

Paul Gwiazdowski joined as assistant branch manager of the North Haven office.

Centreville Bank

Mario Zuluaga was promoted to vice president, Municipal Banking.

Kristin Willett was promoted to vice president, Learning and Development.

Jacob Leite was promoted to vice president, Business Intelligence.

Scott Sheppard was promoted to vice president, commercial lending group manager.

Mary Murphy was promoted to vice president, branch manager, East Greenwich.

Nathan Stewart was promoted to vice president, portfolio manager.

Marisa Verte was promoted to vice president, branch manager, Coventry.

Yonatan de la Cruz was promoted to vice president, Retail Network.

Todd Navin joined as vice president, commercial loan officer.

Becky Holland joined as vice president, senior commercial credit analyst.

Dime Bank

Cheryl Cady joined as vice president, branch manager for the Westerly, RI branch.

Susan Shepherd joined as vice president, residential loan originator, serving Westerly, Stonington and the surrounding communities.

John Sharpless joined as vice president, branch manager for the Stonington branch.

Christene Mullane joined as vice president, branch manager for the East Lyme branch.

Essex Bank

Congratulations to ***Greg Lizotte, Mary McElhone, Sarah Rayner,*** and ***Laurie Winslow*** on their ASPIRE graduation!

Tim Furgueson, Michael LaRiviere, Kevin Nolan, Bill Tait, and ***James Sullivan*** have been selected to the 2026 Forbes Best-in-State Wealth Advisors list, which honors top-performing wealth management and financial planning advisors in each state.

David Saia joined as vice president, commercial loan officer.

Fairfield County Bank

Yamina Berrabeh was promoted to assistant vice president, assistant branch manager of the Wall St. office in Norwalk.

Sarah Ibrahim was promoted to assistant branch manager of the Rowayton office in Norwalk.

Maria Olivieri was promoted to assistant vice president, assistant branch manager of the Tunxis Hill office in Fairfield.

Continued on page 30

BANKERS ON THE MOVE

Bankers on the Move | Continued from page 29

Heather Ongley joined as assistant vice president, senior underwriter.

First County Bank

Andrew Pandolfo joined First County Advisors as vice president, wealth advisor.

Ion Bank

Jason Giordano was promoted to first vice president, financial advisor.

Raman Grover was promoted to first vice president, financial advisor.

Matthew Callahan was promoted to first vice president, commercial lending officer.

Silvi Sboui was promoted to first vice president, cash management sales officer.

Brandon Baeder was promoted to vice president, commercial lending.

Tricia Gordon was promoted to senior vice president, financial advisor.

Donna Williams was promoted to senior vice president, financial advisor.

Jennifer Grennan was promoted to first vice president, financial advisor.

James Collins was promoted to first vice president, financial advisor.

Amanda Mongillo was promoted to first vice president, life insurance director.

Dan Pedraza was promoted to senior vice president, controller.

Jessalyn Mahan was promoted to senior vice president, deposit operations officer.

Gabriel Silverio was promoted to vice president, cash management sales officer.

Vanessa May was promoted to vice president, deposit operations officer.

Jennifer Keane was promoted to vice president, deposit operations officer.

Barbara Cowan was promoted to vice president, loan administration manager.

Zoya Ivanova was promoted to assistant vice president, Fraud Intelligence Unit.

Katherine Kerlejza was promoted to first vice president, Commercial Credit Administration.

Dana M. Silva was appointed Ion Financial, MHC, Inc. and Ion Bank Director.

Robbin Brown, Teller, was awarded the 2026 Q1 SARF Award given quarterly to the employee who best represents the Bank's service philosophy of Safety & Security, Accuracy, Responsiveness, and Friendly Personalized Service. She was selected for her consistency and willingness to step up, without hesitation in her branch. Robbin exemplifies what it means to be a true team player for the benefit of our customers and co-workers.

Jewett City Savings Bank

Sonya Armstrong was promoted to vice president, loan operations manager.

Brian Streigle was promoted to vice president, branch manager.

Melissa Waite was promoted to vice president, branch manager.

Sarah Wallace was promoted to vice president, branch administrator.

Justin Croteau was promoted to assistant vice president, branch manager.

Stacy Hayes was promoted to assistant vice president, senior compliance analyst.

Sunil Pallan joined as vice president, commercial credit manager.

President and CEO, ***Michael Alberts,*** was named Business Leader of the Year by the Northeastern Connecticut Chamber of Commerce.

Liberty Bank

Eric Singer, Liberty Bank's Corporate Insurance Manager, was recently named a 2026 Break Out Award winner by Business Insurance. The award recognizes the next generation of insurance industry leaders, and Eric was one of 11 winners in the Northeast region.

Congratulations to Liberty Bank Chief Financial Officer ***Paul Young***. He was recently named among the "Top 10 Finance & Accounting Professional Award Winners" by OnCon Icon Awards. This is an international honor.

NBT Bank

Sarah Heap-Crosby joined as the new Branch Manager for its West Hartford branch at 68 South Main St.

New Haven Bank

Zureyden Nogueira joined as portfolio manager in the lending department.

Jaylen Arline joined as a customer service representative in our West Haven Office.

Thomaston Savings Bank

Maria Salomone joined as vice president, commercial loan officer.

Union Savings Bank

Dr. John M. Murphy, former president and CEO of Nuvance Health, has been elected Chairman of the Board of Trustees.

Hully DaSilva was promoted to branch manager.

Westfield Bank

Kenneth Askins was appointed assistant vice president and mortgage loan officer.

Adrian Gould was appointed vice president and branch manager.

Ajay Goyal was appointed retail banking officer and branch manager of the West Hartford Office.

Adin Hamzabegovic joined as vice president, commercial loan officer.

Alicia-Ann Duncanson joined as vice president, commercial loan officer.

Eric Curry was appointed vice president, commercial loan officer.

Windsor Federal Bank

Trevor Wood joined as senior vice president, chief information officer.

Joel Whalen joined as retail trainer & quality assurance specialist.

Leighanne Bernstein joined as assistant vice president, customer care & solutions manager.

Victoria Velazquez joined as digital marketing & communications specialist.

Diane Crosby was promoted to senior vice president, controller & treasurer.

Dale Leifert was promoted to senior vice president, director of deposit operations & digital banking.

Melissa Lorenson was promoted to vice president, retail operations & branch manager.

Joanna Gould was promoted to vice president, information security officer.

Lauren Murphy, Senior Executive Vice President, Chief Financial & Risk Officer was named a 2026 Women in Business honoree by the Hartford Business Journal.

CBA SPOTLIGHTS

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

CONNECTICUT BANKERS ASSOCIATION

The organizing committee for the CT Bankers Forum golf tournament held May 11, sponsored by the CBA and the Center for Financial Training.

Director & Senior Officer Symposium, Aqua Turf, on May 12.

The CBA and Gaffney Bennett & Associates sponsored a fundraiser for US Rep. John Larson in March of 2026.

CBA staff with US Rep. John Larson at a June 2026 fundraiser hosted by former Attorney General George Jepson.

More than 175 bank directors and senior managers attended the annual Directors & Senior Officer Symposium on May 12. The symposium featured several speakers who presented regulatory, legislative, and economic updates.

Advancements in Supplemental Executive Retirement Plan (SERP) Design in Acquiring and Retaining Key Talent

Nathaniel S. Siegel, Director of Executive Benefits, Managing Principal, Vanbridge and Garrett Pasternak, CLU®, VP, Design & Consultation, Executive Benefits, Vanbridge

VANBRIDGE
AN EPIC COMPANY

Bank executive turnover is accelerating—fast. Departures have been increasing steadily since 2021 and reached an all-time high in January 2025. Executive positions are in demand, and competitors are actively recruiting.

Nathaniel S. Siegel

Garrett Pasternak

The financial hit from executive turnover is only the tip of the iceberg. Not only is it common for replacement costs to exceed 100% of the bank executive's annual salary, losing a key employee disrupts strategy, slows operations from the loss of institutional knowledge, and erodes client trust. In today's competitive market, keeping key talent in place is essential.

Industry benchmarking underscores the stakes: highly compensated bank executives without a supplemental plan are on track to retire at a lower income replacement ratio than their own employees, who rely more heavily on 401(k) savings and Social Security.

This is where a non-qualified Supplemental Executive Retirement Plan (SERP) comes in. Offering design flexibility and customization that traditional ERISA plans simply can't match, banks can align executive benefits with broader goals around retention, tax efficiency, and long-term financial planning. A properly designed SERP targets 50% to 70% income replacement, closing the gap between an executive's 401(k) and expected Social Security benefits.

In promising either a defined benefit at retirement or a defined annual contribution that accrues interest over time, banks can offer meaningful compensation that supplements retirement income. A customized vesting schedule gives the bank a "golden handcuff," incentivizing the bank executive to stay over the long term.

Implementing a traditional SERP requires a written contract between the bank and the executive, as well as a "Top-Hat Plan" filing with the Department of Labor. These plans are governed under IRC Section 409A and represent the bank's unsecured promise to pay benefits as they come due. The bank records the SERP liability on its balance sheet and once benefit payments to the executive commence, the bank is permitted to deduct those payments for income tax purposes. At the same time, the executive is taxed on the benefits received as W-2 income.

For decades, Bank Owned Life Insurance (BOLI) has been the primary vehicle for informally financing SERPs, allowing banks to record cash surrender values as an asset. BOLI also provides key-person protection during the executive's lifetime, and the bank recovers the plan's full cost through a tax-free death benefit.

A common concern with BOLI-funded SERPs is the high opportunity cost of waiting to recover funds at the insured's death. Earnings from redeploying funds on a shorter runway can surpass the death benefit by the time costs are ultimately recovered.

Many banks are also exploring an alternative design: the Platinum Security Plan™ (PSP). Unlike a traditional SERP, PSP is fully funded and sits outside IRC Section 409A, so it carries no unfunded liability on the bank's books. That structure also gives the executive a statutorily protected benefit that is bankruptcy remote – a level of security an unfunded Top-Hat plan simply cannot offer.

PSP also changes the economics for the bank. Rather than recovering costs only at the executive's death, as is typical with BOLI-financed SERPs, the bank recovers its investment at retirement or separation of service. This often occurs decades sooner, freeing capital for reinvestment instead of tying it up in a long-term, illiquid asset.

For the bank executive, the reward is greater ownership and

The Platinum Security Plan® is a registered trademark owned by Platinum Holdings LLC. Vanbridge, an EPIC Company is the exclusive distributor of the Platinum Security Plan (PSP) and executive benefits strategic partner of the Connecticut Bankers Association (CBA).

Continued on page 33

Advancements in Supplemental Executive Retirement Plan (SERP) Design in Acquiring and Retaining Key Talent | Continued from page 32

flexibility at retirement, along with tax-advantaged income and a death benefit for their family. This is a meaningful upgrade over a traditional SERP, where benefits arrive strictly as taxable W-2 income with no ownership of an underlying asset.

Because SERP and PSP designs are built on a bespoke basis, they can align with the bank's own growth trajectory, giving the bank executive greater upside tied to growth projections while fitting the culture and long-term goals of an established community bank or a growing institution with regional ambitions. That kind of personalization is what makes these plans so effective – they don't just compensate, they communicate value, sending a clear signal that the bank values its talent and is invested in retaining it.

Many banks are aware of this opportunity, as Pearl Meyer's 2024 Banking Benefits and HR Policies Survey indicated that out of the 240 participating banks, 44.1% offer SERPs. If your bank is not among that 44.1%, odds are a competitor is, and bank executives are noticing.

Executive turnover pressure isn't going away. If anything, it's becoming a permanent feature of banking. That shifts retention planning – whether through a traditional SERP or a fully-funded design like a PSP – from a "nice to have" to a board-level strategic priority.

About the Authors

Nathaniel S. Siegel

Nathaniel S. Siegel is Director of Executive Benefits and Managing Principal at Vanbridge, an EPIC Company, where he leads the executive benefits practice nationwide. With over 20 years of experience, he specializes in SERP design, split-dollar arrangements, and executive benefit programs for community and regional banks, with deep expertise in regulatory compliance and accounting treatment. His practice extends beyond banking to mid-size and large private and public companies, where he advises on executive compensation strategy and non-qualified retirement plan design.

Garrett Pasternak, CLU®

Garrett Pasternak, CLU®, is VP, Design & Consultation, Executive Benefits at Vanbridge, an EPIC Company, where he specializes in BOLI/COLI program design and structuring executive benefit plans that align with a bank's balance sheet and capital strategy. With over 15 years in insurance and financial services, he brings a carrier and product due diligence lens to non-qualified deferred compensation arrangements, working with clients ranging from community banks to larger private and public corporations.

COMMUNITY CORNER

Ascend Bank, together with the Eastern Connecticut Savings Bank Foundation, was proud to recognize these outstanding nonprofits, Project PIN Food Pantry, Plainfield Senior Center, and Veteran's Coffee House Plainfield High School, which created meaningful changes across Plainfield. From combating food insecurity and supporting seniors to expanding education and promoting mental health, these organizations embody the spirit of community care. In 2025, we were proud to contribute $25,000 to help them continue their essential work, bringing our total amount of community giving to Norwich, Jewett City, Griswold, Plainfield and surrounding communities to $152,000.

During the 2025 holiday season, **Ascend Bank** was proud to donate $10,000 to support four local food pantries doing incredible work for our neighbors. These organizations do so much more than provide meals – they offer support, resources, and a caring connection to people when they need it most. We're grateful for all they do, and happy to do our part to support them.

Ascend Bank volunteers helped with construction efforts on a new home build with Habitat for Humanity of Greater New Haven and Raise the Roof. These nonprofit organizations are dedicated to creating home ownership opportunities for low-income working families and we're proud to support their mission. Special thanks to the Ascend Bank employees who braved the freezing temperatures to support this important cause!

Ascend Bank employees showed their team spirit for Super Bowl Sunday!

Ascend Bank was proud to take part in the St. Patrick's Day Parade hosted by the Norwich Events Organization. This annual community event helps bring together local organizations, businesses, and neighbors for a day of fun festivities. Thank you to the employees and families who came out to join us.

Ascend Bank employees wore their best jeans and greens to raise money for the Ronald McDonald House Charities of Connecticut & Western Massachusetts.

This local organization helps provide comfort and care for families with children receiving medical treatment and we're proud to support such an important cause!

Ascend Bank recently held a tissue drive to support the students of St. Martin de Porres Academy – a school which provides tuition-free, extended day education for children from low-income families.

Sometimes a small thing can make a big impact and we're always happy to help local organizations make a difference in our community every day.

Submit your Community Corner Items to cba@ctbank.com

COMMUNITY CORNER

Ascend Bank was excited to donate to the Ivoryton Playhouse – a place that brings creativity, culture, and connection to our neighbors. This local theater does more than put on great performances – they create gathering spaces, inspire young talent, and help our towns thrive.

We're honored to stand behind local organizations like this one that are doing meaningful work every day.

Ascend Bank was proud to sponsor this year's Dancing Under the Stars Gala for the Ronald McDonald House Charities of Connecticut & Western Massachusetts.

The event brought together over 700 guests in an effort to raise funds that provide comfort, care, and stability to families with children receiving medical treatment. Thank you to everyone who helped make the evening a success!

The **Ascend Bank** team was proud to sponsor and volunteer at this year's Spring Fling Gala for St. Martin de Porres Academy!

This annual event raises money to provide scholarships for low-income children and helps the school fulfill their mission of ending the generational cycle of poverty through education and opportunity. We're proud to support such a meaningful cause!

Ascend Bank was proud to sponsor Trailblaze HER 2026, an evening of motivation, inspiration and meaningful connection hosted by the Madison Chamber of Commerce.

The event featured powerful guest speakers, including North Guilford's own Ilena Tovia. As a bestselling author and social media star, she shared her inspiring story about letting go of perfection and pursuing her passion.

Ascend Bank held a 5-Year Anniversary celebration of our North Haven branch. It was a beautiful spring day filled with conversation, connection and cannoli!

Branch Manager Maria Tessitore and the entire team were proud to celebrate this milestone and look forward to continuing to be there for the people and businesses of North Haven.

A special thank you to the Quinnipiac Chamber of Commerce for hosting our Business Before Hours event and Meriano's Cannoli Truck for serving the sweets!

Bank of America teammates volunteered with Habitat for Humanity of Northcentral Connecticut.

Bank of America's Hispanic/Latino Organization for Leadership and Advancement's 16th annual toy drive supported local families on Three Kings Day.

Bank of America's annual "JA in a Day" with Junior Achievement at Breakthrough Magnet School South in Hartford.

COMMUNITY CORNER

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

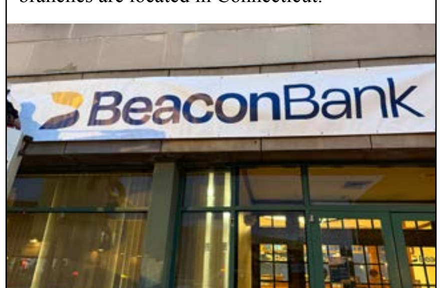
Bank of America teammates prepared Camp Courant for spring break.

Bank of America teammates volunteered at Journey Home delivering furniture to new residents.

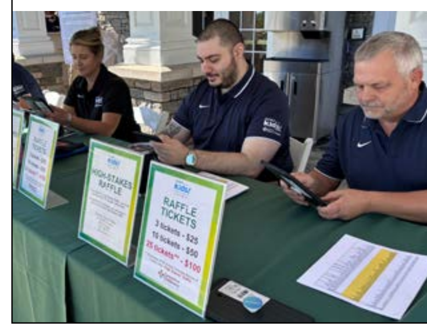
Bank of America associates walked on the Connecticut River during Military Appreciation Month to raise awareness and support Homes for the Brave.

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

Beacon Bank announced the successful combination of four storied financial institutions, including the former Berkshire Bank, under its new brand. Beacon Bank is now one of the 100 largest banks in the United States with more than 145 branches and commercial centers across New England and New York. In all, 18 of Beacon Bank's 148 branches are located in Connecticut.



Beacon Bank provided the largest group of volunteers supporting the hundreds of golfers at the Geno for the Kids Charity Golf Tournament at the Hartford Golf Club, which has benefited Connecticut Children's Foundation for the past 25 years.



Centreville Bank
Charitable Foundation

The **Centreville Bank** Charitable Foundation has awarded charitable grants to 27 nonprofit organizations delivering essential services across Rhode Island and eastern Connecticut. These grants support a wide range of initiatives, including affordable housing and homeownership programs, workforce development and youth education, healthcare access, food security, and efforts to promote long-term financial stability.

cba CONNECTICUT BANKERS ASSOCIATION

COMMUNITY CORNER

Centreville Bank's Putnam Branch will undergo a major renovation, representing a significant investment and a long-term commitment to creating a modern, best-in-class environment for both customers and employees.

The renovation will enhance the overall customer experience, improve accessibility, strengthen security features, and create a more efficient workspace.

During construction, branch operations will temporarily relocate to a modular facility on the existing property, often referred to as a "Bank-in-a-Box." While this setup allows continued service, temporary adjustments to parking, access points, customer flow, lobby layout, daily workflows, technology, and security procedures should be expected.

In recognition of Financial Literacy Month, **Centreville Bank** spent April delivering a range of educational programs designed to empower individuals and communities with the knowledge to achieve financial success. As part of its ongoing community engagement efforts, the Bank welcomed students from Onward We Learn, further strengthening partnerships aimed at building financial literacy among younger generations.

Students from five high schools – Academy of the Holy Family, Lyman Memorial High School, Norwich Free Academy, Montville High School, and Wheeler High School – convened at Connecticut College for the 20th Annual Money Madness seminar presented by Chelsea Groton Bank.

The half-day seminar opened with keynote speaker, Felix Reyes, Director of Economic Development and Planning for the City of New London, Connecticut.

Chelsea Groton Bank has once again earned recognition from BauerFinancial, Inc., the nation's leading bank rating firm, for maintaining its prestigious 5-Star rating for financial strength and stability.

Chelsea Groton Bank announced a new partnership with Thrive Payments, a New England-based payment processing provider, to offer enhanced merchant services solutions to business customers throughout the region.

During **Chelsea Groton Bank's** 171st Annual Meeting, President and CEO Anthony A. Joyce, III, shared the Bank's 2025 financial results with Bank officers, Board members, and Corporators. The Bank's total assets reached $1.75 billion. Net operating income grew to $24,017,075. The Bank continues to serve as a steady and reliable presence in the region.

Connecticut Community Bank employees took the Plunge at Jennings Beach in Fairfield, CT to support Special Olympics.

COMMUNITY CORNER

Connecticut Community Bank held a Teddy Bear Drive in all our locations in March. The Bank collected 973 stuffed animals. Some were given to local non-profits such as Kids in Crisis and the rest were sent to the Teddy Bear Brigade Charity. The Teddy Bear Brigade Charity is a Gleaning For The World program that rehomes over 575,000 stuffed animals annually to children in crisis, both in the U.S. and more than 30 countries worldwide.

Connecticut Community Bank employees volunteered at CT Foodshare in Bridgeport. Five hundred and eighty-one boxes (581) were packed for food distribution to low-income senior citizens throughout Connecticut.

Connecticut Community Bank employees and their family members walked in Hartford to support the Connecticut Foodshare Walk against Hunger and their mission to end food insecurity in Connecticut.

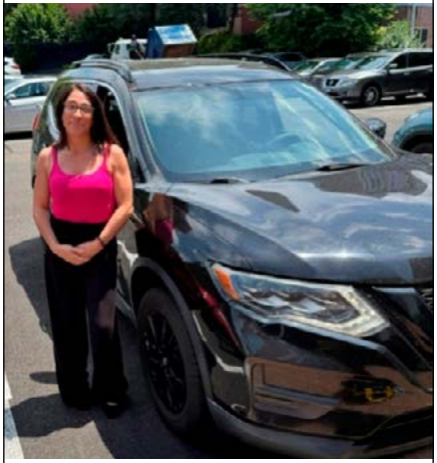
Connecticut Community Bank employees and their family members walked to support Star Lighting the Way in their mission to build brighter futures for individuals with intellectual and developmental uniqueness.

Representatives of the Norwalk Chamber and Dean Trombetta (Branch Manager-Fairfield).

Norwalk Bank & Trust a Division of **Connecticut Community Bank** received the 2026 Norwalk Chamber of Commerce Professional Services Award for the Norwalk branch's commitment to the Norwalk community small businesses and community organizations.

Dress for Success honored Anna DiDomenico **Connecticut Community Bank** Chief HR/ Training Officer with the 2026 Denise "Denny" Davidoff Empowerment Award at this year's EmpowerHer Celebration in recognition of her instrumental leadership and deep commitment to empowering women. Anna and Connecticut Community Bank are proud to support Dress for Success.

Connecticut Community Bank donated a 2017 Nissan Rouge to Homes for the Brave (HFTB) in June. Connecticut Community Bank is proud to support Homes for the Brave in their mission to provide Veterans and their families with the support and the resources to thrive. The vehicle will assist HFTB with transporting Veterans to and from doctor appointments, etc.



HFTB Office Manager with Nissan Rouge

COMMUNITY CORNER

Dime Bank's branch in Manchester served as the host for a collaborative Business After Hours featuring the Greater Manchester Chamber of Commerce, the CT River Valley Chamber and the Tolland County Chamber of Commerce. Over 65 guests from the Manchester, Vernon, and Glastonbury communities gathered together to learn more about community banking, network with members from the various chambers and enjoy some delicious area favorites provided by local eateries.

Continuing its yearlong celebration of 175 years of relationships, **Essex Bank** has donated $1,851 to Old Saybrook Senior Housing. The amount honors the Bank's founding in 1851 and reflects its ongoing commitment to the communities it serves.

Essex Bank's Old Lyme Branch Manager, Karyn Schultz, hosted a banking educational seminar for adults with disabilities. A day of learning and connection!

As part of its 175th anniversary celebration, **Essex Bank** is making monthly surprise grants to local nonprofits. The donation amount honors the Bank's founding year of 1851. In January, we donated to Tri-Town Youth Services Bureau!

Essex Bank employees competed to create Super Bowl-themed displays for a February food drive. The "Souper Bowl" might just shape up to be an annual tradition!

Essex Bank's Old Lyme and Old Saybrook Branches collected toys for needy children on behalf of Toys for Tots!

Essex Bank proudly participated in Valley Regional High School's Career Day. Teri Shamas and Christa Maketa represented the bank, presenting careers in banking, teaching financial literacy skills, and giving out the coveted Essex Bank fidget pens.

Essex Bank has given $1,851 to the Madison Cultural Arts for its most recent "Pop-Up Grant." Each month this year, a local nonprofit will receive a donation symbolizing the Bank's founding in 1851.

As part of the 31st annual Community Investment Program (CIP) Ballot, participating 501(c)(3)s were awarded a share of the $120,000 allocation based on an **Essex Bank** customer vote. Established in 1996, the Community Investment Program has distributed over $6.5 million to local charities. The ballot portion accounts for over $2 million of that total, serving as an avenue for the Bank's customers to participate in its charitable outreach efforts.

Each month this year, **Essex Bank** is honoring its 175th anniversary with surprise grants to local nonprofits. The 4th organization selected for the program was Middlesex Habitat for Humanity.

"Habitat for Humanity takes "building community" literally. They provide invaluable support to those in need, and we are honored to contribute to their cause," said Diane Arnold, President and CEO of Essex Bank.

COMMUNITY CORNER

Danbury Hat Tricks team member and skaters from the 2025 camp

Fairfield County Bank was proud to partner with the Danbury Hat Tricks to host a free community hockey and ice-skating camp at the Danbury Ice Arena.

Open to hockey fans and aspiring players of all ages, the one-hour camp introduced participants to the fundamentals of ice skating and hockey.

Fairfield County Bank announced the Local-Insta Community Connections initiative, powered by Fairfield County Bank. Community Connections is a social media program aimed at shining the local light on charitable organizations whose compassion, service, and dedication strengthen the fabric of the community. By sharing their stories, Fairfield County Bank hopes to inspire others and amplify the spirit of giving across Fairfield County.

Patrick McRedmond, Vice President and Senior Loan Officer at Fairfield **County Bank** held a free online first-time homebuyer seminar.

Fairfield County Bank celebrated a decade of partnership with Junior Achievement of Greater Fairfield County, most recently through a group of Bank employees volunteering to coordinate the JA Stock Market Challenge at Westside Middle School Academy in Danbury.

Fairfield County Bank received the Outstanding Community Partner Award, which celebrates entities that go above and beyond in fostering strong, positive relationships with community groups, families, schools, nonprofits, and local initiatives.

Massimo De Paola and Maurizio Ricci of Oggi Gelato shared the story behind their business during a company-wide webinar. They spoke about the values that guide them, and why Paul Lutsky, VP, Commercial Lender, and **Fairfield County Bank** are the perfect fit for their growth.

Fairfield County Bank employee volunteers helped distribute lunches and accompanying books as part of Ridgefield Playhouse's Arts in Education From Page to Stage program, of which Fairfield County Bank is an inaugural sponsor.

Fairfield County Bank's branch locations held a food collection drive, benefiting Meals on Wheels of Ridgefield and the Replenish Project in Bridgeport.

COMMUNITY CORNER

Founder of CT Women's Hoops stopped by **Fairfield County Bank's** Mill Plain office in Danbury to deliver a team jersey, which Fairfield County Bank's sponsorship helped make possible.

Norwalk's Main Ave Branch Manager, Sheila Content, Assistant Branch Manager, Sophia Jean, and Mortgage Loan Originator, Maria Alves

First County Bank was a sponsor of the annual Membersgiving breakfast event, held in partnership with the Greater Norwalk Chamber. This year's event, hosted at Carpe Diem Cafe, collected nonperishable food items to support The Carver Center, a Norwalk-based nonprofit dedicated to empowering youth and families through education, enrichment, and community programs.

"This year's Membersgiving brought together chamber members, local businesses, and community leaders – all united by a shared commitment to giving back," said Sheila Content, Branch Manager of First County Bank's Norwalk – Main Avenue location.

First County Bank team, including Branch Managers, Mortgage Loan Originators, First County Advisors Wealth Advisor, Cash Management Services Advisors, and Sales rep from Elevon

The Fairfield Chamber of Commerce hosted its Coffee Connect networking event at **First County Bank's** Fairfield Branch. The pre-workday event allowed Fairfield-based business owners to connect over a cup of coffee while engaging with members from various First County Bank departments, including Cash Management Services, Residential Lending, First County Advisors, and their outside Merchant Services Provider, Elevon.

Beverly Balaz, President of the Fairfield Chamber, kicked off the event with welcoming remarks, while Liza Zucaro, First County Bank's Cash Management Services Advisor, provided a brief overview of First County Bank, introduced their Fairfield Branch Team, and shared how the Fairfield Chamber's theme of "Building Relationships, Building Business" aligns with how First County Bank supports their customers.

FirstPrize Savings winner Mr. Zema with Branch Manager, Jennifer Lima

Mr. Zema of Stamford was a winner of **First County Bank's** FirstPrize $avings account drawing.

"It was a pleasure to see Mr. Zema's excitement upon winning our quarterly drawing," said Jennifer Lima, Branch Manager of First County Bank's Shippan – Stamford location. "A cash prize is always a welcome surprise," added Lima.

Human Resources Assistant, Melissa Houle, making a Warmth Drive donation

First County Bank partnered with local radio station WEBE108 to host its 7th annual Warmth Drive. The Warmth Drive, which collected warm winter wear, benefitting the Bridgeport Rescue Mission, was a huge success, generating over 1,000 pounds of donations – the most donations received to date!

Chief Digital Banking Officer, Karen Kelly (center), Filling in the Blanks Co-Presidents and Founders, Tina Kramer (left) and Shawnee Knight (right)

First County Bank's credit card provider, Elan, announced the expansion of its charitable giving program, delivering $250,000 in donations to 25 nonprofit organizations nationwide.

First County Bank was one of the five community banks chosen to participate in Elan's Charitable Giving program, selecting Filling in the Blanks to receive the $10,000 donation.

The Norwalk-based nonprofit helps fight childhood hunger by providing children who are experiencing food insecurity with weekend meals. "First County Bank is proud to partner with Elan to award $10,000 to Filling in the Blanks. Fighting childhood hunger matters deeply to us, and supporting the vital work they do helps children across our communities concentrate on their education rather than their next meal," said Willard Miley, President and COO of First County Bank.

COMMUNITY CORNER

First County Bank's top producing Licensed Bankers from 2025

First County Bank's top producing Licensed Bankers from 2025 were honored during an annual President's Council Award Dinner. "These employees were recognized for going above and beyond to assist their clients with life insurance and annuity solutions," said Tom Berta, Chief Retail Banking Officer for First County Bank. Former Chairman and CEO of First County Bank, Robert Granata, President and COO Willard Miley, and Chief Retail Banking Officer, Tom Berta attended the reception to honor the awardees.

Norwalk Assistant Branch Manager, Yesenia Mendiola with FirstPrize $avings winner Ms. Harris

Ms. Harris of Bridgeport was the latest winner of **First County Bank**'s FirstPrize $avings account drawing.

"Ms. Harris was so surprised and grateful when receiving the news that she was our latest winner," said Yesenia Mendiola, Assistant Branch Manager of First County Bank's Norwalk location. "Ms. Harris also shared that the timing couldn't have been better as this windfall will help offset some unexpected bills," added Mendiola.

Commercial Banking Team with David Cingari of Cingari Family Markets

The First County Bank team enjoyed a tasty evening full of savory samples and sips, during the annual Taste of Stamford, hosted by the Stamford Chamber of Commerce. The event highlighted over 25 local eateries, including long-time Stamford staples of Capriccio's Kitchen and Bar and Cingari Family Markets.

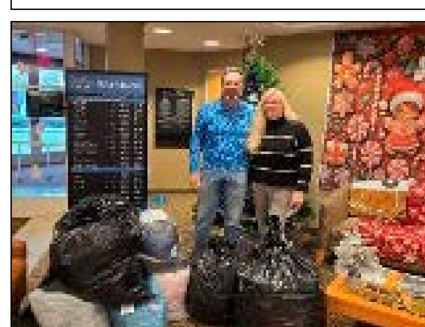
Commercial Banking Officer - Greg Pastor (L), with Owner of Capriccio's - Giovanni Gentile, and Luigi Presta (R) AVP, Mortgage Operations Administrator

First County Bank branch managers and commercial banking officer attended the Community Association Institute (CAI) Expo. The event was a wonderful opportunity for the First County Bank team to connect with local condo association leaders, property management groups and industry professionals.

Connecticut-based Ion Financial, MHC, Inc., parent company of **Ion Bank,** and Massachusetts-based The Cooperative Bank ("TCB"), announced that the depositors of TCB approved the proposed merger of TCB with Ion Bank pursuant to an Agreement and Plan of Merger. The Cooperative Bank will continue to be operated as a division of Ion Bank.

Ives Bank began 2026 with a renewed commitment to community service, volunteering with the Community Action Agency of Western CT Food Rescue Program. Team members assisted local seniors in selecting fresh, nutritious groceries, helping ensure a strong and healthy start to the new year.

As part of our holiday decorating initiative, **Ives Bank** employees organized a Giving Tree and gathered essential items to benefit the Center for Empowerment and Education. Chief Development Officer, Samantha Flynn, visited our team to receive the contributions. We are grateful for the generosity of our employees and proud to support the Center's vital work in our community.



Ives Bank was proud to support this year's coat drive in partnership with the Danbury Rotary. Initiatives like this reflect the power of community collaboration and our shared commitment to serving neighbors in need.

COMMUNITY CORNER

Members of the **Ives Bank** team attended Italian Night at Hawk's Landing Country Club in Southington in support of Southington Community Services and its food pantry programs. The event, featuring cuisine from Frankie's of Brookfield, brought the community together to help address local food insecurity.

Ives Bank was honored to attend the Danbury School and Business Connection Mentor Appreciation Breakfast, celebrating the dedication of mentors who invest their time and expertise to guide and inspire the next generation of leaders.

Braving winter temperatures, members of the **Ives Bank** team volunteered with the Community Action Agency of Western CT Food Rescue Program at Palace View and Putnam Towers. By assisting seniors with fresh food selections, our team helped reinforce strong partnerships that advance food security across the region.

In recognition of Go Red Day, **Ives Bank** proudly supported the American Heart Association. During American Heart Month, team members wore red and participated in fundraising efforts to raise awareness about cardiovascular health and prevention.

Despite the winter chill, the **Ives Bank** team volunteered at West Wooster with the Community Action Agency of Western CT Food Rescue Program, assisting seniors in accessing fresh, nutritious groceries. Through partnerships like these, we continue working to strengthen food access and community well-being.

Ives Bank joined the United Way of Greater Waterbury Galentine's Party for an evening dedicated to advancing Women's Health & Wellness initiatives. The event successfully raised funds to support programs that uplift and empower women throughout the region.

Ives Bank is proud to recognize Rita Farhat on receiving the Service Above Self Award from the Center for Empowerment and Education. This distinction recognizes her outstanding dedication to community service and her continued leadership in advancing meaningful impact.

Ives Bank recently hosted nearly 30 students at Naugatuck Valley Community College for an interactive financial literacy session focused on budgeting, smart saving strategies, and avoiding common financial pitfalls. The program concluded with a dynamic Q&A on building and managing credit, with additional sessions on investing and identity theft prevention planned as the partnership continues to grow.

For **Ives Bank,** community engagement is more than volunteerism—it is a sustained commitment. Team members dedicate their time each month to support the Walnut Hill Community Food Pantry, helping address food insecurity and strengthen the neighborhoods we serve.

cba

COMMUNITY CORNER

In partnership with the Family Self-Sufficiency Program at the Danbury Housing Authority, **Ives Bank** hosted a Financial Literacy presentation for program participants. The session fostered meaningful dialogue and engagement, equipping attendees with practical tools and resources to build stronger financial futures.

A group of our **Ives Bank** team members volunteered with the Community Action Agency of Western CT's Food Rescue Program at Palace View to support local seniors in accessing fresh, nutritious groceries. We appreciate the opportunity to dedicate our time and resources to initiatives that promote food security and foster stronger, healthier communities.

Thanks to the generosity of our employees, **Ives Bank** created Spring Buddy Baskets for children served by Families Network of Western CT and Safe Haven Greater Waterbury, spreading a little extra joy this Spring season.

CONNECTICUT BANKERS ASSOCIATION

An inspiring evening at the United Way of Greater Waterbury Awards Celebration, honoring organizations, partners, and individuals making a meaningful impact across our community. **Ives Bank** is proud to stand alongside such a dedicated network.

Ives Bank was proud to support Golden Hour Giving, hosted by the Danbury Student and Business Connection (DSABC). The event brought together community partners in support of mentorship and student success, highlighting the importance of investing in our future.

Proud to participate in the CBA Women in Banking Conference, our **Ives Bank** team connected, learned, and supported the advancement of women in the industry. A highlight was our President & CEO, Martin Morgado, opening the event in his role as CBA Chairman, setting the tone for an impactful day.

Ives Bank is proud to recognize our employees who volunteered their time with Housatonic Habitat for Humanity Spring cleanup projects. Their efforts helped revitalize homes and strengthen neighborhoods across our communities.

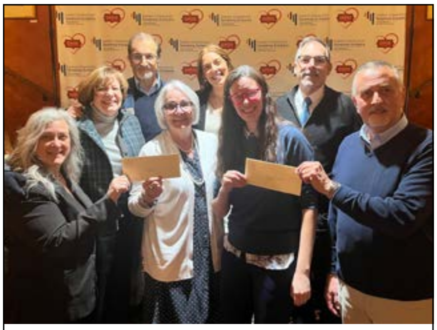
Ives Bank employees showed outstanding community spirit during Clean City Danbury Day, helping make Danbury cleaner, brighter, and more welcoming for all.

Our Commercial Lending Team at **Ives Bank** was proud to host the Fairfield Chamber Coffee Connect, bringing together local businesses to network, share ideas, and strengthen community relationships.

Proud to support the SBA Awards Expo celebrating small businesses that drive our local economy. **Ives Bank** was honored to sponsor the event and connect with inspiring entrepreneurs and community leaders.

COMMUNITY CORNER

Jewett City Savings Bank Foundation awarded $21,500 in grants to local healthcare and social services organizations.



Local arts and culture organizations received awards totaling $26,500 from the **Jewett City Savings Bank Foundation.**

Jewett City Savings Bank Foundation awarded over $13,000 in grants to local libraries, youth services and educational organizations.

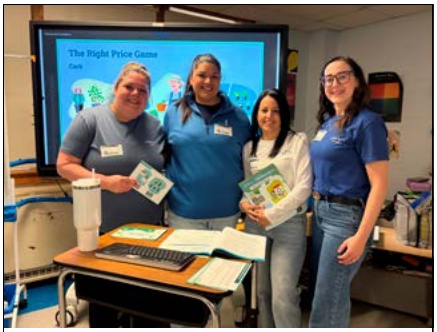
Jewett City Savings Bank donated $10,000 to the Woodstock Agricultural Society and has been named the Center Stage sponsor of the 2026 Woodstock Fair.

Jewett City Savings Bank Foundation donated $20,000 to Mural Fest Putnam. A multi-day festival where artists will come together to create a series of murals in downtown Putnam.

Liberty Bank's Registered Finance Partner Apprenticeship Program, which incorporates a Chief Financial Office Group Rotational Program, was recently highlighted by CFO Brew. The program is a way for the Bank to upskill finance staff and boost retention.

L-R: Amber Beaulieu, Sasha Chabre, Melissa Briere and Claudia Riley

Columbus House celebrated its 23rd annual Chocolate to the Rescue fundraiser at the Crystal Ballroom in Middletown. This event benefited the Middlesex Family Shelter, which helps families experiencing homelessness by providing emergency shelter and services to help them move into affordable housing. With **Liberty Bank** as an executive chef level sponsor, Liberty teammates were happy to attend and donate a basket of Munsons Chocolates to this great cause!



More than 40 **Liberty Bank** teammates volunteered at Spencer Elementary School in Middletown through a partnership with Junior Achievement. They spoke with students about financial literacy, career readiness and entrepreneurship and led interactive activities. This is the third year that the bank has partnered with Junior Achievement in this way, and it is just one example of the many ways Team Liberty gives back to the community!

On Earth Day, 30 **Liberty Bank** teammates helped beautify Bushnell Park in Hartford. They volunteered with The Bushnell Park Conservancy and upheld the bank's brand promise: to "Be Community Kind."

A donation to Torrington's Friendly Hands Food Bank from **NBT Bank** will help alleviate food insecurity, prevent food waste, and nourish the communities served.

cba

COMMUNITY CORNER

NBT Bank was the only bank named among the Best Places to Work in Connecticut by Hartford Business Journal, ranking eight in the large company category.

NBT Bank donations to the town of Canaan and Sharon provided an extra layer of support during the holiday season.

NBT Bank's donation to Lakeville's Corner Food Pantry will fuel the organization's mission to offer free, nutritious food assistance across a tri-state community.

NBT Bank was a proud sponsor of The Salisbury Winter Sports Association's Jumpfest, which celebrated 100 years of ski jumping in Connecticut's northwest corner.

NBT Bank employees attended the Connecticut River Valley Chamber of Commerce's Annual Meeting & Dinner.

NBT Bank was a proud supporter of Torrington's Strawberry Festival, a family-friendly event that brought dozens of vendors and hundreds of attendees to the city's downtown.

NBT Bank attended the ribbon cutting for The Kitchen at Futures Inc.'s café at the Hartford Public Library. NBT is proud to sponsor the Book Nook, a cozy corner of the café featuring books, games and more.

NBT Bank was the premiere sponsor for Johnny's Jog, a charity 5k and celebration in West Hartford's Blue Back Square. Hundreds participated in this year's event, which saw the achievement of $1 million lifetime raised for local organizations whose services benefit children.

NBT Bank brought its branded Jeep to Lakeville's Lime Rock Park, taking a few laps around the track and celebrating the partnership between the two businesses.

New Haven Bank was proud to continue our 15th anniversary celebrations with a Thanksgiving Food Drive benefiting Christian Community Action. Our team collected donations throughout the month, and the bank contributed 15 turkeys to support CCA's annual Thanksgiving distribution for our neighbors in need. As we reflect on 15 years of serving Greater New Haven, we are grateful for the opportunity to come together and help make the holiday a little brighter for local families.

COMMUNITY CORNER

As part of our 15 Years Local, 15 Ways We're Giving Back celebration, VP of Retail Banking and BSA/AML Compliance Officer, Monica Buckley, spent time with students at Southern Connecticut State University's Financial Risk Management class. Monica delivered an insightful presentation on the many types of risk banks manage and explained how regulatory frameworks like the Basel Accords support financial stability. **New Haven Bank** is proud to support local education and help connect classroom learning with real-world practice.

Hats & Mittens for Little Hands! As part of **New Haven Bank's** 15 Years Local. 15 Ways We're Giving Back campaign, NHB was proud to support the West Haven Child Development Center with a Hat & Mitten Drive, helping ensure children stay warm throughout the winter months. We're grateful to partner with organizations that care for our youngest neighbors and help meet essential needs close to home.

Continuing our "15 Years Local. 15 Way's We're Giving Back" celebration, members of our Operations and Finance teams spent one morning volunteering at Loaves and Fishes New Haven. From unloading the delivery truck to restocking shelves, organizing food donations, and sorting clothing, the team helped prepare the pantry for a grocery pickup. **New Haven Bank** is grateful for the opportunity to support an organization that provides dignified access to healthy food, clothing, and community for our New Haven neighbors.

L-R: Halim Omar, Gail Brown, Holly Innocenzi, Richard Venditto and Molly Creem

New Haven Bank continued their 15 Years Local, 15 Ways We're Giving Back initiative by joining The Diaper Bank of Connecticut to help prepare diaper bundles for distribution and support their Annual Appeal. We are grateful for the chance to contribute to an organization making such a meaningful difference for families in need.

L-R: Steve Araujo, Halim Omar and Holly Innocenzi

As **New Haven Bank** wrapped up their 15 Years Local. 15 Ways We're Giving Back campaign, NHB was proud to donate 75 Birthday Cake Kits to WHEAT Food Pantry in West Haven. Each kit includes everything a family needs to celebrate a birthday at home - cake mix, frosting, a can of soda (used in place of eggs and oil), candles, and a cake pan.

Because birthdays matter, and everyone deserves to feel celebrated-no matter their circumstances.

Shannon Flanagan, Branch Manager and Paul Gwiazdowski, Head Teller

Members of **New Haven Bank's** West Haven branch enjoyed attending the Amity Chamber of Commerce's Health & Wellness Expo 2026 and spending time with so many great local partners. It was a great opportunity to connect with local businesses, learn more about community wellness resources, and continue building strong relationships right here where we live and work.

cba

Submit your Community Corner Items to cba@ctbank.com

COMMUNITY CORNER

L-R: Isabella Ross, Shannon Flanagan and Paul Gwiazdowski

New Haven Bank was proud to support the Milford Regional Chamber of Commerce Business After Hours hosted by WHEAT Inc. as they celebrated an incredible milestone-50 years of service to our community. The evening was filled with connection, collaboration, and honoring the meaningful impact WHEAT continues to make for our neighbors. Our West Haven branch team enjoyed connecting with fellow local professionals and we were happy to provide refreshments from The Breakwall for the event.

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

New Haven Bank employees enjoyed the Connecticut Community Bankers Association (CCBA) Networking Holiday Party at the New Britain Museum of American Art.

Financial Literacy in Action! Monica Buckley recently presented "Money Smart for Young Adults – Boost Your Savings and Increasing the Value of your Money" to students at Hillhouse High School, helping them build a strong foundation in financial education. The session focused on investment options, smart decision-making, and the importance of understanding money early on. Empowering students with real-world money knowledge is one of the many ways **New Haven Bank** is investing in our community's future.

Right: Judith Corprew, CEO of New Haven Bank

Judith Corprew, CEO of **New Haven Bank,** attended the New England Women in Banking conference and accepted the Sandra J. Pattie Award.

The award is named after Sandra J. Pattie, the long-time president of Bank of Newport, the first female bank president there, and a major presence and supporter of the New England Women in Banking conference.

Northwest Community Bank employees worked the phone bank at the St. Jude Tim Driscoll Telethon, taking calls for pledges to help kids fight cancer.

Northwest Community Bank participated in a Career Fair at CT State College Tunxis.

In conjunction with Financial Literacy Month in April, **Northwest Community Bank** joined with the Friends of the Library of Bloomfield Public Library in distributing colorful workbooks for young patrons.

Northwest Community Bank's Winsted managers recognized the Winchester Police Department during National Police Week.

The team from **Northwest Community Bank** was the top contributor to the Susan B. Anthony Walk a Mile in Her Shoes event to support services against domestic and sexual violence. Some team members posed before the walk.

COMMUNITY CORNER

TD Bank awarded two $250k grants to the Central Connecticut Coast YMCA and Hands on Hartford, Inc. (CT-based nonprofits), through TD Charitable Foundation's 20th annual Housing for Everyone grant program.

Thomaston Savings Bank donated a total of $27,690 towards local organizations through its Denim Days initiative in 2025. 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 awarded 54 grants totaling $135,094 during Phase 3 of its Foundation's Grant Cycle. Grant applications were considered for nonprofit and government agencies addressing community needs in the towns of Middlebury, Waterbury, and Wolcott.

Thomaston Savings Bank recently became a member of Mutuals Matter, a nationwide association of mutual banks who have joined together to elevate awareness surrounding the role of mutuals and their commitment to serving local communities.

CEE Prevention Educators in Action During an Act Out Program

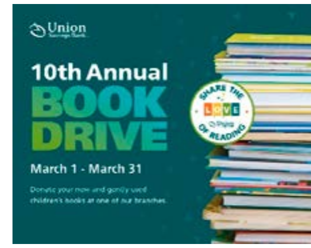
The Center for Empowerment and Education (CEE), formerly known as The Women's Center of Greater Danbury, announced the results of a year-long initiative funded by a $15,000 grant from the **Union Savings Bank (USB) Foundation.** Over the past fiscal year, this critical funding was dedicated entirely to community impact, outreach, and prevention education, allowing CEE to deliver 260 programs throughout Connecticut, representing more than 22% of its total community impact programming.

CEE Manager of Community Impact providing a program in Portuguese

Union Savings Bank (USB) has been approved to participate in Federal Home Loan Bank of Boston's homeownership assistance programs, Equity Builder Program, Housing Our Workforce, and Lift Up Homeownership. All three programs help income-eligible homebuyers who are purchasing one- to four-family homes that will serve as their primary residence.

Chelen Reyes, had the honor of welcoming the Leadership Greater Danbury Class of 2026. **USB** is proud to again be the title sponsor of this program that focuses on creating future leaders in the business and non-profit community which aligns with our deep focus on education and growth. We wish the class a wonderful experience, especially our own USB team members Taylor Marcucci, VP Customer Experience, and Billie Barrows, VP Market Manager.

USB hosted a Fall in Love with Mentoring Lunch & Learn with community partner Danbury Student and Business Connection which sparked enthusiasm from additional team members now making USB the company with the greatest number of volunteer mentors.



Union Savings Bank hosted a Fall in Love with Mentoring Lunch & Learn with community partner Danbury Student and Business Connection which sparked enthusiasm from additional team members now making USB the company with the greatest number of volunteer mentors.

The **USB Foundation** was excited to introduce the expansion of the USB Teachers' Closet, now offering free supplies to all teachers educating students in the markets they serve.

Michele Bonvicini, executive director of the **USB Foundation** was a guest at Newtown Youth & Family Services reception where they shared current initiatives as well as plans for further growth and services in the community.

The 6th Annual Meet and Greet Networking Event hosted by the WCSU Alumni Association offered a wonderful opportunity for alumni, faculty, staff, and community members to connect with students, and each other, share career experiences, and offer mentorship opportunities. **USB** team members and proud WCSU alumni enjoyed meeting and engaging with the attendees.

COMMUNITY CORNER

For many years, the Annual United Way Employee Giving Campaign has made a meaningful difference in the lives of thousands of hardworking families and individuals by supporting vital community programs. In partnership with their employees, **USB** was honored to contribute $50,000 to initiatives that enrich and strengthen the communities we serve.

March was Read Across America Month which allowed several of our **USB** team members, including Chelen Reyes, who visited Southwest Elementary School in Torrington, to give of their time reading inspiring stories to the students.

Union Savings Bank was proud to donate totes full of toothbrushes, toothpaste, and dental floss to help stock the shelves of the Hayestown Elementary School pantry. Good dental hygiene is essential to maintain the health of the students.

Newly hired **USB** team members welcomed guests from the Nuvance Health Community Care Teams as they shared their outreach on the street of their community to those who may otherwise not seek care. In addition, the team fulfilled forty hygiene care kits to be shared with those they serve.

USB volunteers shared their smiles as they safely ushered the children and celebrated the awardees at the recent Ellis Island performance at the Ridgefield Playhouse. Together all experienced live theater which strengthens their cultural as well as educational experience as part of our support of the Arts in Education programing.

USB volunteers were celebrated as the Walnut Hill Community Food Pantry commemorated 10 years of serving the needs of thousands of our food insecure neighbors.

USB volunteers were busy partnering with Junior Achievement of Greater Fairfield County at various events which included a career morning at Rogers Park Middle School, a stock market challenge at Danbury High School West, JA in a Day at Morris Street Elementary School and Michele Bonvicini, director of community relations and JA board member participating an all-day retreat strategizing on how to broaden their reach to more schools and students.

COMMUNITY CORNER

Danbury
VITA
Volunteer Income Tax Assistance

Danbury-VITA provides free tax preparation for families and individuals in the Danbury and New Milford region with incomes up to $66,000. We are proud of the several IRS certified **USB** team members who volunteer in support of this reliable program.

From Left to right: Grace Linhard, Lisa Esneault, Katherine McKean Curran, and Joseph McCluskey. (Missing from the photo: Matthew Bedoukian, William Hoadley; Benjamin Marcus)

Union Savings Bank President and CEO Chelen Reyes and Chairman of the Board of Trustees John M. Murphy, MD, announced the election of seven new corporators at USB's recent annual meeting.

Washington Trust announced that its premier regional wealth advisory group, Washington Trust Wealth Management®, hosted "Women, Wealth & Intentional Giving: Building Strong Families & Communities," a discussion focused on building a lasting legacy through thoughtful financial planning and charitable giving.

cba

L to R: Matthew Cuddy, VP, Regional Manager; Liz Styblo, Capitol Squash Development and Communications Manager; Meg Taylor, Capitol Squash Executive Director; Jamie Garcia, SVP, Senior Lender/ Connecticut

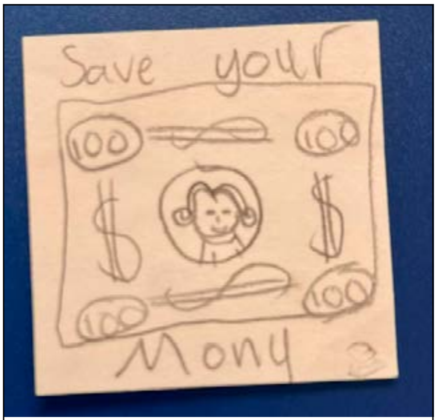
Westfield Bank is proud to announce its role as a $10,000 Mission Sponsor of the Capitol Cup. This annual 6-team, one-day squash tournament hosted by Capitol Squash brings together players, supporters, and community leaders to advance educational and athletic opportunities for local youth.

Windsor Federal Bank's Windsor Branch hosted another successful Shred Day, shredding 15,750 pounds of documents in an act of fraud prevention. Community members generously supported Windsor Food and Fuel Bank by filling a truck with non-perishable food items and monetary donations totaling $978.

Windsor Federal Bank participated in the Windsor Freedom Trail's 30th anniversary and the unveiling of the U.S Colored Regiments Memorial Monument. We were proud to support this meaningful moment in our community.

Windsor Federal Bank was proud to once again be part of Windsor's cherished Shad Derby tradition - celebrating community, connection, and local spirit alongside our neighbors.

Dan Silva, Zach Ramalho, and Wayne Webster of **Windsor Federal Bank** participated in this year's BDL Day at the Capitol, joining industry leaders and policymakers to support the strength and future of community banking in Connecticut.



Employees of **Windsor Federal Bank, Rob Pancoast and Kortney Holland,** volunteered in the East Granby community by providing financial education to elementary, middle, and high school students. This drawing was created by elementary students in appreciation of their presentation.

CBA CALENDAR

Connecticut Bankers Association

Calendar of Events

2026

JULY 2026

July 30 ABA Women Lead Symposium – *Virtual*

AUGUST 2026

August 21 IT Committee Meeting, Q3
– *DoubleTree, Bristol*

August 28 HR Committee Meeting, Q3
– *DoubleTree, Bristol*

August 31 CBA Annual Golf Tournament
– *Shuttle Meadow Country Club*

SEPTEMBER 2026

September 8 ASPIRE Leadership Academy
– *Courtyard, Cromwell*

September 9-11 CSFM Resident Session – *Trumbull Marriott*

September 16 *Fraud Awareness and Prevention Conference*
– *Aqua Turf, Plantsville*

September 17 Bankers HR Conference – *Courtyard, Cromwell*

September 23 Director's College – *Aqua Turf, Plantsville*

September 30 *Asset Liability Management Seminar*
– *Courtyard, Cromwell*

OCTOBER 2026

October 1 New Leaders in Banking
– *Bristol Event Center*

October 14 *(Tentative)* AI in Banking Conference – *TBD*

October 20 ASPIRE Leadership Academy
– *Courtyard, Cromwell*

October 21 CSFM 2027-2028
– *Courtyard, Cromwell*

October 22 Director & Officer SIM Training
– *Double Tree, Bristol*

October 23 IT Committee Meeting, Q4
– *DoubleTree, Bristol*

October 30 HR Committee Meeting, Q4
– *DoubleTree, Bristol*

NOVEMBER 2026

November 3 ASPIRE Leadership Academy
– *Courtyard, Cromwell*

November 4 CSFM 2027-2028 – *Courtyard, Cromwell*

November 12-14 Annual Meeting & Conference
– *The Breakers, Florida*

DECEMBER 2026

December 2 CSFM 2027-2028 – *Courtyard, Cromwell*

December 15 ASPIRE Leadership Academy & Celebration
– *Courtyard, Cromwell*

Save the Date

2027

FEBRUARY 2027

February 24 Breaking into Banking 101:
Fundamentals of Commercial Banking – *Virtual*

MARCH 2027

March 24 Breaking into Banking 201:
Analyzing Repayment Sources – *Virtual*

APRIL 2027

April 9 CSFM 2027 Graduation – *Trumbull Marriott*

April 12-13 Mortgage Bankers Conference
– *DoubleTree, Bristol*

April 30 Women in Banking Conference
– *Bristol Event Center, Bristol*

MAY 2027

May 3 Women's Gold Clinic
– *Shuttle Meadow Country Club*

May 11 Director & Senior Officer Symposium
– *Aqua Turf, Plantsville*

CBA EDUCATION UPDATE: Be sure to watch your emails for details and registration information.
Visit our website at www.ctbank.com often for up-to-date information.
You can also find additional webinars and educational classes at https://www.bankwebinars.com.
Any questions can be directed to ktuttle@ctbank.com.

For bank educational webinars, visit www.ctbank.com

ASSOCIATE MEMBER NOTES

COCC is thrilled to announce a strategic partnership with AvidXchange, a leading provider in accounts payable (AP) automation software and payment solutions for mid-market businesses and their suppliers. Through this new relationship, **COCC** will introduce its clients to AvidXchange's accounts payable automation solution specifically designed to help financial institutions streamline invoice routing, approvals, accounting workflows, and electronic payments. This collaboration provides financial institutions with a faster, easier and more secure way to process invoices and payments, transforming paper-based AP processes into streamlined digital workflows.

COCC hosted a week dedicated entirely to treasury and cash management: two connected events designed to help community banks and credit unions build stronger commercial offerings and stay ahead of an evolving payments landscape.

Inc., the leading media brand and playbook for the entrepreneurs and business leaders shaping our future, revealed that **COCC**, a leading provider of innovative fintech solutions for community banks and credit unions, has been ranked No. 141 on its sixth annual Inc. Regionals: Northeast list – the most prestigious ranking of the fastest-growing privately held companies in the Northeast.

As part of its strategy to elevate digital engagement and deliver modern, intuitive banking experiences, MCS Bank has selected **COCC's** digital banking platform to power the next phase of its digital evolution. Through this partnership, MCS Bank will deliver a streamlined, consistent experience across online and mobile channels, empowering customers to bank more easily, securely, and confidently wherever they choose to engage.

COCC hosted its second annual Fraud Forum at the DoubleTree by Hilton in Bristol, Connecticut, welcoming nearly 100 attendees, from over 40 financial institutions for a full day focused on the fraud threats impacting financial institutions and their account holders.

The Forum was designed as a working session, giving community banks and credit unions space to explore emerging fraud trends, share real-world experiences, and develop practical strategies for strengthening their defenses. Sessions were structured to help institutions detect, prevent, and respond to fraud across a wide range of banking channels.

From the earliest stages of growth, 802 Credit Union partnered with **COCC** embracing a clear vision: scale confidently without compromising the member experience. Over that time, 802 Credit Union successfully completed three acquisitions, growing membership by nearly 20% to exceed 40,000 members.

Richard Leone, Chairman of the Board, CEO, and President of **COCC**, has been recognized for leadership excellence in financial technology, earning the Editor's Choice – Leadership Award honor at the 2026 Banking Tech Awards USA presented by FinTech Futures.

PWCampbell, a leading integrated services and design-build firm for financial institutions, has launched OptimizeIQ℠—a comprehensive branch network optimization program that helps financial institutions (FIs) make smarter, data-driven decisions about their physical footprint.

As branch roles evolve, institutions face growing pressure to ensure every location delivers measurable value. OptimizeIQ empowers FI's to evaluate, align, and enhance their entire network, improving performance across locations, markets, and consumer touchpoints.

PWCampbell, announced the hiring of ***Steve Zimmers*** as a Technology Sales Representative for BrandVisionHD®. This strategic addition supports PWCampbell's continued investment in innovative technology solutions that help clients optimize performance, enhance consumer experience, and drive growth.

PWCampbell, has hired ***Ryan Jordan*** as Regional Vice President, Sales for the New England territory.

Ryan brings over 18 years of experience driving growth and client partnerships in financial services. He joins the team to lead sales strategy and client engagement efforts across New England, helping financial institutions optimize their branch networks, enhance consumer experience, and drive growth through data-informed facility solutions.

BrandVisionHD®, **PWCampbell's** digital signage and interactive kiosk platform developed specifically for financial institutions, has announced the release of BrandVisionHD 3.0. The latest platform update introduces enhanced scheduling capabilities, improved system visibility, and streamlined content management tools designed to help bank and credit union marketing teams manage digital signage more efficiently.

Luse Gorman is Legal Counsel to **Ion Bank** in its Proposed Merger with The Cooperative Bank. Ion Bank, Naugatuck, Connecticut, a subsidiary of Ion Financial, MHC, Inc., entered into a merger agreement pursuant to which The Cooperative Bank, Roslindale, Massachusetts, will merge into Ion Bank, with Ion Bank as the surviving entity.

SAVE THE DATE

2027

CONNECTICUT BANKERS ASSOCIATION

Upcoming Events:

- February 24 - Breaking Into Banking 101: Fundamentals of Commercial Banking - Virtual
- March 24 - Breaking into Banking 201: Analysing Repayment Sources - Virtual
- April 9 - CSFM 2027 Graduation - Trumbull Marriott
- April 12/13 - Mortgage Bankers Conference - DoubleTree, Bristol
- April 30 - Women in Banking Conference - Bristol Event Center, Bristol
- May 3 - Women's Golf Clinic - Shuttle Meadow Country Club, Berlin
- May 11 - Director & Senior Officer Symposium - Aqua Turf, Plantsville

Thank You to Our 2026 CBA Annual Meeting & Conference Sponsors

COCC

WOLF & COMPANY, P.C.

ICBA
One Mission. Community Banks.

primax

FHLBank Boston

BAKER NEWMAN NOYES

CIC SERVICES
Turning Risk Into Wealth

Gaffney, Bennett and Associates, Inc.

LUSE GORMAN

ONEDIGITAL

Whittlesey
Forward Advising

ACBB Atlantic Community Bankers Bank

Kainen Escalera and McHale
Labor, Employment & Education Lawyers

pulse

NATIONAL BANKING SERVICES GROUP

BCion
Vehicle Finance

CFT Center for Financial Training
www.CFTnow.org

FIDUCIENT Advisors

Merchantics
Payment Processing Solutions

CONTACT US TODAY FOR AVAILABE SPONSORSHIPS:
cba@ctbank.com or 860-677-5060.

Connecticut Bankers Association
10 Waterside Drive, Suite 300
Farmington, CT 06032-3083

PRSRT STD
US Postage
PAID
Hartford, CT
Permit No. 1754

Unsolicited Testimonials from America's most Famous busts:

A. Lincoln:
In Magner
We Trust

THE PENNY SHORTAGE FIASCO DOESN'T NEED TO AFFECT YOU!

Magner offers several Solutions

300 Series Coin Counter/Sorters

For behind the Teller line

Self-Service Coin Centers

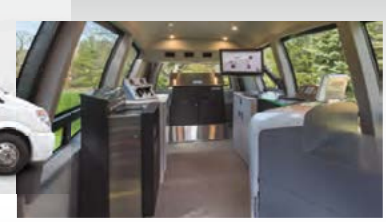
For Lobby Use

Offer your Account Holers a "Service" the Big Banks never will

See Our Full Line of Self-Service Coin Centers

Visit Us Online • www.magner.com

Schedule the Magner Solution Center
for an educational hands-on discussion.
Allow us to bring our branch transformation tools directly to your team of decision makers.



Contact a Magee Consultant Today
Tim Conklin · 800-347-1414 ext. 336 · tconklin@mageecompany.com
www.magner.com

A FAMILY-OWNED AMERICAN COMPANY FOR OVER 65 YEARS