



2022
Annual Meeting
& Conference



The Breakers
Palm Beach, Florida

November 10-13, 2022


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Chairman's Welcome



On behalf of the Board of Directors of the Connecticut Banker's Association, I'd like to welcome you to the 2022 CBA Annual Meeting & Conference.

This is our second consecutive in-person meeting since the pandemic pause and it promises to be one of our biggest and best. Our hotel room block is full, and we expect more than 350 delegates and guests as we gather at The Breakers in Palm Beach, Florida.

This year, the CBA continued to move forward by delivering to its members relevant and timely new services and programs. These include a new and attractive website with enhanced content and easy navigation, an online InfoHub to maintain your member records and activity, and a talent development initiative to assist banks in recruiting and retaining top talent.

We are confident you will find this year's conference program will provide excellent opportunities to learn from cutting edge speakers and to network with your peers in a collegial and relaxed atmosphere. The CBA has assembled an excellent educational program covering a wide range of topics, as well as ample opportunities for networking.

As always, we thank you for your continued support of the CBA and hope you enjoy the Annual Meeting & Conference and all the beautiful amenities that The Breakers and West Palm Beach have to offer. It will be great to see you all!

Sincerely,

Michael LaBella
CBA Board Chairman

THURSDAY, NOVEMBER 10

- 3:00-5:00 PM **CBA REGISTRATION DESK**—Mediterranean Courtyard
- 6:00-8:00 PM **WELCOME GALA**—Ocean Lawn
- 8:00 PM **CHAIRMAN’S RECEPTION** (By invitation)

FRIDAY, NOVEMBER 11

- 7:30-8:15 AM **STATE AND FEDERAL REGULATORY UPDATE** — Ponce De Leon Ballroom
Commissioner Jorge Perez, Connecticut Department of Banking
Scott Brown, Partner, Luse Gorman
Louis Schatz, Shipman and Goodwin
Arthur Corey, Vice President, General Counsel, Connecticut Bankers Association
- 8:30 AM **FIRST BUSINESS SESSION**—Ponce De Leon Ballroom
Presiding: CBA Chairman Michael LaBella, Market President, Connecticut, TD Bank
- 8:35-9:05 AM **THE 2022 ELECTIONS, CHALLENGES & OPPORTUNITIES. HOW THE INDUSTRY CAN MAKE A DIFFERENCE**—Ponce De Leon Ballroom
Rob Engstrom, Chief Political Strategist, American Bankers Association
- 9:05-10:20 AM **THE FED’S BATTLE TO ACHIEVE A SOFT-LANDING IN 2022-WHAT ARE THE CHANCES?** —Ponce De Leon Ballroom
Dr. Ed Seifried, Chief Economist, SB Value Partners, L.P.
- 10:20-10:30 AM **BREAK**
- 10:30-11:00 AM **FEDERAL HOME LOAN BANK OF BOSTON (FHLB) UPDATE & INTRODUCTION**—Ponce De Leon Ballroom
Timothy J. Barrett, President & CEO, Federal Home Loan Bank of Boston
- 11:00 AM - 12:00 PM **DIVERSITY—IT’S PERSONAL**—Ponce De Leon Ballroom
Cassandra (Cassi) Chandler, Founder & CEO, Vigeo Alliance

FRIDAY, NOVEMBER 11 Cont.

- 1:00 PM **GOLF TOURNAMENT**—Ocean Course
- 1:00-5:00 PM **AFTERNOON ACTIVITIES**
Del Ray Beach Food and Restaurant Tour
Intercoastal Catamaran Tour
Mangrove Kayaking
- 5:00—8:00 PM **NO FORMAL EVENING DINNER OR ACTIVITIES**
- 8:30-10:30 PM **BOURBON TASTING & CIGARS**—Palm Courtyard

SATURDAY, NOVEMBER 12

- 8:00-8:45 AM **THE STATE LEGISLATURE—A CONVERSATION WITH BANKING COMMITTEE LEADERSHIP**
—Ponce De Leon Ballroom
Representative Jason Doucette, Chairman, Banking Committee
Senator Eric Berthel, Ranking Member, Banking Committee
Thomas Mongellow, President & CEO, Connecticut Bankers Association
- 9:00 AM **SECOND BUSINESS SESSION**—Ponce De Leon Ballroom
Presiding : CBA Chairman Michael LaBella, Market President, CT, TD Bank
- 9:05-9:50 AM **CBA ANNUAL MEETING—CBA MEMBERS ONLY-** Ponce De Leon Ballroom
Chairman’s Report
President’s Report
Election of Officers and Board Members
- 9:50-10:00 AM **BREAK**
- 10:00-11:00 AM **NATIONAL INDUSTRY UPDATE**—Ponce De Leon Ballroom
Rob Nichols, President & CEO, American Bankers Association
- 11:00 AM-12:00 PM **SOCIAL MEDIA AS A TOOL TO ADVANCE ENVIRONMENT, SOCIAL AND GOVERNANCE GOALS**—Ponce De Leon Ballroom
Elizabeth Linder, CEO, Brooch Associates

SATURDAY, NOVEMBER 12 Cont.

- 1:00-5:00 PM **AFTERNOON ACTIVITIES**
Palm Beach Brewery Tour
Brunello & Bocci Tournament
Intercoastal Catamaran Tour
- 6:30 PM **RECEPTION**—Ocean Lawn
- 7:30 PM **2022 FAREWELL RECEPTION AND GALA**—
Ponce De Leon Ballroom
- 9:00 PM **ENTERTAINMENT**
COMEDY & MAGIC—Becker Magic -Ponce De
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PRESENTER BIOS



Timothy Barrett, President & CEO, Federal Home Loan Bank of Boston

With more than 35 years of experience in the financial services industry, Timothy Barrett assumed the role of President and Chief Executive Officer of Federal Home Loan Bank of Boston (FHLBank Boston) on December 1, 2021. He joined FHLBank Boston in 2010 as Senior Vice President, Treasurer, and was promoted to Executive Vice President in 2019. As Treasurer, Barrett was responsible for the overall management of FHLBank Boston's balance sheet and oversaw areas that include member product pricing, investments, debt issuance, liquidity, hedging, and market-risk management. During his tenure, he has served on various FHLBank Boston committees, providing invaluable guidance by leveraging his expertise, insight, and collaborative approach. Those committees include the Management Committee, ALCO, Bank Technology Group, Business Committee, Thrift BEP Investment Committee, and Credit Committee. He has also served on the FHLBank System's financial officers' group and the Mortgage Partnership Finance® Governing Council. Barrett has also stepped in to manage FHLBank Boston's bank operations, in addition to his regular responsibilities, on an interim basis. His community services include being a manager of the Advisory Council of Bridge Over Troubled Waters, a Boston-based organization that serves homeless and high-risk youth.



Eric Berthel, State Senator, 32nd District, Connecticut

Deputy Senate Republican Leader Eric Berthel was elected to represent the 32nd Senatorial District in a special election on Feb. 28, 2017, which includes the towns of Bethlehem, Bridgewater, Middlebury, Oxford, Roxbury, Seymour, Southbury, Washington, Watertown and Woodbury. He is now in his second term serving the 32nd State Senatorial District. Prior to that, he represented the 68th House District serving Watertown, Oakville and Woodbury. Senator Berthel was reappointed to serve as the Republican Ranking Member on the legislature's Banking and Education Committees. In addition, Sen. Berthel will serve as ranking member on the legislature's Human Services Committee and will continue service on the legislature's Veterans' Affairs Committee. In 2013, State Senator Rob Kane (R-32) appointed Eric to the Council on Medical Assistance Program Oversight, Connecticut General Assembly. Eric served for two terms on the Board of Directors of the Hartford Healthcare Federal Credit Union and as the Board Treasurer. He is a member of the Cercemaggiore Italian Community Club in Oakville. He has served since 2016 as the Unit Commander for the Brass City Unit of the Young Marines Youth Organization. In 2018, Eric was presented with the "Legislator of the Year" award by the Waterbury Regional Chamber in honor of his pro-business advocacy at the State Capitol.



Cassandra (Cassi) Chandler, Founder & CEO, Vigeo Alliance

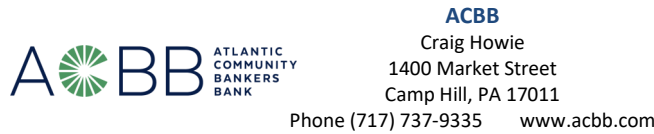
Cassi Chandler has led a distinguished career as an innovative strategist and investigator, identifying and addressing intelligence, financial crimes, cyber and fraud risks, along with regulatory and reputational risks in the federal government and the banking industry. She is currently President & CEO of Vigeo Alliance, which partners with businesses to grow emerging leaders, retain diverse talent and build an inclusive culture that thrives. Cassi also serves as an independent federal monitor with the NYPD and she is an Adjunct Professor for Intelligence and Terrorism courses at Pace University's Masters in Public Safety and Homeland Security Graduate Program. She is a member of the Board of Trustees at Loyola University New Orleans and an instructor at the Pacific Coast Banking School. Previously, Cassi was Senior Vice President for Business Operations at Bank of America, where she was responsible for building an integrated framework to identify, evaluate and assess emerging regulatory risks and the operational effectiveness of enterprise coverage areas. She developed enterprise-wide teams and analytic processes to identify cybercrimes, fraud trends and consumer risks. She also served on the Global Diversity and Inclusion Advisory Board. Before joining the bank, Cassi spent 23 years with the Federal Bureau of Investigation (FBI), where she directed white collar crimes, financial crimes, terrorism, cybercrimes investigations and foreign intelligence activities. She led the FBI's training division, redesigned the Bureau's health care fraud and its criminal and domestic terrorism intelligence programs, and was appointed to the U.S. Senior Executive Service as the agency's first black female Special Agent Assistant Director and the Bureau's first female National Spokesperson and Director of Public Affairs. She retired as Special Agent in Charge of the Norfolk, Virginia FBI Field Office.



Arthur Corey, Vice President & General Counsel, Connecticut Bankers Association

Art Corey is the Vice President and General Counsel for the Connecticut Bankers Association. Art was an attorney with Hinckley, Allen & Snyder and Tyler, Cooper & Alcorn. Art has over 20 years of experience as a banking and financial services attorney for state and federally chartered financial institutions. In this capacity, he has represented clients on a wide range of matters including regulatory relations, regulatory compliance, mergers and other transactions, product development, vendor contract re-views, customer data and privacy issues, and general corporate work. He has also worked closely with the Connecticut General Assembly on behalf of the CBA and other clients and with Connecticut's Federal Congressional representatives on significant legislative matters.

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Chairman's Reception

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Jason Doucette, State Representative, Connecticut

Jason Doucette represents Manchester and Glastonbury in the Connecticut House of Representatives District 13. He serves as Chair of the Banking Committee and is a member of the Finance, Revenue, and Bonding Committee and the Judiciary Committee. Jason is an attorney with the firm of Gagliardi, Doucette & Geraghty. Jason has a long record of civic and government involvement including serving on the Manchester Board of Directors (Town Council), Workforce Development Commission, Planning and Zoning Commission, Zoning Board of Appeals, School Modernization and Revitalization Committee (SMARTR 1), and Redevelopment Agency. He also served as a law clerk intern for the House Majority Leader at the Connecticut General Assembly while attending law school.



Rob Engstrom, Chief Political Strategist, American Bankers Association

As the ABA's Chief Political Strategist, Rob Engstrom leads ABA's political engagement operations including the association's political action committee, grassroots advocacy and voter education initiatives. In his role, he also oversees the alliance between ABA and state bankers association partners across the country. Rob is the founder of Wolfe Street Partners, a full service strategic advocacy firm that advises trade associations, corporations and state and local chambers of commerce. He is a regular speaker on political and advocacy issues for a range of audiences. Previously, he served in a variety of capacities at the U.S. Chamber starting in 2002, most recently as Senior Advisor and Senior Vice President and National Political Director. Leading the group's national political, grassroots and election-related activities, he was the Chamber's chief liaison to nearly 2000 state and local chambers of commerce and trade associations. Prior to that, he served as Senior Vice President of political and state affairs for the U.S. Chamber Institute for Legal Reform, where he directed all state-level voter education, grassroots and advocacy efforts. Earlier in his career, Rob worked as director of political education at the Republican National Committee and on Speaker Gingrich's campaign. He has extensive campaign experience and was recognized by Campaigns & Elections magazine as one of the top 50 influencers in the 2014 election.



Scott Brown, Esq. Partner, Luse Gorman PC

Mr. Brown has over 25 years of experience representing mutual and stock financial institutions on a wide range of corporate and securities matters. Mr. Brown has advised institutions on merger and acquisition transactions and corporate reorganizations, represented issuers and underwriters in initial and secondary public offerings and private placements of equity and debt securities and assisted companies in their reporting and disclosure obligations under federal securities laws. Mr. Brown also routinely advises financial institutions with respect to various corporate governance, regulatory and compliance matters. Mr. Brown received his B.A. degree from Bucknell University and law degree, with honors, from The George Washington University Law School.



Michael LaBella, Market President, TD Bank

Michael J. LaBella serves as the Commercial Market President for Connecticut, Rhode Island, and SE Massachusetts. As Market President he has leadership responsibilities over the CT, RI, and SE Mass. Commercial Banking Market. Mike is a career banker with over 38 years in the industry. Mike has spent the past 15 years with TD having previously held leadership positions at Citibank and Bank of America. His experience includes opening the de-novo operations for Citi in CT and Commerce Bank (now TD) and acting as the liaison between Citi Commercial and the Securities segment (Solomon Smith Barney). He also helped develop the commercial, retail and broker incentive plans at Citi as well as serving on the due-diligence teams analyzing potential acquisitions. Mike previously held his series 7, 63 and CT insurance licenses. Mike graduated from the University of Bridgeport with a BS in Finance and holds an MBA from Sacred Heart University and completed Citibank's international credit training program. He currently serves as Chair of the CT Bankers Association and holds additional Board positions at The Job Works, Saint Catherine Academy, and the New Haven Chamber of Commerce. In 2018, Mike was awarded the NCCJ Human Relations Award in recognition of maintaining high standards of responsible leadership, and his contributions for promoting understanding, respect, and cooperation in our diverse communities.

Presenter bios continued after sponsorship profiles.

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Saturday Brunello & Bocci

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The mission of the Federal Home Loan Bank of Boston is to provide highly reliable wholesale funding, liquidity, and a competitive return on investment to its member financial institutions in New England. We strive to consistently develop and deliver the best financial products, services, and expertise that support housing finance, community development, and economic growth, including programs targeted to lower-income households.



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Welcome Gala

The Independent Community Bankers of America is the nation's voice for community banks with its mission to create and promote an environment where community banks flourish. We are dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and innovative products and services.

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Elizabeth Linder, Founder & CEO, Chief Diplomatic Officer at Brooch Associates

Throughout her entire career to date, Elizabeth Linder has never held a position with an existing job description. Specializing in modern diplomacy and policy development, Elizabeth has served as Facebook's first "secretary of state" and originated the Chief Diplomatic Officer role at the board-room level. Most recently, she founded Brooch Associates, a global advisory firm led entirely by women. Elizabeth started her career at Google/YouTube, specializing in political campaigning the year user-generated content first splashed onto the national political scene in the United States. In 2008, Facebook recruited Elizabeth to join its two-person International Communications team and in 2011 Elizabeth founded and built the Politics & Government division. When Elizabeth stepped down from Facebook following her eight-year tenure as the company's first envoy dedicated to government, political, and civil society constituencies, she had been at the company longer than 99.2% of employees. As Director of the Kinross House Meetings, Elizabeth oversees and chairs policy discussions through governmental and Track 2 diplomacy. She co-Chairs the St. James's Roundtable at Chatham House and serves on the Programme Committee at Ditchley Park. A California native and Princeton graduate, Elizabeth is based in London. She has physically worked with national-level government leaders in 57 countries.



Thomas Mongellow, President, CEO & Treasurer, Connecticut Bankers Association

Tom Mongellow is the President, CEO & Treasurer of the Connecticut Bankers Association and has been with the CBA for over thirty-six years. During that time, he has held multiple management positions with increasing responsibility and was promoted to his current role in 2019. He is a spokesperson for the industry from a legislative, public, and community relations perspective. Additionally, in his role as Treasurer, he is responsible for the oversight of the CBA's financial affairs and administers the CBA's for-profit activities. Outside of the CBA, Mr. Mongellow currently serves as the Immediate Past Chairman of Capital Workforce Partners, the largest workforce council in the State and is a Director of the Board of the Greater Hartford YMCA. Mr. Mongellow graduated from Central Connecticut State University with a Bachelor of Science in Business Administration and from the Connecticut School of Finance and Management.

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**Rob Nichols, President and CEO,
American Bankers Association**

Rob Nichols is the President and CEO of the American Bankers Association, a 140-year old association that represents banks of all sizes and charters and is the voice for the nation's \$15 trillion banking industry.

Nichols joined the ABA in August 2015, following ten years of service as the

President and CEO of the Financial Services Forum, a non-partisan financial and economic policy organization. At the Forum, Nichols provided strategic leadership and coordinated the group's efforts to educate the public about the importance of robust capital markets, encourage a competitive global marketplace, and shape the national and international regulatory dialogue. Before joining the Forum, Nichols was Assistant Secretary of the Treasury for Public Affairs, a position requiring confirmation by the United States Senate. In that capacity, Nichols oversaw all public affairs efforts for a \$12 billion federal agency with 117,000 employees and played a leading role in educating the American people about tax and currency policy, debt management, Social Security and Medicare financing, the U.S. government's strategy to freeze terrorists' assets and restrict the flow of money that enables terror, and a host of international and emerging market issues that impact the U.S. economy. Nichols also oversaw the Office of Public Liaison. Nichols is a recipient of the Alexander Hamilton Award, the highest honor of the U.S. Department of the Treasury. Before joining the Department of the Treasury, Nichols' career highlights included service as communications director for the Electronic Industries Alliance, a trade organization that represents 1,300 U.S. high-technology manufacturers; as a senior aide on Capitol Hill, where he was Communications Director to U.S. Senator Slade Gorton and Press Secretary to the late Congresswoman Jennifer Dunn, a former member of the House leadership; and in the West Wing as an aide in the Office of the Chief of Staff in the George H.W. Bush administration.



Jorge Perez, Commissioner, Connecticut Department of Banking

On February 2015, Jorge L. Perez was appointed Commissioner of the Department of Banking for the State of Connecticut. He brought to the position over 25 years of experience working in the banking industry. Prior to his appointment as Commissioner he served

as Vice President, Senior Commercial Loan Officer of Liberty Bank. Prior to that, he worked at Sovereign Bank New England as Vice President Community Banking Manager of the New Haven Exchange Branch. He was employed by Bank Boston for approximately 12 years before it was purchased by Sovereign Bank. As Banking Commissioner, Jorge has jurisdiction over Connecticut's laws pertaining to state chartered banks and credit unions, consumer credit, broker-dealers, investment advisers, securities, and tender offers. He oversees a department with over 100 employees. In his capacity as Banking Commissioner, Jorge serves as a voting ex officio member of the Board of Directors of the Connecticut Housing Finance Authority



Dr. Edmond Seifried, Co-Chairman Emeritus, Seifried & Brew

Dr. Edmond J. Seifried serves as Independent Director of the Company. Dr. Edmond J. Seifried, a director since 2015, is a Principal in S&B West LLC, a community bank consulting center in Easton, Pennsylvania. In addition, Dr. Seifried is a Professor Emeritus at Lafayette College in

Easton, Pennsylvania. He also serves as Executive Consultant and Chief Economist for Sheshunoff CEO Affiliation Program, a national bank consulting organization. Dr. Seifried serves as the dean of the Virginia and West Virginia Banking Schools and has served on the faculty of numerous banking schools including: Stonier Graduate School of Banking, and the Graduate School of Banking of the South. Dr. Seifried provides experience and in-sight with respect to trends and developments affecting community banks nationally.

ATTENDEES

* ACBB	Craig and Dorothy Howie Christine Bodine Aysseh
American Bankers Association	Rob Nichols Rob Engstrom Heather Tomlinson
* Baker Newman Noyes	Rick and Mandy Cyr
Bankers Search LLC	Timothy Loughlin
* Bank Compensation Consulting	Arnie Winick Jordan Winick
*BCI Financial Corporation	Timothy and Mary Ellen Rourke
Becker Magic	Fred and Bobbie Becker
*BMO Harris Bank NA	Michael Fallon Lori Keller
Brooch Associates	Elizabeth Linder
* Center For Financial Training	Crista Olson
Centreville Bank	Harold and Laura Horvat
Chelsea Groton Bank	Michael Rauh and Annette DeSilva Ben and Robin Benoit Patrick and Lanece Green Tony and Lori Joyce Mary Ellen Jukoski and Matt McLoughlin Alexander and Janice Masse Thomas and Lisa Switz Jessica and Ryan Todd
*CIC Services	Richard Boccaccio Christopher Gallo
*COCC	Richard Leone and Lina Curtin
Connecticut Bankers Association	Thomas and Tamra Mongellow Arthur and Laura Corey Stephanie Carroll Karen and Tom Horanzy Martin Podermanski Kimberly and George Tuttle
CT Department of Banking	Commissioner Jorge Perez Joseph Chambers
Dime Bank	Nicolas Caplanson Cheryl Calderado Nicholas Statoulas
DR Bank	Derek and Nicole Henderson
Edgewater Advisors	Michael and Christine Morgenroth
Essex Savings Bank	Diane and Gary Arnold Douglas and Joan Paul
Fairfield County Bank	David and Geri Schneider Dan and Brenda Berta

ATTENDEES

*Federal Home Loan Bank of Boston	Timothy and Lisa Barrett Ana Dyer and John Freeman
First Bank of Greenwich	Ronald Moccio
First County Bank	Bob and Mary Granata Denise and Nicola Doria Mary and Mike Franco Jevera and Bill Hennessey David and Sue Hopper Juanita James Noah and Holly Lapine Willard and Stella Miley Jerry and Judy Nielsen John and Valerie Polera Dick and Donna Taber
* Gaffney, Bennett & Associates	Fritz and Alicia Conway Brendan and Ellen Fox Jay and Joni Malcynsky
GSB	Tim and Melissa Geelan Robert and Jeanne Carmody Stephen and Mara Dowler Ryan and Erin Duques Kyle and Stacey Eagleson William and Kate Lee Laura Martino Camille Murphy Sandra and Elsa Ruoff Paul and Teresa Sullivan Ralph and Maria Volpe
Herring Media Group	Marc Herring
* Independent Community Bankers of America (ICBA)	Scott Brown
Ion Bank	Dave and Pam Rotatori Chuck and Beth Boulier David and Nancy Nurnberger Gary and Pam O'Connor William and Katie Samuelson David and Jody Scelba Michelle Stronz Kathy and Kevin Taylor Stephen and Jessica Widman
Jewett City Savings Bank	Michael and Cynthia Alberts Brian Andstrom and Sherrie Audette Betsy and Stephen Barrett Matthew and Julie Desaulnier Diane Manning Stuart Norman and Gail Rooke-Norman Gary and Jean Peloquin Jim Thevenet and Cathy Sullivan
* Kainen, Escalera & McHale, P.C.	Pat and Sharon McHale
KBW, a Stifel Company	Frank Cicero Robin and Jay Suskind
* Kilpatrick Townsend	Ed Olifer Suzanne Walker

ATTENDEES

Liberty Bank	David and Michelle Glidden William and Marilyn Christopher David and Carol Director Daniel and Lauralyn Matos Jeremy and Suzanne Miller David and Stacey Mitchell Tim and Kim Ryan
* Luse Gorman	Scott Brown Lawrence Spaccasi
M&T Bank	Richard Ahlmeyer
MasterCard	Patrick Dwyer
The Milford Bank	Susan and Bob Shields David and Suzanne Esposito Paul Mulligan and Nadine Fuller John Harkins and Karen Garlie Kevin and Susan McGrath Joy Topazian Moore and Will Moore Peter and Debbie Olsen Gary Opin Michael and Paula Paolini David Rubin and Terry Newman Beverly Streit-Kefalas
National Iron Bank	Steven and Sally Cornell
Newcleus	Anthony McCracken
Newtown Savings Bank	Ken and Rita Weinstein Carrie and Ed Amos Lynndel and Kenny Bartulis William Brimmer Alan Clavette Tony and Barbara Giobbi James and Laura Kennedy Carol Mahoney John and Terri-Ann Martocci James and Marcia Morley John and Linda Trentacosta
Northwest Community Bank	Steve and Meg Reilly Susan and Victor Atkins Peter and Susan Aziz Jeff and Lois Brighenti Kathleen and Steven Byko Alan and Pam Colavecchio Ann and Ronald Dearstyne William and Ann Garrity Jane and Paul Hinkel Charles Joseph Elisabeth Kandrysawtz Maura and Steve Malo Brian and Lynn McCormick Paul and Paula McLaughlin Everett and Cathleen Newell Lori Riiska and Scott Palmer James and Dora Rusiecki Bill Shea Kevin and Ginger Sullivan
Piper Sandler & Co.	Jace and Jacko Day

ATTENDEES

*Reich & Tang	Emily Fox
Rhode Island Bankers Association	Patricia Oceau Will Farrell
Salisbury Bank & Trust Company	Rick and Linda Cantele
Savings Bank of Danbury	Martin and Heather Morgado Paul Dinto Gary and Cynthia Hawley Robert and Kathy Kornhass Ralph and Donna McIntosh Donald and Nancy Mitchell Giuseppe Pisani June and Glenn Renzulli Christopher and Carla Setaro Harold and Barbara Wibling
SB Value Partners L.P.	Ed Seifried
Stafford Savings Bank	Winfield and Diane Trice Anthony and Terry Armelin Ernest and Karen Brousseau Ronald and Jane Cercena Jay and Cindy Constantino Jane and Donald Hillebrecht
State of Connecticut	Eric Berthel Jason Doucette
*Shipman & Goodwin LLP	Scott and Lydia Gerard
Stevens & Lee	David Payne
Strategic Resource Management	Brent Lapp
TD Bank, N.A.	Mike and Debbie LaBella Frank Casale
Thomaston Savings Bank	Steve and Kim Lewis Richard and Nancy Bushka Mark and Annsue DiVenere Jim Kaniewski Mark and Kathryn Malley Jim and Sandra Nichol Thomas Parisot Susan and Ron Sadecki Carrie Zimyeski and Keith Sullivan
Torrington Savings Bank	Lesia and Tom Vanotti Chip and Betsy Booth Diane and Mark Libby Aaron and Nicholas Mambrino William and Gail Marchand Kevin and Karen O'Connell Chip and Louisa Roraback
Travelers Insurance	Michelle and Matthew Hay

ATTENDEES

Union Savings Bank	Cindy and Phil Merkle Michele Bonvicini Arnie Finaldi Jeffrey McDonough Lucie and Joe Voves
Udike, Kelly & Spellacy, P.C.	Robert and Carolyn Martino
Vigeo Alliance	Cassi Chandler
*Whittlesey	Larry and Kathy Carboni
Windsor Federal Savings	George and Janine Hermann Mary-Lynn Kinney and Roy Szoka
*Wolf & Company	Mark O'Connell and Tabitha Baceski Marty and Laura Caine

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Meeting & Conference.**



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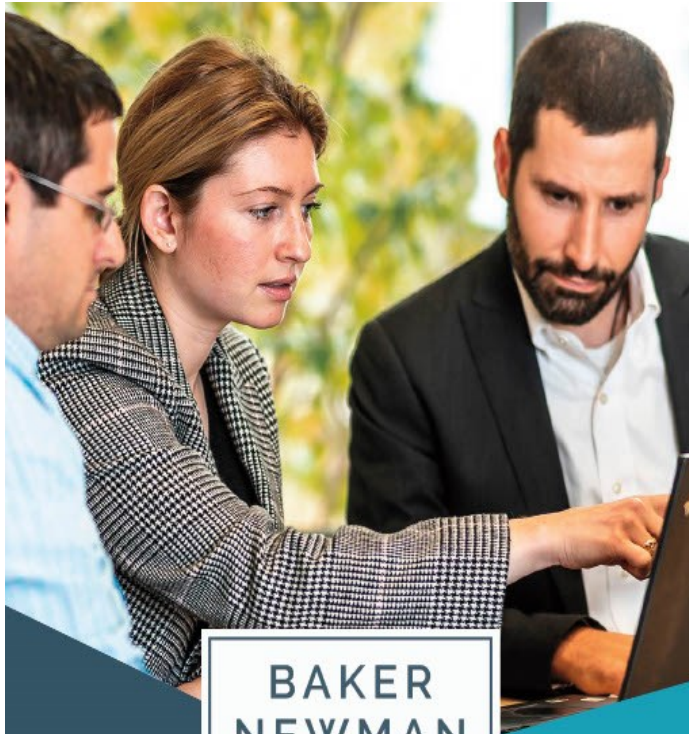
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