Table of Contents

3 President’s Message
4 Bank Highlights
6 Team
8 Community
10 Personal
12 Homeownership
14 Business
16 Investments
17 Financials
18 Leadership

Our mission We help customers and communities achieve their specific goals by taking them on as if they were our own.

Our vision An innovative financial services company that inspires its employees, customers and communities to achieve their full potential.

Our values Exceptional Service, Extraordinary Employees, Thriving Businesses and Communities, Lasting Partnerships.

Customer Promise We do everything we can to help you succeed in big and small ways.
“Whatever it is you’re dreaming about, we can help you get there.”


Everyone has them. Some are large and some are small. Some are immediate and others are long term. Whatever it is you’re dreaming about, we can help you get there.

That concept is fundamental to our business strategy and fundamental to the success that we had in 2018. I am thrilled to present to you this summary report, with a particular emphasis on how we help our customers and the communities we serve achieve their dreams.

For some, the dream was owning a home and we were able to assist many first time homebuyers in making that a reality. For others, the dream was retiring with the confidence to know they were financially ready. Our Financial Services group helped many of our customers get there. Others dreamt of starting or expanding a business, and our commercial lenders were there to help.

Many people are just getting started on their path to fulfillment. Our seminars, both in our branches and online on dozens of subjects, helped get them started. There are many in our community whose circumstances make it seem like their dreams aren’t achievable, but through our Foundation we’ve been able to make life just a little better for them and give hope for what’s ahead.

None of this could have been achieved without the extraordinary men and women who are my teammates here at Chelsea Groton. Through their hard work and dedication to our mission, we were once again rated the Best Bank in the region by readers of The Day, and a Top Workplace in CT. When I think about the exceptional year that was 2018 for Chelsea Groton Bank, these are the people that make it happen every day and I am eternally grateful to work with them.

I am supported personally by a Board of Trustees and a group of Corporators who are invaluable. Their wisdom, guidance and commitment to our mission make it possible to do what we do, and I thank them for their support. Please enjoy this annual report and thank you for being a part of our success.

B. Michael Rauh, Jr.
President and Chief Executive Officer
2018

We proved collaboration and community reinvestment go a long way.

164
First-time homebuyers assisted

$29 Million
Business deposit growth year over year

$251 Million
Commercial loan portfolio

$638,000
Total charitable donations (including Foundation)

$47,853
Donated by employees to area non-profits

390
Financial literacy classes

5 Star Rating (99 consecutive quarters)


Voted Best Financial Advisor (2017, 2018)

Voted Top Workplace in CT (2016, 2017, 2018)
“Not very frequently do you find an organization like Chelsea Groton Bank who will step up, and really help think through what the problems are and what solutions might be right... and then put their money where their thinking is.”

– Bob Mills

NCDC / Global City Norwich
Our **Team** approach and shared vision helps everyone succeed.

54 INSTRUCTOR-LED CLASSES TAUGHT TO TEAM MEMBERS

“The training we’ve received at Chelsea Groton has prepared us to help our customers—something we love to do. Our customers know they can come to us for any banking or personal need, and can trust and confide in us.”

— JoAnn Lynch, Karen Sheffield, Aline Soulor and Cindy Harris

149 combined years at Chelsea Groton Bank

76% PARTICIPATION IN CFIT WELLNESS PROGRAM

American Heart Walk

Business Education Class
Awards, Honors, Certificates and Promotions

Alyssa Bryan, Stephanie Han, Dee Houde, Jennifer Seuferling, Allison Silva and Kayla Trenholm received Center for Financial Training (CFT) diplomas/certificates.

Carleen Lee graduated from the Connecticut School of Finance and Management.

Kate Allingham graduated from the Stonier Graduate School of Banking.

Joanne Cain, Lisa Price and Jessica Semmelrock completed the Chamber of Commerce of Eastern Connecticut Leadership Program.

Sarah Dion and Jean McGran completed the Greater Norwich Area Chamber of Commerce Leadership Exploration and Development Program.

Kristen Brunelle, Jessica Charette, Ambar Crespo, Kleo Curis, Megan Susi, Ana Healy, Andy Irizarry, Yana Kozleva, Jean McGran, Veronica Prada, Bonnie Stanford and Tori Thomas graduated from the Chelsea Professional Management Series.

Ana Healy, Kristen Scott, Samantha Powden and Amy Prince each received a Chelsea Award, the annual award given to employees who are recognized for exceptional performance in the areas of sales, initiative, customer service, or a combination of these areas.

Larry Walker and Tamela Higgins received the George Strouse “Spirit” Award, which is given annually to employees who embody, and consistently demonstrate, the values and spirit of Chelsea Groton Bank.

Thirteen promotions were announced at the December 2018 board meeting: Bill Mundell – Technology Operations Manager and Vice President; Susan Bailey – Assistant Vice President; Penni Harlow – Assistant Vice President; Kelly Hoadley – Assistant Vice President; Nancy Murphy – Assistant Vice President; Regan Nichols – Assistant Vice President; Giusy Beaman – Assistant Treasurer; Ana Healy – Assistant Treasurer; Kelly Meakem – Assistant Treasurer; June Holaday – Assistant Secretary; Rebecca Magner – Assistant Secretary; Mario Siciliano – Assistant Secretary; and Alex Masse – Operations and Business Banking Manager.

“I love that I’m a part of the Chelsea Groton ‘family’ which extends beyond its team members to the customers and communities we serve. It’s great knowing that I work for an organization with strong 165-year-old roots that gives me the best chance to succeed and help my customers.”

– Drew Williams
Mortgage Loan Specialist, joined CGB in 2018
We’re committed to building a strong and vibrant **Community**.

**$452,249**

IN FOUNDATION GRANTS FUNDED

Chelsea Groton paid it forward in a number of ways this year. Financially, the Bank and the Foundation gave a total of $638,000 to the community. The Chelsea Groton Foundation approved $532,749 in grants, including $100,000 to NCDC for Global City Norwich, a multi-year project of revitalizing Downtown Norwich, as well as a commitment of $100,000 over the next five years for the building of the National Coast Guard Museum.

The Foundation donated $22,100 to area organizations through the Acts of Kindness program, $100 to the non-profit of each of our 221 team members’ choice. In addition, 17 graduating seniors received college scholarships from the Foundation.

**9,223**

EMPLOYEE VOLUNTEERISM HOURS

**Chelsea Groton Foundation:**
- Grants to Organizations and Teachers
- Acts of Kindness
- Scholarships
- **Food, Clothing and Supply Drives**
- Event and Team Sponsorships
- **Employee Volunteerism**

**Chelsea University:**
- E-Learning
- Financial Education Classes
- Lifestyle Classes
The Bank partnered with Electric Boat to host two American Red Cross mobile blood drives and co-produced a panel discussion with the Eastern CT Chamber of Commerce on cybersecurity for business owners.

Seventeen team members volunteered to teach a full-day of curriculum at Sayles School for Junior Achievement Day. Students learned about financial topics appropriate for their grade level, as well as the importance of education and career opportunities. The Bank produced the 12th Annual Money Madness event designed to educate over 200 high school students on financial and lifestyle topics.

Forty-nine “Casual for a Cause” days were held to raise money for area organizations. And “giving teams” went into the community on Pay It Forward Day to surprise a total of 164 patrons of area shops and restaurants with gift cards to those places of business.

“I wanted to offer my gratitude for Chelsea Groton Bank’s participation in the Junior Achievement Day at Sayles School. A parent and teacher can try to teach the same lesson a hundred different ways, but when a new adult shares their knowledge it becomes an a-ha moment. These are the relationships I appreciate in a small community.”

– Vicky W.
Sayles School parent
Since education of our customers and the community has always been of utmost importance, we formally named our education program Chelsea University in 2018. As part of Chelsea University, 390 in-person financial education and lifestyle programs were offered this year, more than double what was taught in previous years. We also introduced an e-learning platform, to give people an opportunity to learn online as they work toward achieving their dreams.

The Chelsea U Student Banking Program, created specifically to help young adults manage money safely and effectively, has provided bank products and services, as well as education, to hundreds of young adults and their parents.

“When I see a young person come into the branch, I love the opportunity to jump in and share the Chelsea U program with them. It’s a great way to teach high schoolers to take care of themselves financially, and I’m proud to provide them with a great tool to help them succeed!”

– Tammy North
Niantic branch
Life Event Planning  
Chelsea U Student Banking Program  
Personal Checking, Savings, HSAs and Money Market Accounts  
CDs and IRAs  
Online and Mobile Banking  
Coffee and Conversation  
Brewing Daily  
Chelsea University:  
  E-Learning  
  Financial Education Classes  
  Lifestyle Programs

“I opened my account because Chelsea was known as the best community bank. To date, Chelsea Groton still holds that reputation, and holds strongly to their ‘Core Values’. No matter what branch I visit, the customer service is always the best!”

– David M.  
Norwich customer

Additional convenience services, such as improved online and mobile tools, including online account opening, instructional video tutorials on how to bank online, phone interpreter services, and the Switch Hotline which allowed customers to open banking relationships with us over the phone, were also made available.

Each of these services was intended to help customers manage their finances easily and more effectively, in order to be better prepared for current and future life events.
We helped individuals and families make their dreams of **Homeownership** come true.

Chelsea Groton is committed to meeting customers where they are, and exploring all possible financing options that will make good fiscal sense, while getting them to their dream, whether that be buying or building a home, financing a renovation, or paying for college.

In addition to the conventional mortgages and specialty financing provided this year, the Bank originated $11 million in CHFA loans to help low-to-moderate income individuals provide housing for themselves and their families. Chelsea Groton worked with 28 borrowers to obtain down payment assistance through partnerships with FHLB, CHFA, HDF and ECHO, and successfully partnered with the Federal Home Loan Bank of Boston (FHLBB) to distribute homeownership grants to qualifying borrowers under the FHLBB Equity Builder program. Chelsea Groton also proudly introduced the Community Heroes Homeownership Program, which provides down payment assistance to police officers, firefighters, EMTs, paramedics, nurses and teachers, in gratitude for all they do.

The Bank continues to offer classes for continuing education credits to realtors and for educating prospective homebuyers, through in-person classes, online resources, and one-on-one throughout the home-buying process.

“Business workshops often use terms like nimble and customer-focus to describe how organizations should respond to issues... Your team’s approach was that and more!”

– Daniel B.

Bridge Loan Customer
“I want to thank your team for the high quality work, professionalism and friendliness in making our experience a good one.”

– Joseph M.
Construction Loan Customer

$139 Million
IN CONSUMER LOANS & MORTGAGES

Fixed and Adjustable Rate Mortgages
Home Equity Loans and Lines of Credit
Specialty Financing (Jumbo, Bi-Weekly, Construction-Permanent and Bridge Loans)
Personal Loans
First-time Homebuyer and Affordable Lending Programs:
  Community Heroes Homeownership Program
  Connecticut Housing Finance Authority (CHFA)
  Federal Housing Administration (FHA)
  Department of Veterans Affairs Home Loans (VA)
  United States Department of Agriculture (USDA)
Down Payment Assistance and Grant Programs (FHLBB EquityBuilder, HDF SmartMove, CHFA DAP)
Our approach to **Business** banking is based on mutual success.

As business owners’ dreams grew, we worked alongside them to offer more convenient and secure tools than ever before. We continued to originate loans throughout CT, further expanding into Hartford, New Haven, Middlesex and Fairfield Counties. We held programs for business owners and professionals on everything from how to safely leverage online banking tools or how to set up a Facebook page for your business, to a CPA continuing education class on access to FDIC Insurance for safety-conscious investors.

**200+**

**BUSINESSES USING OUR TREASURY MANAGEMENT SERVICES**

“With our cash management services, and customizable online banking solution, we helped Densmore Oil devote less time to banking and more time to their customers. We understand businesses like Mark’s, and we like to help find ways to streamline their processes.”

– Alex Masse
VP, Operations and Business Banking Manager

*To read full testimonials about the lending partnerships between Chelsea Groton Bank and local businesses of all sizes, visit chelseagroton.com/growthatbusiness.*
$72 Million
IN NEW COMMERCIAL LOANS

“Our partnership with Chelsea Groton has given us the funding and flexibility to develop new products, and to ensure the solutions we have come up with are repeatable at scale, and will serve the vehicle’s owner well.”

– Mike Zoner
President and Lead Engineer, Callaway Cars

“We were interested in partnering with a bank that would treat us like a family. It’s been a wonderful partnership that has helped us expand our business in East Haddam and keep our customer-base happy.”

– Artie D’Onofrio
Owner, New England Propeller

Lending Solutions:
- Working Capital Revolving Lines of Credit
- SBA Preferred Lenders Program Loans
- Permanent Working Capital or Term Loans
- Commercial Real Estate Mortgages and Construction Loans
- Standby Letters of Credit

Business Checking, Savings, Money Market and Sweep Accounts

Treasury Management Tools:
- ACH Origination
- Remote Deposit Capture
- Merchant Credit Card Processing
- Online Banking and Entitlements
- Business Debit, Rewards and Purchase Cards
- Bill Pay
- Lockbox Services
- Positive Pay
- Wire Origination

Callaway Corvette AeroWagen

Replacement propeller being prepared to leave the New England Propeller warehouse

Callaway Corvette AeroWagen

Callaway Corvette AeroWagen
Investments in our clients mean an improved financial future.

“We’re passionately dedicated to helping those just entering the workforce, well into their careers, planning for retirement, and already retired. By offering a range of customized services, we’ve become a trusted resource for financial planning, no matter the life stage someone is in.”

– John Uyeki
SVP, Director of Financial Services
Financial Advisor, Infinex Investments, Inc.

Named Best Financial Advisor by the readers of The Day for the second consecutive year, the Chelsea Groton Financial Services team continued to demonstrate their commitment to supporting the goals and dreams of the community by developing customized holistic plans for each client. In addition to regularly scheduled reviews of financial plans, the team successfully developed partnerships with businesses and professionals, and held multiple educational seminars for individuals on social security, long-term care, and probate.

Long-time team members Bob Fradette, CFP, CLTC, ChFC, Vice President, Financial Advisor, Infinex Investments, Inc., and Paulette Retsinas, CFP, CLTC, Vice President, Financial Advisor, Infinex Investments, Inc., received awards: Bob was named a 2018 Connecticut Five Star Wealth Manager by Five Star Professional, and Paulette earned an Elite Advisor sales award from Infinex Investments, Inc.

Revenue growth year over year

18%

Wealth Management Strategies:
- Retirement Planning Products
- Traditional and Roth IRAs
- 401(k), 403(b), SIMPLE Plans
- Endowments
- Tax Deferred Annuities

Insurance & Risk Management:
- Life and Long-Term Care Insurance
- Fixed and Variable Annuities
- Buy – Sell and Key Person Insurance
- Business Valuations

Education Planning:
- 529 College Savings Plans
- Coverdell ESAs
- Custodial Accounts

16 Chelsea Groton Bank
## Consolidated Statements of Income

For the Years Ended Dec. 31, 2018 and 2017

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Interest and Dividend Income</td>
<td>$38,847,782</td>
<td>$34,934,193</td>
</tr>
<tr>
<td>Total Interest Expense</td>
<td>$2,225,104</td>
<td>$1,850,514</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>$980,000</td>
<td>$480,000</td>
</tr>
<tr>
<td>Net Interest Income After Provision for Loan Losses</td>
<td>$35,642,678</td>
<td>$32,603,679</td>
</tr>
<tr>
<td>Total Noninterest Income</td>
<td>$10,742,868</td>
<td>$8,977,141</td>
</tr>
<tr>
<td>Total Noninterest Expense</td>
<td>$32,549,590</td>
<td>$30,990,782</td>
</tr>
<tr>
<td>Income Before Income Tax Expense</td>
<td>$13,835,956</td>
<td>$10,590,038</td>
</tr>
<tr>
<td>Income Tax Expense</td>
<td>$2,553,772</td>
<td>$4,502,384</td>
</tr>
<tr>
<td>Net Income</td>
<td>$11,282,183</td>
<td>$6,087,654</td>
</tr>
</tbody>
</table>

### Loan mix

- Residential Mortgage 69%
- Commercial Mortgage 21%
- Commercial 9%
- Consumer 1%

### Financials

- **Total Assets** as of Dec. 31, 2018:
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Pre-Tax Income** for 2018: $13,835,956
  - Increase from 2017: $10,590,038

- **Net Total Loans**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Net Total Loans**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Total Capital** as of Dec. 31, 2018:
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Total Deposits**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Non-Performing Assets**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Pre-Tax Income** for 2018: $1,1 billion
  - Increase from 2017: $46 million

- **Increase in Deposits**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Increase in Loans**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

- **Increase in Deposits**
  - Residential Mortgage: 69%
  - Commercial Mortgage: 21%
  - Commercial: 9%
  - Consumer: 1%

2018 Annual Report 17
2018 Leadership

Executive Management

B. Michael Rauh, Jr.
President and Chief Executive Officer

Anthony A. Joyce, III
Executive Vice President
Senior Loan Officer

Richard J. Morelli
Executive Vice President
Corporate Secretary, CFO

Jennifer L. Pensa
Senior Vice President
Director of Operations and Technology

Michael T. Sheahan
Executive Vice President
Director of Retail Lending

Judith C. Stumpo
Senior Vice President
Director of Risk Management

Laureen E. Tracy-Dufficy
Executive Vice President
Director of Sales and Service

John R. Uyeki
Senior Vice President
Director of Financial Services

Carolyn Welch
Senior Vice President
Commercial Lending Manager

Anne H. Wilkinson
Senior Vice President
Director of Human Resources

Front row from left: Michael Sheahan, Carolyn Welch, John Uyeki;

Corporators

Seymour Adelman
Dr. Michael Alfultis*
Louis E. Allen, Jr.
Alexis Ann
Carl Banks*
Edward Bartelli
Wilfred J. Blanchette, Jr.
Neil H. Blinderman*
Mark E. Block
Richard E. Blodgett, Jr.
Allyn L. Brown, III
Ellen C. Brown
Leo E. Butler Jr.
Pietro Camardella
Stanley A. Cardinal*
Dr. Steven B. Carlow
Cynthia J. Casey
John A. Collins, III
Paul A. Connor
Fred A. Conti
Valerie Cordock
John A. Cotter
Lori Danis
Daniel R. Dennis, Jr.
Abby I. Dolliver
Irene Donovan*
Michael E. Driscoll
David P. Erskine
Ralph G. Fargo*
Gary Farrugia
Peter S. Gianacoplos
Denison N. Gibbs
Scott Gladstone
Robert H. Glass, Jr.
Jeffrey R. Godley
Michael A. Goldblatt
Peter F. Grader*
Ulysses B. Hammond
Theodore A. Harris
Leah A. Hartman
Lloyd E. Hinchey*
Thomas M. Hinsch
Cathleen J. Holland
Peter Hoops
Richard M. Hoyt, Jr.
John J. James
Eric M. Janney
Christopher R. Jewell
Louida O. Jones
Margaret L. Jones
Nicholas F. Kepple
Pamela A. Kinder
Jon T. Kodama
Robert V. Kruzewski*
Theodore M. Ladwig
Christopher B. Lillbridge
Edwin Lorah
Dr. Jennifer J. Lowney
Ivan J. Martin, Jr.
Paul V. Mathieu
Nancy B. McLoughlin
Jeffrey A. McNamara
Santa Mendoza
Forbes M. Meston*
Wilhelm W. Meya
Theodore S. Montgomery*
John Paul Morales
Dr. Naomi Nomizu
Mark R. Oefinger
Edward Oliveira*
Andrew C. Pappas
Patricia A. Pastor
Helga Pfanner
Linda Phillips
Meagan E. Seacor
Lottie B. Scott
Gertrude B. Smith
John M. Smith*
William A. Stanley
Kathleen A. Steamer*
Robert W. Tabor
J. Roger Tamer*
Laurelle Texidor
Thomas J. Tsagarakis
William F. Turner
Robert A. Valenti
Edward J. Walte
David A. Whitehead
Donna L. Yother
Catherine L. Young

*Corporator Emeritus
VICE PRESIDENTS

Kelly L. Allard
Loan Servicing and Lending Compliance Manager
Katherine M. Allingham
Assistant Director of Risk Management
Kathryn D. Alves
Credit Department Manager
Richard L. Balestracci
Commercial Loan Officer
Keith D. Caplet
Business Development Officer
Marie A. Carmanati
Retail Lending Compliance Manager
Dawn M. Day
Loan Compliance and Acquisition Administrator
Joseph F. DeMayo
Commercial Loan Officer
James M. Elliott
Financial Advisor
Denise A. Fournier
Director of Internal Audit
Robert R. Fradette
Financial Advisor
Tamela D. Higgins
Human Resources Manager
Alexander M. Masse
Operations and Business Banking Manager
James J. McGuinness
Commercial Loan Officer
Matthew B. Morrell
Retail Lending Sales Manager
William Mundell
Technology Operations Manager
Paulette A. Retsinas
Financial Advisor
Kathleen A. Ringler
Financial Advisor
David W. Stone
Commercial Loan Officer
Jessica L. Todd
Director of Finance
Larry S. Walker
Technology Services Manager
ASSISTANT VICE PRESIDENTS

Susan L. Bailey
Retail Lending Underwriter II
John Banks
Retail Lending Operations Manager
Ishmael D. Bryan
Collection Manager
Melinda M. Burridge
Regional Sales and Service Manager
Christina M. Caplet
Regional Sales and Service Manager
Dana S. Chapel
Niantic Customer Solutions Manager
Harry P. Colonis
Business Development Officer
Barbara P. Curto
Marketing Manager
Jennifer L. DeLuca
Accounting Manager
Sarah A. Dion
Senior Auditor
Sarah Duval
Project and Product Manager
Jennifer L. Eastbourne
Financial Services Program Coordinator
Beth A. Glynn
Retail Loan Originator
Penni A. Harlow
Mystic Customer Solutions Manager
Cynthia M. Harris
Norwich County Customer Solutions Manager
Kelly M. Hoadley
Portfolio Administrator
Alexis Kahn
Business Banking Officer
JoAnn Lynch
Sprague Customer Solutions Manager
Jean McGraw
Regional Sales and Service Manager
Nancy Murphy
Data Management Specialist
Regan A. Nichols
Groton Customer Solutions Manager
Frank Reiss, III
Technology Services Specialist II
Patricia M. Rodgers-Longo
Retail Loan Originator
Allison Silva
Retail Lending Underwriter II
Karen S. Stearns
Retail Branch Lending Specialist
Donna L. Thompson
Facilities and Security Manager
Kristin Zummo
Learning and Development Manager
ASSISTANT TREASURERS

Giusy R. Beaman
Branch Operations Manager
Maria Grenier
Deposit Operations Manager
Ana Healy
Retail Administrator and Skills Coach
Yana E. Kozleva
Senior Auditor
Kelly E. Meakem
Business Banking Operations Manager
Richard J. Turner
Retail Loan Originator
ASSISTANT SECRETARIES

Marta Amor-Baker
Retail Loan Originator
Mandy-Lyn Crispim
Norwich Customer Solutions Manager
Lisa M. Fields
Purchasing Manager
Elvira Fiore-Labrecque
Customer Care Center Manager
June Holaday
Assistant to the President
Linda M. Kosta
Commercial Lending Representative

Officers

Carleen Lee
New London Customer Solutions Manager
Rebecca F. Magner
Pawcatuck Customer Solutions Manager
Michele M. Magowan
Retail Lending Sales Specialist
Sonya Manley
Learning and Development Specialist
Christina A. Nocito
BSA Analyst
Anne Ricatta
Commercial Lending Representative
Kristen S. Scott
Center Groton Customer Solutions Manager
Jennifer Seuerling
North Stonington Customer Solutions Manager
Mario Siciliano
Technology Services Specialist II
Aline J. Soulor
Salem Customer Solutions Manager
Lize-Anne Stewart
Financial Analyst
Miria Toth
Community Education Officer
Marielle Winkelman
Waterford Customer Solutions Manager
Alysha Yepes
Westside Customer Solutions Manager

Board of Trustees

Back row from left:
Thomas R. Switz
President
Switz Insurance and Real Estate
P. Michael Lahan
Attorney at Law
Dennis J. Cambria, DDS
Dentist
Marilynn Malerba
Chief
Mohawk Tribe
D. Ben Benoit
President
PCW Management Center, LLC

Front row from left:
Mary Ellen Jukoski, Ed.D.
President
Three Rivers Community College
B. Michael Rauh, Jr.
President and CEO
Chelsea Groton Bank
Betsy Conway
Legal Consultant
Mashantucket Pequot Tribal Nation

2018 Annual Report 19
Connect with Us!

**Center Groton**
1319 Gold Star Highway  
860-448-4242

**Glastonbury** (Lending Center Only)
273 Hebron Avenue  
860-934-1300

**Groton**
904 Poquonnock Road  
860-448-4252

**Mystic**
2 Water Street  
860-572-4012

**Mystic Auto Bank Express**
50 Stonington Road  
860-572-4082

**New London**
One Montauk Avenue  
860-448-4232

**Niantic**
21 Pennsylvania Avenue  
860-448-4282

**North Stonington**
391 Norwich Westerly Road  
860-572-4052

**Norwich**
One Franklin Square  
860-823-4912

**Norwich, Westside**
444 West Main Street  
860-823-4962

**Pawcatuck**
116 West Broad Street  
860-599-2406

**Salem**
20 Hartford Road  
860-823-4942

**Sprague**
156 Willimantic Road  
860-823-4932

**Waterford**
157 Boston Post Road  
860-448-4262

The largest network of full service branches and ATMs of any bank or credit union in New London County!

[Contact Information]

**Chelsea Groton**

[Social Media Links]

[FDIC Insurance]