

## 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

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

**John R. Uyeki**  
Senior Vice President  
Director of Financial Services

**Carolyn E. 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  
Back row from left: Anthony Joyce, Anne Wilkinson, Lauren Tracy- Dufficy,  
Michael Rauh, Judith Stumpo, Richard Morelli, Jennifer Pensa*