



# New England Chapter Newsletter

## From the Chapter President

Dear RMA New England Chapter Members,



Welcome to our summer newsletter. On behalf of the New England Chapter Board of Directors, thank you to our members and sponsors for another successful RMA calendar year. This has been an especially active year for the Chapter, as we strived to achieve (and were awarded!) the status of Platinum Chapter for the third consecutive year. Awarded by RMA Headquarters, this is the highest status a chapter can attain, and only a handful of chapters across the entire country receive this award.

Over the past year, RMA New England held a full slate of programming throughout our geographic footprint. This included a series of roundtables focusing on relevant topics in commercial banking, an ABL Panel, a Women's Affinity Group event, three Rising Professionals programs, and most recently, our Annual Meeting – an Economic Update with Dr. Jeff Fuhrer of the Federal Reserve Bank of Boston.

The Risk Management Association remains the gold standard for training and education within our industry. In conjunction with RMA Headquarters, we co-sponsored 19 training

courses this year supporting the RMA curriculum. Supplementing the Open Enrollment offerings, we continue to see significant interest in our homegrown training programs, specifically our Commercial Credit for Lenders (CCL) and Loan Officer Resident Seminar (LORS) Programs. RMA members are the lifeblood of the organization, and with total associate membership of approximately 900, the RMA New England Chapter remains on solid footing. The Chapter is poised for continued commitment to the RMA's mission of advancing sound risk management principles in the financial services industry.

Lastly, as the outgoing President, I would like to take the opportunity to say thank you to our Board of Directors and to our Chapter Administrator, Julie Conroy. It has been a pleasure to serve as your Chapter President over the past two years and I look forward to turning over the reins to President-elect Jim Horrigan on September 1st.

Have a wonderful summer and I hope to see you at an RMA event soon. As always, thank you for your continued support of RMA New England. If you have any questions or are interested in becoming involved with Chapter leadership, please feel free to contact me at 508-830-3241 or [Joseph.Herzog@RocklandTrust.com](mailto:Joseph.Herzog@RocklandTrust.com).

Joe Herzog,  
RMA New England Chapter President

## RMA New England Chapter Recognized

The RMA New England Chapter was awarded an RMA Chapter Excellence Award at the Chapter Leaders Conference in Charlotte for its Learn and Shadow program.



### **Bridget Long receives the Chapter Excellence Award at the Chapter Leaders Conference**

The RMA “LEARN AND SHADOW PROGRAM” was developed to introduce college students to career opportunities in the commercial banking industry. Participating students visit onsite with banks, accounting firms, and attorneys who each play a role in taking a corporate loan request from compilation of a loan package, to credit risk analysis and decisioning, to loan closing. Firms include a community bank, a regional bank/national bank, and the Federal Reserve Bank.

The Chapter partnered with Boston Private Bank, Brookline Bank, Citizens Bank, Santander Bank and TD Bank to provide a bank-specific learning experience for eight students from Northeastern University and Providence College. Participating students were selected based on their interest in banking, a professor’s recommendation and participation in an RMA credit analysis class offered by the students’ universities. Volunteers from

various banks donated time to meet with the students, and teach them about different aspects of banking including career tracks in banking, insights into corporate lending, and, of course, networking. The program also served to raise awareness with hiring managers and HR personnel of RMA’s academic initiatives. We thank the selection committee for the recognition, and look forward to expanding the program this year.

## Scholarships Awarded to Five Graduating Seniors

Since its inception in 2014, the RMA Foundation has awarded more than \$500,000 in scholarships to college juniors and seniors who are interested in working in the banking industry after graduation. Scholarships are \$2,000-\$5,000 and are renewable. This year the Foundation awarded scholarships to 88 students, nine of which went to New England students who distinguished themselves through their academic work, industry knowledge, and experience.

This year’s new scholarship winners were:

Jiahui Lin, from Northeastern University.

Andrew Omer\*, from Bryant University

Kristina Lynch\*, from Providence College

Nicole Jablowski, and Julie Scully, from Bentley University

Julia St. Germain\* from Fairfield University.

Sam P. O'Brien, from U Mass Boston, received one of two William F. Githens Scholarships, named for RMA’s former CEO. These scholarships are awarded annually at the discretion of the RMA Foundation Scholarship Committee to the year’s most promising scholarship candidates who demonstrate exceptional academic achievement and commitment to the financial services industry.

Renewal awards were made to Rachel Feingold from Boston University, and Michael Vitale from Bentley University. Congratulations to all of the “RMA Scholars”!



**\*Present at the RMA Annual Meeting; in the photo, from left to right, Andrew Omer, Julia St. Germain, and Kristina Lynch.**

## Meet Our New Board Member



Bridget Long is an Assistant Vice President at Boston Private, working as a commercial lender in the Bank’s Commercial Real Estate Group. In her role, Bridget provides a wide range of financing options to real estate investors looking to acquire or refinance office, retail, industrial, or multi-family properties. Prior to her current role she was a Senior Credit Analyst, supporting the C&I, real estate, and the specialty lending teams at Boston Private and provided credit training to junior analysts.

Bridget was first introduced to Commercial Banking during her college internship at Brown Brothers Harriman. After graduating with a degree in finance from Bentley University, Bridget joined Enterprise Bank’s Lender Development Program. She completed

rotations in credit analysis, loan workout, C&I and real estate lending before becoming a lender in the Bank’s Construction Lending group.

Bridget also serves on the on boards of Bentley University’s Alumni Association, and Silver Linings Mentoring, which serves youth in foster care.

## Celebrating the Leaders at RMA’s Chapter Leaders Conference

By Stephen Krasowski for the September 2018 RMA Journal

Over 200 RMA chapter leaders representing 72 chapters from across the country and Canada gathered at the Sheraton Charlotte Hotel in Charlotte, N.C. June 20-22 for the RMA Chapter Leaders Conference (CLC) to learn, network, and make new friends.

In her welcoming address, RMA President and CEO Nancy Foster emphasized that “we continue to be challenged by risks like cybersecurity, by competition both inside and outside of the industry, and with constant regulatory change, and there’s no one better positioned to help the industry more than RMA today.”

RMA Chair Robert Messer remarked that “we’re here because we want things to be better, and you all have the awesome responsibility in what makes RMA such a special organization—you’re leading our volunteers. If you don’t do the work, it’s not going to be done, and if the work’s not done, things won’t get better.”

Messer, senior executive vice president and chief financial officer, American National Bank of Texas, noted that, as chapter leaders and volunteers, there are several things that need to be done. He said you need to scan the fringes of the organization and recognize that when good people come forward in the chapter you need to engage them by giving them something

## 2017–2018 Chapter Officers

### **President:**

Joseph Herzog, Rockland Trust

### **Vice President:**

James Horrigan, Brookline Bancorp

### **Treasurer:**

David O'Brien, Rockland Trust

### **Board of Directors:**

Michael Bonsey, Leader Bank

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Derek Ezovski, Outsourced Risk Management Solutions (ORMS)

Kama Giedra, Citizens Bank

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Bruce Lemieux, Rockland Trust

Bridget Long, Boston Private Bank

Andrew Mahoney, Cambridge Trust Company

Katerina Papp, Eastern Bank

John Pratt, Lowell Five Cent Savings Bank

Miriam Regan-Fiore, TD Bank

Thomas Sommerfield, Blue Hills Bank

Richard Swasey, Northeastern University

Marilyn Tressel, Boston Private Bank

Paula Zaiken, Property & Casualty Initiative

### **Chapter Administrator:**

Julie Conroy

Our chapter presents opportunities for individuals to get involved. Chapters rely on the talents of volunteers to stage many of their programs, conduct membership development efforts, and promote the ideals of the Association. To find out more about how you can get involved in our chapter, contact:

Julie Conroy, [Julie@rmanewengland.org](mailto:Julie@rmanewengland.org).

meaningful to do. The second thing is to create clear expectations of what needs to happen. The third thing is to give the volunteers candid feedback, both good and bad. He said you have to recognize and reward based on the clear expectations you set. The fourth thing is dealing with volunteers who are not doing their jobs. Finally, he said, one of the most important responsibilities in your role as a volunteer is always recruiting new volunteers.

“The lifeblood of RMA and any organization is dependent upon our ability to attract, retain, motivate, and engage quality people to help us with our effort. If we ever lose the ability to do that, then we’ve lost,” said Messer.

Read the entire article in the upcoming September edition of The RMA Journal  
<https://www.rmahq.org/thermajournal/>.

## **RMA Credit Risk Certification**

In today’s rapidly changing financial services industry, practical day-to-day knowledge what will help you excel in your profession is essential. Having the latest skills -- skills that are current and complete -- and the demonstrated ability to serve a diverse base of clients will differentiate you from the pack. The RMA Credit Risk Certification program provides bankers with a well-respected validation of the necessary knowledge, skills and abilities to stand out in the financial services industry.

For more information, visit <http://www.rmahq.org/crc>.

## RMA National Training Courses Held in New England

The RMA New England Chapter is cosponsoring the following open enrollment seminars.

We hope to see you at these events!

**Structuring Commercial Loans I** | Naugatuck, CT – 9/17/18

**Analyzing Business Tax Returns** | Boston, MA – 9/27/18

**Analyzing Personal Financial Statements and Tax Returns** | Boston, MA – 9/28/18

To register for any of these events visit: <http://www.rmanewengland.org/pages/events.html>

### RMA Annual Risk Management Conference

Please plan on attending the RMA Annual Risk Management Conference, which will be held for three days from November 4-6, 2018 at the Gaylord National Resort and Convention Center in National Harbor, MD.

Featured Speakers:

- Richard A. Clarke, Chairman and CEO, Good Harbor Security Risk Management, LLC
- Joseph M. Otting, Comptroller of the Currency, OCC
- Kathy Pearson, Ph.D., President and Founder, Enterprise Learning Solutions, Inc.
- Mark M. Zandi, Chief Economist, Moody's Analytics.

For more information and to register, please visit our website at <http://landing.rmahq.org/rmaconf2018>.

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