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WHO'S WHO 2024

in Banking & Finance

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WHO'S WHO

in Banking & Finance

The start of a new year is a good time for companies and individuals to set strategic direction and key initiatives toward their financial future. In this Who's Who in Banking & Finance section, some of the region's leading bank and finance leaders offer their industry outlooks and predictions for 2024 to help Long Islanders make successful financial choices in the year ahead.

— Lisa Morris Josefak

INDEX INDEX INDEX

14 LINDA ARMYN
Bethpage Federal Credit Union

14 CHRISTOPHER BECKER
The First National Bank of Long Island

The First of Long Island Corporation

14 JONATHAN BLAU
Fusion Family Wealth

15 KRISTEN BURKE
Valley Bank

15 JOSIAH CHOY, CFA
Frisch Financial Group

16 LOUISE DUCHI
Bank of America

16 JEFFREY HENDEL CRPC®, AAMS®, CFS®, AIF®
Hendel Wealth Management Group

16 DONNA E. LASCALA, CDFA, RFC
American Portfolios

17 JASON LIPIEC
M&T Bank

17 STUART H. LUBOW
Dime Community Bank

18 SEAN O'BRIEN
Flushing Bank

18 PETER PURPURA
Jovia Financial Credit Union

18 CHRISTOPHER ROBERTI
Hartford Funding, Ltd

18 KEVIN SANTACROCE
ConnectOne Bank

19 KIVE I. STRICKOFF, CPA, AIF®
Strickoff Financial Services, LLC

19 JAMES VERDI, CFP®
Synergy Wealth Strategies

20 ROBERT S. VOLINO
Ridgewood Savings Bank

20 MAC WILCOX
Hanover Community Bank

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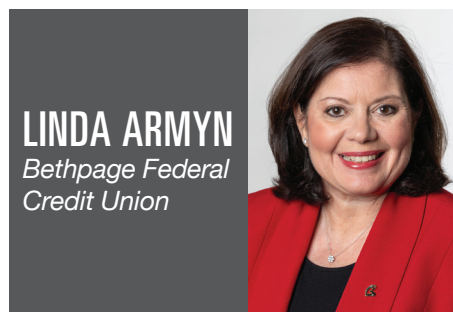
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WHO'S WHO in Banking & Finance



Linda Army is president and CEO of Bethpage Federal Credit Union. Army was named to this position in August 2023 and serves as the credit union's fifth president and CEO, and the first female to hold this position. A dynamic strategic leader well-known throughout Long Island and the credit union industry, Army has played an integral role in Bethpage's strategic growth and enhanced corporate brand.

Army joined Bethpage in 2001 leading corporate strategy, business and community development, charitable giving, marketing, corporate communications, crisis planning, public and government relations. Over the years, she has helped lead most of the credit union's operations, which has helped Bethpage grow from \$1.1 billion to \$13 billion in assets.

Army played an integral role in two mergers that resulted in Bethpage's open charter in 2016, leading to Bethpage serving members nationally. Today, Bethpage Federal Credit Union is among the largest credit unions in the Northeast, with 440,000 members and 800 employees.

Bethpage is focusing on expansion and sustainability in 2024, Army said.

"We are in the process of opening five new branches throughout the tri-state over the next 12 months," she said. "The new branches will be located in Queens, New Jersey and the new Station Yards community in Ronkonkoma. A significant milestone, this will be Bethpage's first time opening branches in Queens and its first outside of New York, and as with our other branches, we will work to become an active and integral member of each of these distinct communities."

"All of the new branches will be built using recycled materials and custom, pre-fabricated, modular designs, reducing our carbon footprint and allowing us to develop a more sustainable environment for our employees, our members and the community," Army said.

With a focus on collaboration and innovation, Army developed Bethpage's comprehensive community engagement efforts, known as Bethpage Cares. This successful philanthropic effort invests more than \$2 million annually to communities of modest means and 6,000 employee volunteer hours annually.

Of the significant branding initiatives led by Army, the most

visible is the annual Bethpage Federal Credit Union Air Show at Jones Beach. By partnering with the NYS Office of Parks, Recreation & Historical Preservation, Army branded Bethpage as the Title Sponsor of a major Long Island event. She also enhanced Bethpage's brand through negotiating the naming rights at the Long Island Ducks stadium (from 2010-2020) and establishing the annual Bethpage Turkey Drive which supports Island Harvest and its network of food pantries.

She was appointed by New York State Gov. Kathy Hochul co-chair the Long Island Regional Economic Development Council, as a member of the NYS Parks Commission on Long Island, and vice chair of Stony Brook University. She serves as a board member for the Long Island Association, YMCA LI, Cradle of Aviation Museum, Mentor NY and the Child Care Council of Suffolk. She is active within her industry serving on the CULAC Trustees Executive Committee and as a member of CUNA's Advocacy, PGN and MAPS advisory groups, NAFUCU Legislative Committee, and NYCUA Government Affairs Committee.

Army earned a bachelor's degree from the University of Maryland, College Park and a master's degree from Northeastern University. Among her many accolades, Army has been honored by Hofstra University's Center for Suburban Diversity, Good Samaritan Hospital, YMCA of LI, American Heart Association, EAC Network, City and State LI 50 most influential 2018-2022, Long Island Press: 2017 Business Entrepreneur and 2016-2021- Most Influential Long Islanders, Credit Union Times 2015 trailblazer award and was a 2020 Athena Leadership Finalist.

Bethpage Federal Credit Union is a premier community financial institution committed to enriching the lives of its members, employees, and the communities it serves for the past 80 years. Bethpage is among the largest credit unions in New York State, the Northeast Region and the nation.

As a nonprofit credit union, Bethpage is committed to its members and the communities it serves. In addition to giving back to its members in the form of great rates and low fees, the Bethpage Cares program invests heavily in local, high-impact community programs that serve with an eye towards creating better communities through diversity, equity, inclusion and belonging.

Voted the Glass Door Top Place to Work for Small & Midsize companies, Bethpage is a federally chartered credit union, available to people nationwide who open a \$5 membership account. Bethpage offers a robust digital platform that allows members to bank from anywhere.

The credit union is a part of the national CO-OP network giving

members access to their accounts at over 30,000 free ATMs and 5,000-plus shared branches across the United States. As a financial cooperative, Bethpage offers the best-in market rates, lowest fees and world-class service, plus a full menu of personal and commercial financial services.



Christopher Becker is president and CEO at The First National Bank of Long Island, and The First of Long Island Corporation. Becker is a member of the board of directors of both companies.

Becker joined First National Bank Long Island in 2011 and was executive vice president and chief risk officer prior to being named president and CEO in 2020. He has been in community banking on Long Island for 35 years. Since becoming president and CEO of First National Bank Long Island, Becker has been working to transform the bank to serve "next-generation" customers. He is leading a new branding effort, enhancing digital offerings, and reimagining the branch network. Building on a long history of extraordinary customer service, he continues to add local relationship bankers to his branch and lending teams. Always mindful of increasing shareholder value, he is continuing to grow earnings per share concurrent with implementing these new initiatives.

Becker began his career at The Bridgehampton National Bank (BNB) where he spent nearly 20 years, eventually serving as executive vice president and COO. He was the CFO of BNB for several years before becoming the chief operating officer. After BNB, he served as director, president and CEO of a national bank in organization and was executive vice president and CFO of the Bank of Smithtown.

Becker earned a master's degree in financial management from the University of Massachusetts, a bachelor's degree in business, public administration and accountancy from Long Island University, and an associate's degree in accounting from Suffolk County Community College. He also graduated from the American Bankers Association's Stonier Graduate School of Banking.

Becker is the chairman of the Long Island Division, New York Bankers Association and serves on the board of directors of the New York Bankers Association. He is also on the board of directors of The INN, which provides essential services to assist those challenged by hunger, homelessness

and profound poverty. He also serves on the board of directors of the YMCA of Long Island and the Long Island Association.

The First National Bank of Long Island, the sole subsidiary of The First of Long Island Corporation is a local bank founded in 1927 in Glen Head. Through its branch network branded as First National Bank LI, the bank focuses on business and consumer needs on Long Island and in New York City. The bank offers a broad set of lending, deposit, investment and digital products. First National Bank LI is known for its culture of delivering extraordinary relationship service and a "customer first" banking experience to small and middle market businesses, professional service firms, nonprofits, municipalities and consumers.



Jonathan Blau is founder and CEO of Fusion Family Wealth, a Long Island-based, fee-only registered investment advisory firm. Fusion's philosophy revolves around recognizing the biases that influence investors to make poor financial decisions and assisting them in adjusting their behavior to achieve better outcomes.

As a summer intern at Lehman Brothers, Blau realized the void that existed in the industry as far as the availability of objective, planning-based, client-centric advisory services for wealthy investors. Preparing for this perceived opportunity, he pursued a master's degree in taxation and an MBA in accounting and spent five years in the tax and family wealth planning group of a "big six" accounting firm, where he honed his technical knowledge and planning skills. In 1996, he joined Sanford C. Bernstein & Co.

The opportunity to work directly for a top money management firm and to learn every aspect of the money management process provided an invaluable perspective, which helped to shape Blau's future career path. After moving to Morgan Stanley and spending 13 years in the large brokerage firm environment, he recognized that these models focused too much on investment products and forecasting the markets and the economy and too little, if at all, on addressing the dominant factor that success or failure pivots on: investor behavior.

As an industry thought leader in behavioral finance—helping investors learn to make rational

WHO'S WHO in Banking & Finance

money decisions under conditions of uncertainty—Blau helps clients thrive by helping them understand the need to avoid conventional investment “wisdom.” Blau and the Fusion team counsel that traditional “asset allocation” (i.e., 60 percent stocks/40 percent bonds) is designed to mitigate principal fluctuation (volatility), addressing an “illusory” risk/problem.

Fusion believes the real risk to wealth is not the periodic, temporary fluctuation in the number of dollars individuals have. Rather, it is the permanent loss of the value of each of the dollars to inflation. The traditional industry approach advises holding more bonds to address principal fluctuation (volatility). In doing so, the industry counsels freezing the value of each dollar in bonds along with the interest it generates in the face of 3 percent annual compound inflation. As a result, they increase the investor’s real risk—the continuous loss of purchasing power.

Trillions of dollars are currently held by American investors in bank deposits/cash, Blau said.

“While, in the short run, markets can experience a steep decline at any time, I believe we are in the midst of the third secular (long-term) bull market in history,” he said. “The two

others were 1949-1968 and 1982-2000. They tend to last about two decades. The current one began in 2013.”

“The last two only ended when investors chased speculative bubbles that burst,” Blau said. “The nifty-fifty (1969-74) and the dotcom bubble (2000-2002). We are not in a broad market bubble and, therefore, this secular bull likely has years to run.”

“I would not be surprised to see investors who hid in money markets drive the global equity markets to double-digit gains again in 2024 for fear of missing out [FOMO],” Blau said.

Due to his deep accounting background, Blau works closely with many of the top professional service firms on Long Island. Proud to be able to be called upon as a trusted advisor to many current and retired partners among Long Island’s largest accounting firms, he is often referred to as the advisor’s advisor. He has lectured for the NYS Society of CPA’s Foundation for Accounting Education on the topic of Taxation of Financial Services.

Blau has enjoyed helping to advance the Long Island business and personal community as a former board member of the Middle Market Alliance of Long Island and current supporter of Sunrise Day Camp.



KRISTEN BURKE
Valley Bank

Valley Bank Market President, Commercial Banking Kristen Burke focuses on mid-sized companies within Long Island, Brooklyn and Queens regions. Burke is also head of business banking for New York State.

With over 30 years of commercial banking experience in the New York area, Burke has spent her career helping middle market and business banking clients reach their financial goals. She believes in being a trusted partner, generating innovative ideas and solutions and advocating for the local communities.

Valley Bank is ready to help clients achieve financial success in 2024, Burke noted.

“We are optimistic that the anticipated interest rate reductions by the Federal Reserve will help generate greater economic activity and stability in Long Island,” she said. “Consumers and businesses have delayed making larger purchases and lower rates should give them the confidence and ability to secure the financial solutions they need.”

A graduate of Adelphi University and New York University. She has been involved with many organizations including the executive leadership board of Go Red for Women/American Heart Association, WIFS, United Way of Long Island, Crohn’s & Colitis Foundation and Leukemia & Lymphoma Society.

As the principal subsidiary of Valley National Bancorp, Valley National Bank is a regional bank with nearly \$61 billion in assets. Valley is committed to giving people and businesses the power to succeed. Valley operates many branch locations and commercial banking offices across New York, New Jersey, Florida, Alabama, California and Illinois, and is committed to providing the most convenient service, the latest innovations and an experienced and knowledgeable team dedicated to meeting customer needs. Helping communities grow and prosper is the heart of Valley’s corporate citizenship philosophy.



JOSIAH CHOY, CFA
Frisch Financial Group

Josiah Choy, CFA is a portfolio analyst at Frisch Financial Group

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[2] Message and data rates may apply.



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WHO'S WHO in Banking & Finance

in Melville. Choy specializes in investment research, portfolio management, strategy and trading. He oversees more than 1,500 accounts, totaling over \$700 million.

Choy became a CFA charterholder in 2013 by passing all three exams on the first attempt—a feat accomplished by less than 10 percent of candidates.

He has more than 15 years of industry experience. Prior to joining Frisch Financial Group in 2017, Choy was a senior investment advisor at Chernoff Diamond & Co., LLC, and an associate at BlackRock. His background working with mutual funds, stocks, fixed income, options and exchange traded funds helps him to develop unique portfolio allocation strategies custom to each client's needs.

Choy earned a bachelor's degree, magna cum laude, in business management from Stony Brook University.

Frisch Financial Group is a fee-only fiduciary advisory firm founded in 1999. The firm is headquartered in Melville and has additional offices in New York City; Westchester, N.Y.; and Tampa, Fla. Frisch Financial Group offers a range of customized investment management, financial planning, and wealth management services to select clientele focused on achieving their goal of financial independence. The firm manages more than \$700 million in assets. The Frisch Financial team has dedicated themselves to their clients' success, which has led to the firm's compounded, organic growth.

Firm advisors are industry certified financial advisory experts and hold credentials including CFP®, CPA, CFA, PFS, CFS, CDFIA and CRPC that ensure the utilization of best practices as well as the latest technology and tools to service clients competently.

Frisch Financial professionals apply their knowledge and skills to education and inform clients to make confident decisions about wealth building strategies including portfolio management, tax implications, retirement strategies and estate planning. Frisch Financial has received many industry distinctions and is included on the Forbes Top RIA Firms inaugural list in 2023; named a Top Ranked Wealth Management Firm in New York, 2016-2023, by AdvisoryHQ; and received the Women's Choice Award for Financial Firms, 2013-2023.



LOUISE DUCHI
Bank of America

Louise Duchi is senior vice president and the Long Island executive who leads a team in global commercial banking at Bank

of America in Melville. Duchi is responsible for the execution of global commercial banking strategic growth objectives within the Long Island market, focusing on companies with annual revenues from \$50 million to \$2 billion, providing a variety of financial solutions, including treasury, credit, investment banking, risk management, international and wealth management. She also manages a Financial Industry Regulatory Authority Office of Supervisory Jurisdiction.

Duchi leads a team of bankers that deliver the full global capabilities of Bank of America to public and private companies on Long Island. They are responsible for delivering the full capabilities of the bank to current and prospective clients, helping them meet their financial goals.

Duchi is a member of the bank's Long Island leadership team. She joined Bank of America in 2005, from JPMorgan Chase, where she held various commercial banking management roles.

Her longstanding knowledge of the Long Island market and her many years of banking experience in commercial, corporate and investment banking have enabled her to be a valuable resource and advisor to companies on Long Island.

Duchi is an active member of the Long Island community. She is a past president of the Long Island Women's Agenda and served on its board of directors. She is also a past president of Women Economic Developers of Long Island, and she served on its presidents' Advisory Committee. She has been honored at UCP/Free's Kathleen O. Maul Women in Business Golf Classic, by the Girl Scouts of Nassau County in its celebration of 90 Women for 90 Years, and by the Long Island Center for Business and Professional Women.

Bank of America is one of the world's leading financial institutions, serving individual consumers, small and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. The company provides unmatched convenience in the United States, serving approximately 69 million consumer and small business clients with approximately 3,800 retail financial centers, approximately 15,000 ATMs and award-winning digital banking with approximately 56 million verified digital users.

Bank of America is a global leader in wealth management, corporate and investment banking and trading across a broad range of asset classes, serving corporations, governments, institutions and individuals around the world. Bank of America offers industry-leading support to approximately 3 million small business households through a suite of innovative, easy-to-use

online products and services. The company serves clients through operations across the United States, its territories and more than 35 countries.



JEFFREY HENDEL CRPC®, AAMS®, CFS®, AIF®
Hendel Wealth Management Group

Jeffrey Hendel CRPC®, AAMS®, CFS®, AIF® is president and CEO at Hendel Wealth Management Group in Smithtown.

Hendel began his career in financial services in 1997 and previously spent 22 years with Ameriprise Financial. Today, Hendel provides strategies for retirement planning, retirement income, insurance, investments, saving for education, estate planning, business retirement plans, tax planning and more through Raymond James.

Hendel has more than 26 years of experience in financial planning and investment management. During this time, he has accumulated knowledge and perspective to help clients with their financial goals.

Hendel understands the dynamics of wealth, and how to intelligently adapt during changing conditions. Hendel, along with his team of financial advisors and various Certified Financial Planner™ professionals, aspire to create long-term, meaningful relationships with clients and provide them with personalized financial planning advice by utilizing the industry's most comprehensive resources. Hendel and his team design customized investment strategies based on what they learn about each client and their goals combined with an analysis of current financial markets. Recommendations are made with their client's best interests in mind. Once clients are comfortable with their new plan Hendel puts it into action. Performance is then reviewed for opportunities to adapt to life changes and new goals.

Hendel earned a bachelor's degree from University of Albany. He is a Chartered Retirement Planning Counselor; an Accredited Asset Management Specialist; a Certified Fund Specialist; and an Accredited Investment Fiduciary.

Hendel supports several local charities, including John's Place Family Center, Little Flower Children and Family Services of New York, The Guide Dog Foundation for the Blind of Smithtown, Good Shepherd Hospice, Three Village Dads Foundation, Stony Brook Children's Foundation, Habitat for Humanity, Ronald McDonald House

Charities and Long Island Cares.

At Hendel Wealth Management Group of Raymond James, clients are our main priority, which is why we work to understand your unique circumstances and create a distinctive plan that provides a road map for your financial journey. Through industry-leading support, client-focused service, and the financial planning and investment resources of a premier financial services company, we're able to help you define the best approach to growing and preserving your wealth for your family or your business.

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DONNA E. LASCALA, CDFIA, RFC
American Portfolios

Donna E. LaScala, CDFIA, RFC is a financial advisor at American Portfolios in Rockville Centre, which takes a proactive approach to helping clients develop a strategy to address their financial goals and objectives.

LaScala has been in the financial services industry for 30-plus years. She offers each client undivided attention—from planning to execution to follow-up and recognizes that everyone encounters challenges along the way. As part of American Portfolios' network of financial advisors, LaScala strives to anticipate and address situations as they occur and keeps clients on track toward a meaningful and purpose-driven financial future.

LaScala finds a team approach can be an effective method to help clients who have a variety of needs as they maneuver through a complex financial-services world. Once she understands a client's risk tolerance, time horizon, and goals, she and her team work to develop a program that carefully balances investment

WHO'S WHO in Banking & Finance

strategies with preserving principal.

"My firm takes the time to understand your needs and concerns and specializes in crafting a plan tailored to meet your financial goals and objectives," LaScala said.

American Portfolios recently merged with Osaic Wealth Management. As part of the Osaic team LaScala is a member of the National Experiential Committee of the Osaic Foundation where she co-chairs a committee called Pathways to Financial Literacy mentoring young creative artists in finance and entrepreneurship.

LaScala is also president of Comprehensive Divorce Solutions LLC and a certified divorce financial analyst, where she performs asset valuations to ascertain equitable distribution of those assets; provides pre- and post-divorce financial planning; and supports clients in building a roadmap for their post-divorce financial future.

LaScala is president of the Financial Planning Association of Long Island, a member of the New York State Council on Divorce Mediation, the Long Island Collaborative Divorce Professionals, the International Association of Collaborative Professionals, and a member of the board of directors of the Association of Divorce Financial Planners.



JASON LIPIEC
M&T Bank

Jason Lipiec is executive vice president and Long Island regional president of M&T Bank. Lipiec's responsibilities include managing and growing a \$3 billion commercial banking business, with specialties in the following sectors: hospitality, middle market, nonprofit, commercial real estate and healthcare.

Lipiec has 30 years of expertise in the banking industry with experience in loss mitigation, credit and lending. He started his banking career at Manufacturers Hanover Trust in credit card collections. Prior to his current role, Lipiec was a senior group manager responsible for the middle market business in New York City. Prior to M&T, he spent six years at Long Island Savings Bank in residential mortgage loss mitigation and commercial mortgage portfolio management.

Banking is amidst uncertainty as we enter 2024, Lipiec said.

"Potential enhanced regulation,

high short-term rates, and their impact on loan portfolios pose significant challenges," he said. "However, the continuing strong economy, alongside falling inflation, offers a counterbalance. This may potentially bring some rate relief in the year, providing optimism as we approach 2025."

"Nevertheless, the upcoming presidential election could temper some of these positive influences, as could the ongoing unrest in the Middle East and the situation in Russia/Ukraine," he noted.

Lipiec earned a bachelor's degree from New York Institute of Technology and a master's degree in finance from Hofstra University.

He has been involved in several charities and currently participates in Habitat for Humanity and is the treasurer of the Deer Park Soccer Club.

M&T is a financial holding company headquartered in Buffalo, N.Y. M&T's principal banking subsidiary, M&T Bank, provides banking products and services in 12 states across the eastern U.S. from Maine to Virginia and Washington, D.C. Trust-related services are provided in select markets in the U.S. and abroad by M&T's Wilmington Trust-affiliated companies and by M&T Bank. M&T Bank is a member of the FDIC and is an Equal Housing Lender.



STUART H. LUBOW
Dime Community Bank

Stuart Lubow is president and CEO of Dime Community Bank (Dime). Lubow was named to this position on Aug. 31, 2023. Prior to this role, Lubow was president and COO of Dime, responsible for operations and commercial and retail banking.

With 60 locations, more than 800 employees and over \$13.8 billion in assets, Dime is one of the region's largest community banks.

A seasoned banking executive, Lubow has more than 30 years of experience in C-suite level positions at regional and community banks. Before joining Dime, he was the founder, chairman, president and CEO of several community banks including Community National Bank, a full-service community commercial bank providing a wide variety of financial products to businesses and individuals in the New York metropolitan area headquartered on Long Island and Community State



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Bank headquartered in New Jersey.

Lubow offered a positive financial forecast for 2024 and a year of growth for Dime.

"In 2024, as we see the Fed adjust rates down—likely in Q2—we should see business lending start to pick up through the second half of the year," he said. "Deposits will also continue to be competitive, and Dime will concentrate on building deeper, stronger relationships with our customers."

"Dime will also take the opportunity in 2024 to continue our focus on the growth of our private and commercial banking efforts with the highest level of relationship banking available, mixed with best-in-class technology that provides digital banking services that rivals top tier banks, Lubow said. "Dime will also be launching our new flagship branch in midtown Manhattan in April to reinforce our commitment of service 'from Montauk to Manhattan.'"

Lubow is involved in several nonprofit organizations including The Lustgarten Foundation for Pancreatic Cancer Research and the Eric Feltman Memorial Foundation. He is a past president of the Community Bankers Association in New Jersey and the New York Bankers Association, Long Island Division. He is a graduate of Moravian College.

Since 1864, Dime Community Bank has been a premier community business bank of New York, from Montauk to Manhattan.



Sean O'Brien is a senior vice president, business banking team leader at Flushing Bank. As a native Long Islander, O'Brien brings his proven record of relationship building, strong credit knowledge, leadership and exceptional business practices to Flushing Bank, assisting with the continued expansion into the Long Island market.

The banking industry will continue to face similar challenges to those it faced in 2023, O'Brien said.

"Our current view for 2024 is that the cost of deposits and the competition for those deposits will remain high for most of 2024," he said. "This coupled with the expectation for minimal loan growth will continue to put pressure on net interest margins and overall revenue growth for financial institutions."

"One important and key factor for 2024 is the Fed's action plan," he said. "Currently, there is an indication that the Fed will begin to reduce rates in 2024, however, it is

unclear when these rate reductions will begin. The consensus is that once rates are reduced the margin compression will begin to ease."

Prior to joining Flushing Bank in 2022, O'Brien worked more than 18 years at several financial institutions, most recently at Capital One bank for six years. His experience includes both large money center banks and community banks, which provided a unique perspective on how each organization served their clients. Before his banking career, he spent 10 years in the aerospace industry working for a manufacturing representative and closely with the business owner to understand the challenges faced by an owner. O'Brien credits his personal and professional success to his ability to connect with people, a strong work ethic, and many life experiences. He is an active member of the Hauppauge Industrial Association and Lake Grove Lions Club.

Flushing Bank is a FDIC insured, New York State-chartered commercial bank that operates banking offices in Queens, Brooklyn, Manhattan and on Long Island. The bank has been building relationships with families, business owners, and communities since 1929. Today, it offers the products, services, and conveniences associated with large commercial banks, including a full complement of deposit, loan, equipment finance, and cash management services.

Rewarding customers with personalized attention and bankers that can communicate in the languages prevalent within these multicultural markets is what makes Flushing Bank uniquely different. As an Equal Housing Lender and leader in real estate lending, the bank's experienced lending teams create mortgage solutions for real estate owners and property managers both within and outside the New York City metropolitan area.

Flushing Bank also fosters relationships with consumers nationwide through its online banking division with the iGobanking® and BankPurely® brands.



Peter Purpura is vice president of business development at Jovia Financial Credit Union. Purpura oversees the organization's membership development efforts, financial education outreach and digital market expansion strategy.

He is responsible for managing corporate events, operational logistics

and fostering relationships with organizations that can benefit from a credit union products, services and mission. To remain connected with Jovia's original member base of educators, Purpura manages efforts within Jovia that drive financial literacy outreach to Long Island school districts, college campuses and nonprofit organizations. Most recently, he has been assigned oversight of the credit union's strategy for the digital expansion of Jovia's products and services at the national level.

Since joining Jovia in 2013, Purpura has played an integral role in new branch development, served as an area sales manager of Jovia's branch network, and was responsible for oversight of the credit union's investment services division that helped implement a financial planning program for the organization's members, while serving as an assistant vice president of business development. During his tenure, Purpura has also overseen several organizational projects, which included the development of a financial literacy mobile software application, an off-site ATM fleet upgrade, and remote ITM (Interactive Teller Machines) deployment.

Prior to joining Jovia, Purpura worked at HSBC Bank as a relationship manager in the commercial banking division, supporting his clients with funding solutions to grow their business. He began his career as a teller at Bethpage Federal Credit Union and held two additional roles in their business banking and investment services divisions before joining HSBC.

Purpura earned a bachelor's degree in business administration from Adelphi University and a master's degree in strategic management from St. John's University. He serves on the board of directors for the Cerebral Palsy Association of Nassau County, serving as a business resource and advocating for the organization.

Headquartered in Westbury, Jovia Financial Credit Union is one of the country's top 100 credit unions with more than \$4 billion in assets, over 215,000 members, over 500 employees, 22 branches, and access to over 55,000 fee-free ATMs worldwide. 2023 marked a special anniversary for the credit union as Jovia celebrated its 85th year in business.



Hartford Funding Ltd. Director of Strategic Growth & Mortgage Loan Originator Christopher Roberti has a robust background in the banking industry. With a proven track record, Roberti possesses strong skills in commercial lending, banking, certified mortgage planning, VA loans, and FHA

financing.

Serving as director of strategic growth at Hartford Funding since March 2023, Roberti has been instrumental in managing resources and staff, developing and achieving sales goals, delivering exceptional customer service, and contributing to revenue growth. His tenure at Hartford Funding showcases his dedication and leadership skills in steering strategic initiatives.

Throughout his professional journey, Roberti has consistently delivered exceptional results and built a reputation for excellence in the banking and mortgage industry. His dedication to achieving sales goals, managing teams, and fostering growth has positioned him as an asset in the financial sector. His goal with each of his mortgage clients is to help them understand all their financing options and to assist with finding the right mortgage for their needs.

Roberti believes the financial outlook for 2024 is much brighter than 2023.

"All current news and information have indicated that rates will decrease over the next two years," he said. "You will see an influx of refinances, as well as purchases compared to the previous 18 months."

"I am excited for the future," Roberti said.

Roberti earned a bachelor's degree in marketing from Marist College. He started his career in the mortgage industry in 2003, and holds state licenses in Florida, New Jersey and New York.

Hartford Funding, Ltd., located in Woodbury, launched as a mortgage lender in a very different financial climate in 1983, however, the company's goal then and its goal now remains the same. Hartford Funding wants to help as many people as it can to realize their dreams of homeownership. The company firmly believes all hard-working people should be able to call a piece of property their own. Recent years have certainly made their goal harder to achieve, but Hartford Funding has risen to the challenge by innovating and expanding its range of mortgage products to suit today's climate.



With executive-level experience in commercial banking, ConnectOne Bank New York Market President Kevin Santacroce leads the growth initiatives and business line strategy for ConnectOne across the New York market, while maintaining alignment with the organization's culture, mission and values.

Santacroce has more than 25 years of experience in banking and oversees the strategic direction of the expansion of ConnectOne Bank onto the East End of Long Island and throughout Manhattan,

WHO'S WHO in Banking & Finance

Brooklyn and Queens.

Based on recent data, the economic landscape is showing optimistic signs for growth, especially for the business environment, Santacroce said.

"The resurgence of jobs numbers, coupled with the surge in approved construction projects and upward trend of consumer confidence are all key indicators of a promising economic outlook," he said. "If businesses approach 2024 with a measured strategy, remain agile, seek out valuable advice and pay attention to the economic policies, there is definitely potential for growth and success."

Santacroce earned a bachelor's degree in business administration from Bryant University. He also attended Georgetown University and completed his graduate studies through the ABA Stonier School of Banking.

Founded in 2005 by an entrepreneur, ConnectOne Bank is a high-performing commercial bank with nearly \$10 billion in assets. The bank offers a full suite of products and services to consumers and small to middle-market businesses, through its people first mission.

Since completing its successful IPO in 2013, ConnectOne has continued to expand. Through high-tech tools and service, ConnectOne Bank is able to extend its reach beyond the New York metro market, supporting clients as they move into new markets, such as South Florida.



KIVE I. STRICKOFF,
CPA, AIF®
Strickoff Financial Services, LLC

Kive I. Strickoff, CPA, AIF® is chairman and CEO of Strickoff Financial Services, LLC in Garden City, which offers a variety of investment, family portfolio management, insurance, IRA, 401K, and other financial services.

Strickoff is a series seven and series 66 securities licensee, as well as a life, disability, and health insurance licensee. He has also earned the credential of Accredited Investment Fiduciary®.

Strickoff is active with the Financial Services Institute in Washington, D.C., and has served as a long-standing past member of the FSI Financial Advisors Council.

Annually, he joins with other FSI colleagues on Capitol Hill, visiting the offices of congresspeople and senators, advocating for positive change for current and proposed regulations that will affect the industry, as well as the average American middle-class investor.

Strickoff is licensed as a CPA in the State of New York and is a member of

the AICPA and the New York State Society of Certified Public Accountants. He earned a bachelor's degree in accounting from Long Island University. He established his CPA practice in 1977 and sold his practice 41 years later in January 2018, after having transitioned into full time wealthcare management.

When asked about the pivot from a CPA firm to financial services firm, Strickoff explained that it was not actually a pivot at all. He has been operating Strickoff Financial Services, LLC in parallel with his CPA firm for more than 22 years, and now enjoys the full focus just on his financial services firm for the benefit of his clients.

Regarding his 2024 focus, he replied, "to hone the investment planning and selection decisions for my clients, keeping a strict eye on their respective time related goals and objectives, while also remaining sensitive to their personal comfort levels with investing to achieve their goals."

Strickoff maintains his primary office in Garden City, with satellite offices in New York City; Miami; and Aventura, Fla. He enjoys increasing his service to high-net-worth individuals and families and is also involved in the installation of 401K and retirement plans for businesses.

He said what motivates him is "the way I can bring a positive and refreshing approach to collaborating

with clients in achieving their financial and family goals, while at the same time strengthening the bonds of friendship with the multi-generational members of their families."

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JAMES VERDI,
CFP®
Synergy Wealth Strategies

Synergy Wealth Strategies President James Verdi, CFP® leads an independent financial services firm. With more than two decades of experience, Verdi specializes in comprehensive financial analysis to create wealth management strategies for clients. Prior to founding Synergy Wealth Strategies, he advised clients at major global firms.

In 2008, Verdi and his team embraced independence to provide exceptional service and advice. They cater to high-net-worth individuals, businesses and non-profit organizations. As a CFP Practitioner, Verdi engages in

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Reach higher with Ridgewood's commercial lending solutions.

Ridgewood serves the five boroughs, Westchester, Rockland, Long Island, the lower Hudson Valley, Northern New Jersey and Fairfield County, Connecticut. Our real estate experts have extensive experience with multi-family, mixed-use, retail, office and industrial properties. We offer financing up to 75% of the property's appraised value. Plus, you'll get personalized service from our all-local team every step of the way.



\$20,000,000
Freeport, NY
• Refinance
• (5) Two-Story Garden Apartment Buildings
• Tenancy - 136 apartments



\$11,000,000
Montvale, NJ
• Acquisition
• Two-Story Office Building
• Tenancy - 6 office units



\$8,575,000
Flushing, NY
• Acquisition
• (5) Four-Story Apartment Buildings
• Tenancy - 78 apartments



\$3,500,000
Bethel, CT
• Acquisition
• (5) Three-Story Mixed-Use Buildings
• Tenancy - 17 apts. & 9 retail units



\$1,350,000
Brooklyn, NY
• Refinance
• Two-Story Retail Building
• Tenancy - 2 Tenants



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WHO'S WHO in Banking & Finance

clients' financial and life planning, emphasizing wealth preservation, portfolio management, retirement income strategies, estate planning and philanthropy coordination.

He collaborates closely with attorneys and tax advisors to ensure legally sound financial plans that minimize taxes. His expertise extends to assisting businesses of all sizes, including cash management, retirement plans, company stock issues and succession planning.

Verdi has received several industry awards and acknowledgements. He is active within the community and serves on the board of directors of several organizations. He is treasurer and chairman of the Finance and Investment Committee for the Middle Country Library Foundation and serves on the board of ACE Family Foundation. Additionally, Verdi is a frequent lecturer, presenting on all aspects of financial planning.

Verdi earned a bachelor's degree, cum laude, from Adelphi University, where he was the recipient of the Economics Department Award of Excellence recognizing the top student of that year's graduating class. He completed his education requirement for the Certified Financial Planner designation at the American College.

Verdi continues to pursue his studies in the areas of financial planning and portfolio management. He also continues to pursue new business, civic and charitable activities within local communities.

As independent advisors, the Synergy Wealth Strategies team is committed to providing financial protection and exclusive benefits to its clients. The firm's unique advantage lies in its ability to place assets with many of the world's leading financial institutions.

In light of the events that have shaped the global financial markets and the evolving investment landscape, Synergy Wealth Strategies firmly believes that investors deserve a reputable, stable, and secure environment to safeguard their investments. The company empowers its clients to freely choose among firms, ensuring they are comfortable with where their assets are held.

While most investment houses are restricted to their own company's investment options, Synergy Wealth Strategies offers unlimited access to a wide range of investment choices. This flexibility allows Synergy Wealth Strategies' clients to respond swiftly and strategically to market shifts and changing priorities. The firm's comprehensive suite of services and expertise positions it as leaders in delivering independent, impartial advice—even during challenging times.

Recognizing the paramount importance of conducting business with a reputable and secure firm, Synergy Wealth Strategies' advisors have aligned themselves with American Portfolios Financial Services Inc. A longstanding and highly regarded

full-service firm, APFS is a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. With robust systems, expert assistance, and direct product vendor relationships, APFS supports the diverse needs of Synergy Wealth Strategies' client base.



ROBERT S. VOLINO
Ridgewood
Savings Bank

Robert S. Volino is executive vice president and chief administrative officer at Ridgewood Savings Bank, which is among the largest mutual savings bank in New York State with 36 branches across New York City's five boroughs, Long Island and Westchester, and nearly \$7 billion in assets. The bank has been serving the community since 1921 and is proud of its many community partnerships.

Volino has 25 years of experience in banking and oversees critical functions at Ridgewood including digital and online banking channels, the bank's customer contact center, risk management, data & business analytics, information technology, security and various strategic initiatives. He joined Ridgewood in 2021, previously serving as the senior executive vice president and chief operating officer of Dime Community Bancshares, Inc., and its subsidiary, Dime Community Bank. His tenure at Dime spanned approximately 21 years, where he held diverse roles, including treasurer and chief investment officer.

On the technology front, Volino emphasizes the ongoing transformation at Ridgewood Savings Bank, with a focus on modernizing solutions. Initiatives include transitioning from a traditional IT infrastructure to a more versatile scalable cloud-based infrastructure.

With these efforts, the bank has embarked on a transformative journey under Volino's leadership, embracing technological advancements while upholding the human element in banking. Ridgewood has been able to fulfill the vision of technology and people working hand in hand. The bank's tech resources have adopted a business partner model, ensuring a seamless integration of IT resources with service and support on both the consumer and business sides.

Ridgewood is consistently rated a "Best Bank" by Money (2023, 2024), "Best Regional Bank" by Bankrate (2024), "Best Regional Bank" by Newsweek (2024) and received an 'Honorable Mention' designation by the American Banking Association Foundation Community Commitment Awards in recognition of their work protecting older Americans (2023).

Volino envisions a market marked

by hyper-competition, uncertain interest rate directions, and regulatory pressures. However, he sees a distinct competitive advantage in the relationships forged with customers. The bank's approach to risk management revolves around financial literacy, customer education and vigilance against fraudulent activities, fostering a secure environment for clients. It's those relationships, between customers and their banker, where Ridgewood regularly excels. He acknowledges the ever-increasing importance of technology and people collaborating to enhance customer experiences. Through a deep understanding of customer preferences, Ridgewood Savings Bank aims to offer seamless banking channels, with a comprehensive suite of products and services to serve diverse communities with ever evolving financial needs and expectations.

His humanitarian spirit also shines through in his voluntary work, where he played a crucial role in rescue relief efforts following the recent fires in Maui.

Volino's leadership at Ridgewood Savings Bank reflects a blend of experience, innovation, and a genuine commitment to community welfare. His strategic vision for the bank, coupled with a personal touch, positions Ridgewood Savings Bank for continued success in an ever-evolving financial landscape.

Founded in 1921, Ridgewood Savings Bank serves the community as a strong and stable mutual savings bank with nearly \$7 billion in assets and 36 branches located throughout the New York metropolitan area. Since inception, Ridgewood Savings Bank has remained true to its community bank roots and mission to provide its customers the best possible service and banking experience. As it continues to refine and enhance its services and delivery channels, Ridgewood Savings Bank will continuously strive to be the bank that offers "traditional values with modern solutions."



MAC WILCOX
Hanover
Community Bank

With over 20 years of experience as a banking leader and entrepreneur, Hanover Community Bank President Mac Wilcox is a strong believer in small businesses and the power of local entrepreneurs to drive economic development and growth. At Hanover, Wilcox is responsible for deposit and asset growth, including oversight of the bank's SBA & USDA banking, C&I banking, residential banking, commercial real estate banking and specialty banking teams, strategic partnerships, as well as deposit, loan and retail operations, loan servicing and

marketing. Wilcox is actively involved in strategic planning, including new product development and pricing and identifying and executing new strategic opportunities, team development and risk management.

The banking industry outlook appears increasingly positive with the growing likelihood of interest rate cuts this year and next, Wilcox said.

"With Hanover's key verticals in commercial, government guaranteed and non-QM residential lending and strong municipal and commercial deposit bases, we're well-positioned for continued growth," he said. "We're expanding into new markets nationwide, but we were founded here on Long Island, our first and biggest market, where we opened our Hauppauge Business Banking Center in 2023. With the addition of Joe Burns, chief lending officer, we're adding banking teams and evaluating new opportunities to expand our reach to consumers and businesses across Nassau and Suffolk Counties, filling the void left by years of industry consolidation with our expertise, technology-driven solutions and unparalleled service—bank local, bank Hanover."

Prior to joining Hanover, Wilcox was president & CEO of Savoy Bank through its merger with Hanover in May 2021. At Savoy, Wilcox oversaw the bank's transition into a leading SBA lender and growth from roughly \$80 million to nearly \$700 million in assets through the origination of more than \$1 billion in commercial loans across many industries, including technology, real estate, construction, hospitality, healthcare, apparel, contracting, retail, jewelry and manufacturing.

Previously, Wilcox co-founded a community development bank to serve underbanked communities in the South Bronx and across New York City. Wilcox earned a bachelor's degree from Vanderbilt University and a master's degree from ASU, Thunderbird School of Global Management.

Hanover Bancorp, Inc. is the bank holding company for Hanover Community Bank, a commercial community bank focusing on highly personalized and efficient services and products responsive to client needs. Management and the board of directors are comprised of a select group of successful local businesspeople committed to the success of the bank by knowing and understanding the metro-New York area's financial needs and opportunities.

Hanover employs a complete suite of consumer, commercial, and municipal banking products, and services, including multi-family and commercial mortgages, residential loans, business loans and lines of credit. Hanover also offers its customers access to 24-hour ATM service with no fees attached, free checking with interest, telephone banking, advanced technologies in mobile and internet banking for our consumer and business customers, safe deposit boxes and more.