

2023 ESL IN THE COMMUNITY REPORT

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# SENIOR LEADERSHIP



## SENIOR LEADERSHIP

# SENIOR MANAGEMENT



**Faheem A. Masood**  
President & CEO,  
ESL Federal Credit Union



**Joseph S. Buscaglia**  
Executive Vice President,  
Chief Information Officer,  
Director, Systems and  
Technology



**Celeste A. Kier**  
Executive Vice President/  
Director, Marketing and  
Customer Experience



**Thomas J. Rogers**  
CPA, Executive Vice  
President, Chief Financial  
Officer/Director,  
Marketplace



**Arline L. Bayó  
Santiago**  
Executive Vice President,  
Chief Administrative  
Officer, General Counsel



**Maureen R. Wolfe**  
Executive Vice  
President/Director,  
Human Resources and  
Community Impact



**Caytie Bowser**  
Senior Vice President/  
Director, Product &  
Customer Experience



**Keith E. Cleary**  
Senior Vice President/  
Director, Business  
Banking



**Marcelina Nobrega  
Courtney**  
Senior Vice President,  
Director, Retail Banking



**James Darcy**  
Senior Vice President/  
Director, Treasury



**Edward French**  
Senior Vice President/  
Director, Systems &  
Technology



**Ajama Kitwana**  
Senior Vice President/  
Director, Community  
Impact



**Tina M. Knapp**  
CPA, Senior Vice  
President/Director,  
Payments and Branch  
Service Support



**Leo Iacobelli**  
Senior Vice President/  
Director, Wealth  
Management



**Mehul Makwana**  
Chief Lending Officer/  
Senior Vice President/  
Director, Risk  
Management

## SENIOR LEADERSHIP

# SENIOR MANAGEMENT



**Jennifer B. Shoemaker**  
Senior Vice President/  
Director, Corporate  
Strategy and Analytics



**Julie Ahrens**  
Vice President/  
Director, Organizational  
Development & Culture



**Matthew Davis**  
Vice President/Director,  
Chief Information  
Security Officer



**Nada Debbaghi**  
CPA, Vice President/  
Director, Controller



**Theodore T. Heinrich**  
CPA, Vice President/  
Director, Audit



**James Miller**  
Vice President/Director,  
Mortgage Lending



**Jeremy Newman**  
Vice President/Director,  
Deputy General Counsel



**Michael Prince**  
Vice President/Director,  
Branch & Contact Center



**Richard G. Pulvino**  
APR, Vice President/  
Director, Marketing



**Brian Walsh**  
Vice President/Director,  
Assistant Treasurer

"OUR PURPOSE IS WHY ESL EXISTS, AND IT SERVES AS OUR NORTH STAR, GUIDING OUR ACTIONS FOR THE BENEFIT OF OUR MEMBERS, OUR EMPLOYEES, AND THE GREATER ROCHESTER COMMUNITY."

Faheem Masood  
President & CEO, ESL



## THE BOARD OF DIRECTORS

The Board of Directors for ESL Federal Credit Union consists of a diverse group of influential and successful leaders from a broad spectrum of disciplines. This distinguished group oversees the various activities of ESL and helps ensure our organization's long-term profitability and sustainability. Their individual and collective expertise is essential to the achievement of our vision to become the premier provider of community banking services.

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**Diana L. Nole**  
Chair of the ESL Board of Directors, Executive Vice President and General Manager, Nuance Healthcare Division



**Julie Camardo**  
Owner and CEO, Zweigle's Inc.



**Flor M. Colón**  
Deputy General Counsel, Corporate Secretary and Chief Ethics Officer of Xerox Corporation



**David L. Fiedler**  
Former CEO, ESL Federal Credit Union



**Warren Hern**  
President and CEO, East Bay Ventures



**Victoria G. Hines**  
Chief Operating Officer, University of Rochester Medical Faculty Group



**Faheem A. Masood**  
President and CEO, ESL Federal Credit Union



**Cynthia Langston**  
Senior Vice President and Chief Information Officer, Excellus Health Plan Blue Cross Blue Shield



**Jaime Saunders**  
President and CEO, United Way of Greater Rochester and Finger Lakes



**Erin M. Tolefree**  
President and CEO, Baldwin Richardson Foods



## THE ESL SUPERVISORY COMMITTEE

The ESL Supervisory Committee consists of four community volunteers and one board member. The committee is responsible for ensuring that the board of directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets.



**Karen Lejman**  
Supervisory Committee  
Chairperson



**Flor M. Colón**  
Supervisory Committee  
Member



**Mary Alice Liotta**  
Supervisory Committee  
Member



**Donald W. Reeve**  
Supervisory Committee  
Member



**Louise Walsh**  
Supervisory Committee  
Member

"I DO EVERYTHING  
FOR MY SON,  
WHICH MEANS  
HAVING TO BE  
FINANCIALLY  
SMARTER. I'M VERY  
BLESSED THAT I  
HAVE A GOOD  
SUPPORT SYSTEM."

Brittany, ESL customer  
Maplewood Neighborhood

