



Senior Leadership

2025 ESL IN THE COMMUNITY REPORT

Senior Management



Faheem A. Masood
President and Chief Executive Officer



Thomas J. Rogers
CPA, Executive Vice President, Chief Operating Officer, CEO-Elect



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 & Delivery



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



Edward French
Senior Vice President/Chief Information Officer and Director, Systems & Technology



Leo Iacobelli
Senior Vice President/Director, Wealth Management



Ajama Kitwana
Senior Vice President/Director, Community Impact



Tina M. Knapp
CPA, Senior Vice President/Chief Financial Officer



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



Julie Ahrens
Vice President/Director, Organizational Development & Culture

Senior Management



Trina Bonenfant
Vice President/
Director, Audit



Jamie Ciccone
Vice President/
Director, Loan &
Deposit Operations



Emily Cohen
Vice President/
Director, Deputy
General Counsel



Calvin Curtice
Vice President/
Director, Product
Development &
Management



Matthew Davis
Vice President/
Director, Chief
Information Security
Officer



Nada Debbaghi
CPA, Vice President/
Director, Controller



James Miller
Vice President/
Director, Mortgage
Lending



Michael Prince
Vice President/
Director, Branch &
Contact Center



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



Brian Walsh
Vice President/
Director, Treasurer

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.



Erin M. Tolefree
Chair of the ESL
Board of Directors,
President and CEO,
Baldwin Richardson
Foods



Julie Camardo
Owner & CEO,
Zweigle's Inc.



Scott Chapman
Chief Financial
Officer and
Treasurer,
Butler/Till, Inc.



Flor M. Colón
Chief Legal Officer
and Corporate
Secretary, Xerox
Corporation



Daniel J. Goldstein
Chairman of the
Board of Directors
and Chief Executive
Officer, Royal Oak
Realty Trust



Jane Hasselkus
Former Senior
Director, Life Cycle
Management,
CooperVision, Inc.



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



Mary Alice Liotta
Former Senior Vice
President/Director,
Operations, ESL
Federal Credit Union



Faheem A Masood
President and CEO,
ESL Federal
Credit Union



Corinda Reaves
Chief Community
and Customer
Experience Officer,
Rochester-Genesee
Regional Transit
Authority



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

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

Cynthia Langston

Supervisory Committee Member

David Brooks

Supervisory Committee Member

Donald W. Reeve

Supervisory Committee Member



TINA,
ESL EMPLOYEE