



## ULSTER SAVINGS BANK WELCOMES RICHARD HEESE TO ULSTER COUNTY LENDING TEAM

Ulster Savings Bank recently announced the addition of **Richard Heese** as a Mortgage Specialist in the Bank's 180 Schwenk Drive, Kingston headquarters.

Mr. Heese, a Saugerties resident, brings over 30 years of local mortgage lending experience to his new position at Ulster Savings. He has expertise in a wide range of mortgage products and services, including new construction, rehabilitation/renovation, Veterans Administration (VA), first-time homebuyer and jumbo mortgage loans.

"With his experience and established reputation for the highest levels of personal service, we're excited to welcome Richard to our lending team in Ulster County," noted Joan M. Eck, Chief Credit and Service Officer at Ulster Savings Bank.

In addition to his service as a member of the Board of Directors of Rural Ulster Preservation Company (RUPCO), Mr. Heese participates in the Saugerties chapter of BNI (Business Network International) Referral Makers and serves on the boards of both the Tongore Pines Senior Housing complex and Woodstock Commons Housing complex.

For more information about the Bank's many residential lending products and services, please contact Mr. Heese directly at **(845) 594-8338** or e-mail him at [rhese@ulstersavings.com](mailto:rhese@ulstersavings.com).



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