



CARL CAPUANO JOINS ULSTER SAVINGS AS REGIONAL MANAGER – COMMERCIAL LENDING

Ulster Savings Bank is pleased to announce that **Carl A. Capuano** has joined them as Regional Manager – Commercial Lending.

Mr. Capuano, a Bardonia (Rockland County) resident, will be headquartered in the Bank's 399 Knollwood Road, White Plains Lending Center. He will oversee the Bank's commercial lending operations for the lower Hudson Valley area, including Westchester and Rockland counties.

"We're excited to have Carl join our Commercial Lending team," said Bill C. Calderara, President and CEO of Ulster Savings Bank. "During his 35-year banking career, he has shown a great ability to build long-term commercial lending relationships, as well as develop new market opportunities, something that will benefit us as we look to expand our commercial lending capabilities throughout the Lower Hudson Valley region."

Prior to joining Ulster Savings, Mr. Capuano most recently served as Senior Vice President / Team Leader at Lakeland Bank. He also enjoyed a 20-year commercial lending career at Sterling National Bank, where he held ascending leadership roles and was responsible for new loan relationship development, as well as maintaining existing loan relationships, with customers throughout the Hudson Valley and greater tri-state region.



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