

2024 ESL IN THE COMMUNITY REPORT

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# Senior Leadership



## Senior Management



**Faheem A. Masood**  
President & Chief  
Executive Officer



**Thomas J. Rogers**  
CPA, Executive  
Vice President,  
Chief Operating Officer



**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



**Ajamu 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



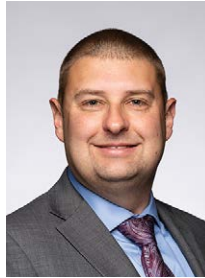
**Jamie Ciccone**  
Vice President/  
Director, Loan &  
Deposit Operations



**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 and 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**  
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



**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 and CEO, United Way of Greater Rochester and Finger Lakes

## The ESL Supervisory Committee

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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

**Karen Lejman**  
Supervisory Committee Chairperson

**Cynthia Langston**  
Supervisory Committee Member

**Mary Alice Liotta**  
Supervisory Committee Member

required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets.

**Donald W. Reeve**  
Supervisory Committee Member

**Louise Walsh**  
Supervisory Committee Member



"It's about understanding  
your power and that the  
future holds no limits."

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RAMIR, ESL CUSTOMER  
N. Winton Village