

MEET THE BANKERS

RESOURCE GUIDE





Contact for deposit services/new accounts, and business lending

Andrea Torres Fodor, President

Email: afodor@nsbonline.com

Phone: 203-364-2988

Contact for credit card processing/merchant services

Eva Y Vega, Vice President

Email: evega2@mtb.com

Phone: 203-540-9891

Contact for bilingual services if required

Clodomiro Falcon, Secretary

Email: clodomiro_falcon@samact.org

Phone: 203-243-7562

OUR MISSION

To promote the growth and development of the Hispanic Business Community in the Greater Bridgeport region by providing opportunities designed to advance business goals for its members while supporting positive social change through community involvement.

Visit our website: www.hccgb.org

COMMUNITIES SERVED

Greater Bridgeport Area



Spanish American Merchants Association

Contact for deposit services/new accounts, credit card processing/merchant services

Julio Mendoza

Email: julio_mendoza@samact.org

Phone: 860-278-5825

Contact for business lending

Rosa Jacinto, Loan Officer

Email: rosa_jacinto@samact.org

Phone: 860-724-4910

Contact for bilingual services if required

Julio Mendoza

Email: julio_mendoza@samact.org

Phone: 860-278-5825

Contact for Training Director/Small Business Specialist

Ana Sanchez-Adorno

Email: ana_sanchez@samact.org

Phone: 860-278-5825 Main Line

860-819-3136 Direct

**COMMUNITIES
SERVED**

Connecticut

Contact for Small Business Specialist

Clodomiro Falcon

Email: clodomiro_falcon@samact.org

Phone: 860-278-5825 Main Line ; 203-202-3418 Direct

Contact for Small Business Specialist

Manuel Aldarondo

Email: manuel_aldarondo@samact.org

Phone: 860-278-5825 Main Line ; 203-202-3415 Direct

Contacto del especialista en tecnologia

Steven Maldonado

Email: steven_maldonado@samact.org

Phone: 860-278-5825 Línea principal ; 860-690-4161 Línea directa



Community Economic Development Fund

The Community Economic Development Fund (CEDF) is a U.S. Treasury-certified Community Development Financial Institution. CEDF is Connecticut's leading SBA Microlender for the past 11 consecutive years. We support our borrowers with a team of experienced Business Advisors and a wide array of business education programming. Visit <https://WeTeachSuccess.org>

Contact for business lending

Ricardo Vidal, Director of Lending
Email: r.vidal@CEDF.com
Phone: 203-235-2333 ext. 2020 Direct

Contact for bilingual services if required

Emilsa Santana, Lending Program
Coordinator
Email: esantana@CEDF.com
Phone: 203-235-2333 ext. 2001 Direct

COMMUNITIES SERVED

We provide business loans in Connecticut disadvantaged communities defined by the state. In other Connecticut municipalities we lend to business borrowers with household incomes below the state median. See <https://www.CEDF.com/loans/loan-eligibility/>

Small Business Lending

Flexible and creative loans to meet the needs of your business

Product	Maximum Loan Amount	Use of Funds
Term Loans	up to \$250,000 with terms up to 10 years	Inventory, equipment, working capital, refinance debt
Commercial Real Estate Loans	up to \$500,000 with terms up to 20 years	> 51% Owner-occupied commercial real estate property
Lines of Credit	up to \$250,000 with terms up to 2 years	Cash flow needs
We're Connecticut's leading SBA Microlender		
SBA Microloan (Term)	up to \$50,000	Inventory, equipment, working capital, refinance debt



CEDF is an independent, nonprofit, mission-driven Connecticut small business lender. We provide loans primarily in low-to-moderate income communities and predominantly to low-to-moderate business owners who are not able to obtain traditional bank financing.

Who can be a CEDF client?

Either location eligible: Any business that cannot obtain a loan from a bank located in one of the state-defined targeted Connecticut communities.

See the list: cedf.com/eligibility

Or income eligible: Any Connecticut business located elsewhere in the state if the owner has a total household income at or below 80% of the state median. See our website for current limits.

What does flexibility mean?

We work especially with business owners who:

- Have low credit scores
- Have limited collateral
- Have been turned down by a bank
- Are otherwise not qualified for a bank loan



Your next step: CEDF.com/inquiry

Completing the online form at the above address is the fastest way to get you staged for contact by a lender to discuss your needs

**Hope and Opportunity
for Small Business**



Community Economic
Development Fund

965 East Main Street
Meriden, CT 06450
203.235.2333
888.835.2333
Fax: 203.235.2913
www.cedf.com

Small Business Lending

Our lending team will design the best possible solution to meet your specific business needs

Zainab Hayajneh used CEDF line to term financing to complete renovations on her family's full service Mediterranean restaurant in West Hartford. ▶



Mary Ortiz, owner of Borinquen Bakery in New Britain, purchased a building, bought new equipment and greatly expanded her bakery in 2017 with the help of CEDF. Mary was honored with the 2018 SBA Minority-Owned Business award. ▼



◀ *Jay McLaurin and Henry Smith, partners in FAD Mechanical, LLC, received assistance to refinance existing debt and obtained a new SBA Microloan for working capital for their plumbing contracting business.*



Paul Gallant and Lynn Felici-Gallant, owners of Paul's Custom Pet Food in New Milford. CEDF provided a term loan for equipment and working capital. ▶



Your next step: CEDF.com/inquiry

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Development Fund

965 East Main Street
Meriden, CT 06450
203.235.2333
888.835.2333
Fax: 203.235.2913
www.cedf.com



Contact for deposit services/new accounts

Kim Hawkins, President & Chief Executive Officer

Email: kimh@hedcoinc.com

Phone: 860-527-1301

Contact for credit card processing/merchant services

Patricia Geronimo, Chief Financial Officer

Email: patriciag@hedcoinc.com

Phone: 860-527-1301

Contact for business lending

Kim Hawkins, President & Chief Executive Officer

Email: kimh@hedcoinc.com

Phone: 860-527-1301

Contact for bilingual services if required

Patricia Geronimo, Chief Financial Officer

Email: patriciag@hedcoinc.com

Phone: 860-527-1301

**COMMUNITIES
SERVED**

HEDCO Inc. is a Small Business Lender servicing the state of Connecticut.



Connecticut Department of Banking website: <https://portal.ct.gov/dob/about-dob/index-pages/welcome-to-the-dob>



THE MILFORD BANK

Contact for deposit services/new accounts

Tina Mason, AVP – Branch Manager

Email: tmason@milfordbank.com

Phone: 203-783-5700, ext 5305

Contact for credit card processing/merchant services

Celeste Lohrenz, VP - Branch Administrator

Email: clohrenz@milfordbank.com

Phone: 203-783-5700, ext 5726

Contact for business lending

Ryan Fisher, VP - Commercial Lender

Email: rfisher@milfordbank.com

Phone: 203-783-5700, ext 5727

Contact for bilingual services if required

Jorge Santiago, EVP - COO

Email: jsantiago@milfordbank.com

Phone: 203-783-5784

COMMUNITIES SERVED

The Milford Bank was founded in 1872 and is a mutual institution with four offices and a loan center located in the city of Milford, an office in Stratford and a Loan Production office in downtown New Haven. We offer a variety of business products and services throughout the State of CT.

BUSINESS BANKING

The Milford Bank provides a full range of banking products and services designed to help you with every aspect of your business. Our experienced team can review your business needs and offer the **very best solutions**.

**CALL US AT 203.783.5700
OR VISIT OUR WEBSITE**

milfordbank.com/business/business-loans/



THE MILFORD BANK

Member FDIC

Always There.

**LOCAL BUSINESS.
LOCAL BANK.
LOCAL PEOPLE.**





Fairfield County Bank

Contact for deposit services/new accounts, credit card processing/merchant services, business lending, and bilingual services if required

Walter Romero, AVP Branch Manager - Bridgeport

Email: walter.romero@fairfieldcountybank.com

Phone: 203-854-7684

COMMUNITIES SERVED

Fairfield County



Contact for deposit services/new accounts

Shahadoth 'Shah' Kazi, Customer Experience Manager

Email: skazi@nsbonline.com

Phone: 203.426.4440 , x3000

Contact for credit card processing/merchant services

Nancy Kuhn, Credit Cards Product Manager

Email: nkuhn@nsbonline.com

Phone: 203.426.4440, x3828

Contact for business lending

Andrea Torres Fodor, Business Relationship Banker

Email: afodor@nsbonline.com

Phone: 203.426.4440 , x3954

Contact for bilingual services if required

Andrea Torres Fodor, Business Relationship Banker

Email: afodor@nsbonline.com

Phone: 203.426.4440 , x3954

**COMMUNITIES
SERVED**

Ansonia, Beacon Falls, Bethel, Bridgeport, Bridgewater, Brookfield, Danbury, Derby, Easton, Fairfield, Middlebury, Monroe, New Fairfield, New Milford, Newtown, Oxford, Redding, Roxbury, Seymour, Shelton, Sherman, Southbury, Stratford, Trumbull, Woodbury



Contact for deposit services/new accounts

Damaris Garcia, Vice President - Branch Manager

Email: DGarcia@Liberty-Bank.com

Phone: 203 974-4367

Contact for credit card processing/merchant services

Tony Rossley, Vice President - Business Banking Officer

Email: ARossley@Liberty-Bank.com

Phone: 203 815-9864

Contact for business lending

Tony Rossley, Vice President - Business Banking Officer

Email: ARossley@Liberty-Bank.com

Phone: 203 815-9864

Contact for bilingual services if required

Damaris Garcia, Vice President - Branch Manager

Email: DGarcia@Liberty-Bank.com

Phone: 203 974-4367

**COMMUNITIES
SERVED**

Connecticut and
Western
Massachusetts



Liberty Bank Resources

Liberty Bank—The Academy for small Business seminar info: [Academy for Small Business | Liberty Bank \(liberty-bank.com\)](https://liberty-bank.com/academy-for-small-business)

Liberty Bank—Small business Express loan info: [Small Business Loans in CT | Liberty Bank \(liberty-bank.com\)](https://liberty-bank.com/small-business-loans-in-ct)

Liberty Bank—Treasury Management Services: [Treasury Management \(liberty-bank.com\)](https://liberty-bank.com/treasury-management)

Liberty Bank - Business Solutions: [Business Solutions](https://liberty-bank.com/business-solutions)

Liberty Bank - Credit Card: [Credit Card Self Apply](https://liberty-bank.com/credit-card-self-apply)



Banking to build your business.

No matter what your business needs, we have an account that suits you best. Check out the benefits of our different business checking accounts:

- FREE online and mobile banking with bill pay and Apple Pay®, Samsung Pay™ and Google Pay™
- A no-fee Debit MasterCard® with personalized alerts and controls
- 24/7 telephone banking
- No minimum monthly balance
- Plus a full array of deposit savings accounts that help you save for the future or the unexpected.

Treasury Management Services

Liberty is your one-stop shop for Treasury Management services. We'll work with you to tailor options to meet your unique needs.

Increase spending power with a business credit card.

A Liberty Bank Business Credit Card¹ has great benefits that make managing your books, time and money easier than ever. From low annual fees to bonus rewards to cash back on purchases, we'll help you find the right card that's just right for your business.

To get started or for more information, please contact:

- **Glenn Davis**, First Vice President, Community Development/CRA Officer
860-704-2110 • gdavis@liberty-bank.com • NMLS #1455455
- **Anthony Rossley**, Vice President, Business Banking Officer
203-815-9864 • arossley@liberty-bank.com
- **Damaris Garcia**, Vice President, Branch Manager - New Haven
203-974-4367 • dgarcia@liberty-bank.com NMLS #752736 *Se Habla Español*

Be a hero when you can offer a new benefit to your employees!

A Health Savings Account (HSA), when paired with a High Deductible Health Plan, is a tax-favored way to cover out-of-pocket health-care costs. Here's the best part - there's no cost to you, the employer. Plus, we'll take care of everything HSA related... answering questions, enrolling employees, and managing the plan.²

Apply for a line of credit or a term loan up to \$250,000.

Express Business Loan³ features:

- Simple, two-page application.
- Low application fee payable only if loan is approved
- Business financial statements not required.
- Personal financial statement not required.
- Decisions in as little as 24 hours.

Liberty bank also offers a complete line of lending solutions including commercial mortgages, equipment loans, and working capital lines of credit.



Be Community Kind.™

¹The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. All cards subject to credit approval. ²Please see our HSA FAQs on liberty-bank.com or visit www.irs.gov for additional information. Liberty Bank does not provide tax, legal or investment advice. If you have any questions on these matters, please contact a qualified accountant, attorney or investment advisor. ³All loans are subject to credit and underwriting approval.



Savings Bank of Danbury

Contact for deposit services/new accounts

Kendal Joseph, Assistant Vice President, Community
Development Manager

Email: kjoseph@sbdanbury.com

Phone: 203-703-6671

Contact for credit card processing/merchant services

Kendal Joseph, Assistant Vice President, Community
Development Manager

Email: kjoseph@sbdanbury.com

Phone: 203-703-6671

Contact for business lending

Steven Ferguson, Vice President, Commercial Lending

Email: sferguson@sbdanbury.com

Phone: 203-703-6666

M&T Bank

Contact for deposit services/new accounts, credit card processing/merchant services, business lending, and bilingual services if required

Eva Y Vega, AVP Branch Manager

Email: Evega2@mtb.com

Phone: CELL: 203-540-9891 ; Branch: 203-365-6695

Full line of banking services (Consumer and business)

- Home Loans and lines of credit
- Small Business lending certified to \$250,000
- Fluent in Spanish (Hablo Español)
- Credit specialist

<https://locations.mtb.com/ct/bridgeport/bank-branches-and-atms-bridgeport-ct-8300.html>

COMMUNITIES SERVED

Serving all towns & cities including:

- Greater Bridgeport
- Hartford
- New Haven
- New London
- Fairfield
- Stamford
- Waterbury communities



WebsterBank®

Contact for deposit services/new accounts, credit card processing/merchant services, business lending, and bilingual services if required

Lynette Espinosa, Managing Director- Small Business Banking, Women & Minority Businesses

Email: lespinosa@websterbank.com

Phone: 860-982-2311

**COMMUNITIES
SERVED**

CT, RI, MA, NY



WebsterBank®

Lynette Espinosa, Managing Director

Business Banking- Women & Minority-Owned Businesses

1041 Main St. Manchester CT 06040

c: 860.982.2311 NMLS #: 847458

lespinosa@websterbank.com