

Meet the Bankers Resource Guide



SAMA



WELLS
FARGO



Contact for Director Of Lending:

Ricardo Vidal

CEDF

(203) 235-2333 Main Line

(203) 235-2333 ext. 2020 Direct

r.vidal@cedf.com

Contact for Lending Program Coordinator:

Emilsa Santana

CEDF

(203) 235-2333 Main Line

(203) 235-2333 ext. 2001 Direct

esantana@cedf.com

Communities Served

- Connecticut



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

Contact information:

Senior Lending Officer

Rick Mendes

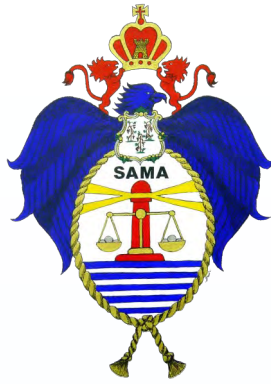
Phone 860-527-1301 ext 214

email: rickm@hedcoinc.com

HEDCO Inc. Address:

207 Main Street, 4th Floor

Hartford, CT 06106



SAMA

Contact for Loan Officer/Small Business Specialist

Rosa Jacinto

Spanish American Merchants Association (SAMA)

860-278-5825 Main Line

860-724-4910 Direct

rosa_jacinto@samact.org

Contact for Training Director/Small Business Specialist

Ana Sanchez-Adorno

Spanish American Merchants Association (SAMA)

860-278-5825 Main Line

860-819-3136 Direct

ana_sanchez@samact.org

Communities Served

- **Connecticut**

Contact for Small Business Specialist

Clodomiro Falcon

Spanish American Merchants Association (SAMA)

860-278-5825 Main Line

203-202-3418 Direct

clodomiro_falcon@samact.org

Contact for Small Business Specialist

Manuel Aldarondo

Spanish American Merchants Association (SAMA)

860-278-5825 Main Line

203-202-3415 Direct

manuel_aldarondo@samact.org



Hispanic Chamber of Commerce of Greater Bridgeport (HCCGB)

HCCGB provides opportunities designed to advance business goals, while supporting positive social change through community involvement. In addition to networking opportunities and business-to-business events for the purpose of commerce.

info@hccgb.org

Marisol Herrera

Business Development Manager/Procurement Specialist

CT Procurement Technical Assistance Center (CT PTAC)

mherrera@secter.org

Business Development Manager/Procurement Specialist

CT PTAC has a mission to provide marketing and procurement assistance to Connecticut businesses interested in selling their goods or services to federal, state, or local governments. CT PTAC is a statewide program serving all cities and towns in Connecticut.

Business Development Officer- Small Business Lending advisor

Andrea Torres Fodor

Market Manager - Newtown Savings Bank

afodor@nsbonline.com

Office - 203.364-2988

Mobile - 203.906-8551



**Contact for Business Lending, Deposit Services/
New Accounts, Credit Card / Merchant
Services, & Bilingual services:**

Carlos J. Chaparro

(203) 941-8849

Contact for PPP Forgiveness:

(866) 457-4892



Contact for Business Lending:

Christopher J. Gauthier

Vice President, Team Leader, Commercial Lending

(860) 859-5954

cgauthier@dime-bank.com

**Contact for Deposit Services/ New accounts &
Credit Card Processing/ Merchant Services:**

Dime Bank Customer Solutions Center

(860) 859-4300

Contact for Bilingual Services:

Dime Bank Customer Solutions Center

(860) 859-4300

Dime Bank's Customer Solutions Center can accommodate a number of languages, with numerous bilingual staff member on hand to assist customers with all of their banking needs.

Communities Served

- Eastern CT
- Greater Hartford
- Southern RI



Contact for deposit services/new accounts

Customer Contact Center – 203.729.4442

Contact for credit card processing/merchant services

Customer Contact Center – 203.729.4442

Contact for business lending

Lee Fernandez, SVP Commercial Lending,
203.608.2815 (office), 203.444.8389 (cell),
lfernandez@ionbank.com

Contact for bilingual services if required

Customer Contact Center – 203.729.4442

Communities Served

- Ansonia
- Cheshire
- Farmington
- Hamden
- Meriden
- Middlebury
- Naugatuck
- Oxford
- Prospect
- Southbury
- Sout
- Windsor
- Unionville
- Wallingford
- Waterbury
- Watertown

When it comes to the financial resources you need to build your business, we offer a full range of commercial lending and cash management solutions to help take your business to the next level of success.



\$6,000,000

Construction to Permanent Loan
Mixed Use Building
Wilton, CT



\$10,330,000

Land Development Loan
Acquisition, Site Development
Cheshire, CT



\$12,500,000

Term Loans for Vehicle Fleet
Leasing Company
Meriden, CT

Investment Sweep Services
Regional Non-Profit
Tolland County

Small Business Cash Management
Auto Body Shop
Central Connecticut

ion BANK™

Best Small Bank in Connecticut



IonBank.com • 203.729.4442

Member FDIC  Equal Housing Lender



Contact:

Glendalee Rosado

195 Church Street

New Haven, CT 06510

Cell: 203-974-2370

Branch: 203-789-2781

E-mail: glendalee_rosado@keybank.com

Contact:

Al Garcia

55 South Main Street

West Hartford, CT 06107

Cell: 860-478-4633

Office: 860-313-6246

E-mail: alvaro_f_garcia@keybank.com



**Contact for Deposit Services/ New Accounts,
Credit Card Processing/Merchant Services, &
Bilingual Services:**

Damaris Garcia

Vice President, Branch Manager - New Haven

203-974-4367

Contact for Business Lending:

Glenn Davis : 860-704-2110

Donna Flynn: 860-344-7388

Damaris Garcia: 203-974-4367

Communities Served

- Connecticut and Western Massachusetts.



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.

Cash Management Services

Liberty is your one-stop shop for Cash 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
- **Donna Flynn**, Senior Vice President, Business Solutions Manager
860-344-7388 • dflynn@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.



THE MILFORD BANK
Always There.

Contact for Deposit Services:

Tina Mason

203-783-5700 x305

Contact for Business Lending:

Paul Portnoy

203-783-5749

Communities Served

- Milford
- Stratford
- Orange
- West Haven

Contact for Bilingual Services &

Credit Card Processing Merchant Services:

Jorge Santiago

203-783-5784



For assistance with your business lending needs, please contact Maureen Kennedy, Senior Business Banker, at Maureen.Kennedy@nbtbci.com or (860)571-1623.

For assistance with deposit services, including merchant processing, please contact Deborah Oakliff at Deborah.Oakliff@nbtbank.com or (860)661-2099.

For bilingual assistance, please contact Brandon Espinoza at Brandon.Espinoza@nbtbank.com or (860) 734-5150 .

NBT Bank, with offices in Greater Hartford, is a full service bank able to serve all communities in Connecticut with our array of products and services.

M&T Bank

Understanding what's important®

Contact for Business Lending, Deposit Services/ New Accounts, Credit Card / Merchant Services, & Bilingual services:

Rob Guzman

Branch Manager

1364 East Town Rd.

Milford, CT 06460

T: 203-877-8442

C:203-786-2467

E: rguzman@mtb.com

Serving all towns & cities including:

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

- 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

Communities Served

- Avon
- Berlin
- Branford
- Bristol
- Chesire
- Colchester
- East Hartford
- Glastonbury
- Hamden
- Hartford
- Killingworth
- Manchester
- Meriden
- Middletown
- Milford
- New Britain
- New Haven
- Newington
- North Branford
- North Haven
- Plainville
- Plantsville
- Rocky Hill
- Seymour
- Simsbury
- Southington
- Torrington
- Wallingford
- Waterbury
- Watertown
- West Hartford
- Wethersfield
- Wolcott
- Woodbury



America's Most Convenient Bank®

Contact for Deposit Services/ New Accounts, Credit Card Processing/Merchant Services, & Business Lending:

A Manager/Assistant Manager at any of our convenient locations.

Contact for Bilingual Services/Merchant Services/Business Lending:

Jorge A. Farfan

2 N. Main St.

Wallingford, CT 06492

Ph: 203-284-4081

E-Mail: Jorge.farfan@TD.com

Additionally TD has a language line to help with translation if necessary.

Michael Lye – Small Business Relationship Manager

203-287-3973

Michael.Lye@TD.com

Christine Marcucio – Merchant Solution Advisor

Marie.Marcucio@TD.com



America's Most Convenient Bank®

Additional resources provided by TD which can be found on [TDBANK.COM](https://www.td.com/us/en/small-business/business-stages/) that are perfect for any new or existing business owner looking to start or expand their business:

<https://www.td.com/us/en/small-business/business-stages/> : Whether you're launching your first business, expanding an existing business or planning to sell, TD is here to help. Our local Small Business specialists can guide you to the best products and services to help you achieve your goals. Plus, you can easily open and manage your accounts online.

<https://www.td.com/us/en/small-business/business-stages/?tdtab=2> : Business expansion and growth often require financing, and TD is ready to help you find the best option for you and your business:

<https://www.td.com/us/en/small-business/loans-lines-of-credit/> : Whether you're looking to manage day-to-day expenses or want to expand your business, apply online for TD Small Business Loans and Lines of Credit that can help provide the financing you need.

<https://www.td.com/us/en/small-business/5-tips-business-owners-to-borrow-money-with-confidence/> : When you're ready to borrow money for your business, it's important to feel comfortable with the process. Choosing which bank or financial institution to borrow from is about more than just securing a loan – it's about finding the best overall match for your business. It's worth exploring your options to see which lender can support your business now as well as in the future. Here are our top tips for how to shop and apply for a loan with confidence.



Thomaston Savings Bank

Communities Served

Avon
Bethlehem
Bristol
Burlington
Canton
Farmington
Harwinton
Litchfield
Middlebury
Morris
Naugatuck
New Britain
New Hartford
Plainville
Plymouth
Prospect
Southington
Thomaston
Torrington
Waterbury
Watertown
West Hartford
Winsted
Wolcott
Woodbury

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

Gabriel Sousa
Branch Manager, Cash Management Specialist
GSousa@thomastonsb.com



Thomaston Savings Bank

Cash Management Solutions to help your local business flourish.

FRAUD PROTECTION

Positive Pay

Prevent and quickly detect check fraud, manage pay and return decisions, and get ultimate peace of mind.

PAYABLES & PAYROLL

ACH Origination

Create payroll direct deposits, electronic vendor payments, cash collection, federal and state tax payments, and cash disbursement programs.

RECEIVABLES & COLLECTIONS

Remote Deposit Capture

Deposit checks quickly and worry-free from your desktop. Expedite deposits just by scanning and sending them to the bank directly from your office.



Contact for deposit services/new accounts

Diane Teixeira

Title: Vice President, Retail Banking and Sales

E-mail: dteixeira@torringtonsavings.bank

Phone: 860-496-4468

Contact for credit card processing/merchant services

Richard Browning

Title: Business Relationship Officer

E-Mail: rbrowning@torringtonsavings.bank

Phone: 860-496-4455

Christina Adajian

Title: AVP, Cash Management, Products, and Sales
Support Officer

E-Mail: cadajian@torringtonsavings.bank

Phone: 860-294-7219

Contact for business lending

Michael Sweeney

Title: Vice President, Commercial Loan Officer

E-mail: msweeney@torringtonsavings.bank

Phone: 860-294-7230

Communities Served

Torrington Savings Bank has 8 branches located in Litchfield and Hartford counties. Our personalized business lending solutions extend throughout Connecticut, including a full suite of online and mobile banking, and cash management tools.

Your Business is Our Focus.

Let's Grow it Together.

Torrington Savings Bank is here to support your present and encourage your future with the business banking products and services you need:

- ✓ Small business & commercial lending options
- ✓ Convenient & competitive Business checking & savings accounts
- ✓ Payroll processing
- ✓ Credit card processing
- ✓ Cash management services & more

Connect with a TSB Banker to get started

TorringtonSavings.Bank/Business (860) 496-4495



🏠 EQUAL HOUSING LENDER | MEMBER FDIC | NMLS#404919

Our newest location is Now Open!

TORRINGTON | TORRINGFORD | BRISTOL | BURLINGTON | FALLS VILLAGE | GOSHEN | NEW HARTFORD





Webster

Contact for Business Lending & Business Services, Deposit Accounts, Credit Cards etc.

Lynette Espinosa

Managing Director, Business Banking- Women and Minority-Owned Businesses

Bilingual Services Available

Webster Bank

(860) 982-2311

lespinosa@websterbank.com

Communities Served

- Connecticut
- Massachusetts
- Rhode Island
- New York



Contact for deposit services/new accounts:

Kent McClun

Kent.S.McClun@wellsfargo.com

203-630-6795

Contact for credit card processing/merchant services:

Gino Cammarota

ginocammarota@wellsfargo.com

908-598-3480

Contact for business lending:

Lou Gallo

louis.p.gallo@wellsfargo.com

914-912-2027

Contact for bilingual services if required: Miguel Vargas

miguel.x.vargas@wellsfargo.com

203-966-6590

Communities Served

Wells Fargo is
committed to local
Connecticut
communities

- 62 branches
- 91 ATMs
- 21 Wells Fargo
Advisors
locations*

Resources

FICO Scores: [Understanding FICO Scores](#)

FICO Scores: [FAQs about FICO Scores](#)

FICO Scores: [What is a Fico Score?](#)