

FOR IMMEDIATE RELEASE



RIDGEWOOD SAVINGS BANK ANNOUNCES SENIOR LEADERSHIP PROMOTIONS



RIDGEWOOD, N.Y. (January 2, 2026) –Today, **Ridgewood Savings Bank** (Ridgewood) announced a series of senior leadership promotions recognizing long-tenured employees whose experience, dedication and contributions support the Bank’s continued strength, operational excellence, and customer service standards. Together, all employees promoted this year represent over 250 years of combined service to Ridgewood, reflecting continuity, institutional knowledge, and the Bank’s long-standing commitment to developing internal talent.

“Ridgewood Savings Bank continues to build a leadership team that reflects the Bank’s traditional values with modern solutions of stability, sound governance, and reliable state-of-the-art customer service,” said **Leonard Stekol, Chairman, President & CEO**. “These individuals have demonstrated consistent dedication that contributes to the Bank’s award-winning service to our valued customers and the communities we serve.”

Mirsada Tagani has been promoted to Senior Vice President & Chief Digital Officer. With more than 34 years of service contributing to the Bank’s operations and customer experience initiatives, Mrs. Tagani leads the evolution of Ridgewood’s digital platforms; this includes the growth of Digital Banking since its inception over a decade ago. She transformed Ridgewood’s Contact Center into a customer-care team recognized for its personalized support and deep product knowledge. Mrs. Tagani has also been instrumental in managing the modernization of mobile and online banking applications, and significant enhancements to digital payment capabilities. “At Ridgewood, we focus on providing our customers with best-in-class, reliable, and user-friendly digital banking tools, and exceptional customer service.” Mrs. Tagani said. She resides in Whitestone, N.Y.

Annette Welsh has been promoted to Senior Vice President & Chief Auditor. With more than 36 years at Ridgewood and extensive experience in financial and operational auditing, Mrs. Welsh oversees internal and external audits, coordination for regulatory examinations, and other financial functions. Her expertise in financial and operational auditing has been pivotal in building a best-in-class audit department; she utilizes advanced analytical capabilities and a culture of continuous improvement. Under Mrs. Welsh's leadership, the auditing team has embraced cutting-edge audit tools and data-driven methodologies. This approach enables sophisticated risk assessment, enhanced regulatory compliance, and actionable insights that strengthen the Bank's resilience. "Maintaining strong controls and ensuring sound practices remain essential to supporting the Bank's innovations, safety, security, and regulatory expectations," Mrs. Welsh said. She resides in Cambria Heights, N.Y.

Gianpaolo Ruggirello has been promoted to Vice President & Senior Accounting Officer.

Having joined the Bank in 2002, Mr. Ruggirello has more than two decades of experience within Ridgewood's Accounting Department and oversees financial reporting, investment accounting, profitability analysis, and key regulatory and Board-level reporting functions. He resides in Middle Village, N.Y.

Ridgewood is also proud to acknowledge a group of internal officer promotions and new appointments that reflect the continued growth and professionalism of its workforce.

- **Angela Cassetta**, of Hohokus, N.J., Assistant Vice President & Assistant Corporate Secretary – 39 years of service.
- **Stefanie Georgijevski**, of Glendale, N.Y., Assistant Vice President, Residential Appraisal – 29 years of service.
- **Gewa Gurcharan**, of Queens Village, N.Y., Assistant Vice President, Branch Manager – 28 years of service.
- **Valentina LoBello-Batih**, of Lindenhurst, N.Y., Assistant Vice President, Branch Manager – 22 years of service.
- **Denis Myagkov**, of Whitestone, N.Y., Assistant Vice President, Branch Manager – 11 years of service.
- **Jose Crespo**, of Rockaway Park, N.Y., Loan Servicing & Data Officer – 3 years of service.
- **Melissa Abreu**, of Ridgewood, N.Y., Branch Banking Officer – 8 years of service.
- **Christina Coleman**, of Yonkers, N.Y., Branch Banking Officer – 18 years of service.
- **Patrice Francois**, of Queens Village, N.Y., Branch Banking Officer – 27 years of service.

About Ridgewood Savings Bank

Founded in 1921, Ridgewood Savings Bank is a strong, stable mutual savings bank with nearly \$7.5 billion in assets and 36 branches across the New York metropolitan area. Recognized by Newsweek as one of America's Greatest Midsize Workplaces 2025 for excellence in employee experience, the Bank has also been ranked a Best Regional Bank by Newsweek (2024-2026) and Bankrate (2024), and named a Best Bank by Money (2023, 2024). Since its inception, Ridgewood has stayed true to its community bank roots and mission to deliver exceptional service and trusted financial guidance. As it continues to evolve, the Bank remains committed to combining award-winning customer care with highly rated, user-friendly digital banking solutions and financial education and advice— providing modern and personalized experience for every

customer. Ridgewood Savings Bank continually strives to be the bank that delivers “Time-Honored Values with Modern Solutions.” Do you want to experience Ridgewood? Learn more at ridgewoodbank.com.

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