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**For Immediate Release**

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**RIDGEWOOD SAVINGS BANK APPOINTS TWO SENIOR VICE PRESIDENTS**

**RIDGEWOOD, N.Y., [June 3, 2016]** –Ridgewood Savings Bank recently appointed two Senior Vice Presidents - Kenneth A. Ceonzo (Senior Vice President & Chief Financial Officer) and Carlos R. Sanchez (Senior Vice President & Chief Banking Officer).

Prior to his new position at Ridgewood Savings Bank, Mr. Ceonzo was with Dime Savings Bank for over 20 years. Starting in 1996, he served as Vice President – SEC Financial Reporting and Investor Relations, where he was responsible for all aspects of financial and SEC reporting, including investor relations, risk management, and financial modeling. From 1997 to 2002, he also served as corporate secretary for the bank and holding company. Prior to his time at Dime, Mr. Ceonzo worked in the auditing field at Deloitte & Touche from 1991 to 1996, where he held progressively senior roles and was responsible for audits of financial institutions.

Mr. Sanchez has over 30 years of experience in retail market management, leading sales and operations of branch networks spanning several states. He comes to us from Popular Community Bank, where as Senior Vice President and Regional Manager, he oversaw a branch network similar in size to Ridgewood Savings Bank. Starting in 2011, Mr. Sanchez was responsible for increasing deposit and household growth, investment sales, and small business loan production. Prior to that, Mr. Sanchez was Director of Retail Banking at Amalgamated Bank from 2009 to 2011. From 2004 to 2009, he was Cluster Manager at Washington Mutual/JP Morgan Chase. His previous professional experience in the financial services industry includes lending, small business development, foreign exchange, de novo branch selection, lease negotiations, construction oversight, staffing, training, and operations.

Peter M. Boger, Chairman, President, and Chief Executive Officer of Ridgewood Savings Bank said, “We are honored to welcome Kenneth A. Ceonzo and Carlos R. Sanchez to our team. I believe that these outstanding professionals will bring excellent financial leadership and the benefit of their years of experience to better serve our customers.”

**About Ridgewood Savings Bank**

Founded in 1921, Ridgewood Savings Bank is the largest mutual savings bank in New York State, with over \$5 billion in assets. With 34 branches in the New York area, Ridgewood Savings Bank continues to serve its community as it did in 1921, with their continued focus always on their customers.

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