

*News from Lowell Five Bank*  
**For Immediate Release**

March 19, 2018

**LOWELL FIVE BOARD OF DIRECTORS ANNOUNCES 10 PROMOTIONS**

Tewksbury, MA - David E. Wallace, President and Chief Executive Officer of Lowell Five Bank is pleased to announce the following ten promotions:

Jay Stephens, CPA has been promoted to Executive Vice President, Chief Financial Officer, and Treasurer. Jay has over 14 years in the Banking and Financial Services industries; the last three of which have been at Lowell Five Bank as Senior Vice President, Chief Financial Officer. He holds a Bachelor of Business Administration from UMass Amherst and is a Certified Public Accountant. Jay serves as Treasurer of the Financial Managers Society – Boston Chapter; is a Board Member of the Greater Lowell Community Foundation; and is a Board Member of the Northern Essex Community College Foundation. He lives with his wife and son in North Andover, MA.

Glenn Goldman has been promoted to Senior Vice President, Chief Risk Officer. He is responsible for enterprise risk management and regulatory compliance at Lowell Five Bank. Glenn joined the Bank shortly after earning his Bachelors in Business Administration from Northeastern University over 30 years ago. He has earned the designation of Certified Regulatory Compliance Manager from the American Bankers Association. Glenn serves as President of the Board of Directors of Community Teamwork, Inc., and Treasurer of Crime Stoppers of Lowell, Inc. He and his wife, Tracey, live in Dracut, MA.

John Pratt, Jr. has been promoted to Senior Vice President, Chief Credit Officer. He is approaching the anniversary of his 14th year of employment at Lowell Five Bank. As Chief Credit Officer, he will be responsible for developing and implementing strategies, policies, and procedures for all lending activities. He will oversee and ensure the overall quality of the Bank's loan portfolio, including collections, workout, and recovery. John holds a Bachelor of Science Degree in Finance from Bryant University.

David Karpinsky has been promoted to Senior Vice President, Finance Officer. This year he will mark his 17th year with Lowell Five Bank. In his position as Finance Officer, David is responsible for overseeing the Bank's Finance and Accounting teams, managing insurance coverages and claims, budgeting and forecasting and asset and liability management. David also serves as Treasurer of the Greater Merrimack Valley Convention & Visitors Bureau. Formerly a resident of Westford, MA, he is a graduate of UMASS Lowell with a Bachelor of Science in Finance and MIS. David, his wife Melissa, and their two children currently reside in Hampstead, NH.

Steven Martin Rochette has been promoted to Senior Vice President, Operations Officer. He joined Lowell Five in 2015, bringing with him over 30 years of banking experience. Steven oversees all electronic, mobile, cash management and core banking systems. He has earned graduate designations from the Massachusetts School of Financial Studies at Babson University, the National School of Banking at Fairfield University, and the National School of Compliance at the University of Oklahoma. Steven is a current Member of the Board of Directors at Girls Inc. of Greater Lowell. He and his husband, Attorney Gregory Martin, live in Lowell, MA.

More...

**CONTACT:**

Kim Larose

Lowell Five Bank

30 International Place

Tewksbury, MA 01876

978.323.7239 or [klarose@lowellfive.com](mailto:klarose@lowellfive.com)



*News from Lowell Five Bank*  
**For Immediate Release**

Cheryl Popp has been promoted to Assistant Vice President, Business Development Officer. Cheryl has been with Lowell Five Bank for just over two years. She joined the Bank as Business Development Officer. In this capacity, Cheryl works to generate both commercial and retail deposits and loans and provides direction, information, resources, and support to expand sales and improve revenue generation. Cheryl is very active in the community and holds positions on many boards and committees including Board Member of Women Working Wonders, Co-Chair of the Lowell Boys & Girls Club Golf Tournament, Co-Chair of Entertainment at Vesper Country Club, Vesper Women's Golf Committee and Vesper Women's Cities Committee. She also helps as a Board Member of the Westford Business Association and the Massachusetts Bay United Way Committee. She is a current Member of the Middlesex 3 Coalition, among many others. Cheryl earned a Bachelor of Science Degree at Ohio University. She and her husband George live in Westford, MA and have three children.

Jillian Daneau has been promoted to Commercial Loan Portfolio Officer. Jillian's career at Lowell Five Bank started over 20 years ago as a bank teller. The last 12 of those years have been in Credit where she started as a Credit Analyst Trainee and advanced to Credit Analyst II. In her new position as Commercial Loan Portfolio Officer, Jillian will manage smaller commercial loan relationships. Jillian earned an Associate Degree in Business Administration from UMass Lowell. She lives in Dracut, MA with her husband, Tim and their three children.

Kathleen DeChirico has been promoted to Executive Administration Officer. Kathy joined Lowell Five Bank in 2016 as Executive Administrative Assistant and very quickly proved herself to be a strong team player. She works closely with the Bank's Senior Management Team, the Executive Board, Board Sub-Committees and Corporators. Kathy holds a Bachelor of Science Degree from Suffolk University. She, her husband Mark, and their family live in Methuen, MA.

Jenna Guilbeault has been promoted to Community Outreach Officer. In 2017 Jenna moved from her position within the Bank's Marketing Department, where she has spent many of her 13 years with Lowell Five Bank, to a new position as Community Outreach Coordinator. As Community Outreach Coordinator she helps facilitate the Bank's sponsorships and events within the local community. Jenna is very active in many non-profit organizations and presently holds the following positions: Corporator to Girls Inc. of Greater Lowell; Chair of the March of Dimes Leadership Committee, the March of Dimes 2018 March for Babies, and the March of Dimes 2018 Signature Chef Auction; Committee Member of the Asian Pacific American Heritage of Greater Lowell; and committee Member to Easter Seals of Massachusetts. Jenna was educated at Middlesex Community College and Mount Wachusett Community College. She lives in Lowell, MA with her husband, Jason and their family.

Debbie Silva has been promoted to Deposit Operations Officer. She is an 18-year employee of Lowell Five. Debbie began her career as a bank teller and worked in Retail Banking until her move to Account Servicing in 2007. In her position as Deposit Operations Officer, Debbie handles a number of specialized functions including bond redemption and collection items, as well as the Mobile and Merchant Deposit features. Debbie lives in Lowell, MA with her two daughters.

###

*Ten photos attached:*

**CONTACT:**

Kim Larose

Lowell Five Bank

30 International Place

Tewksbury, MA 01876

978.323.7239 or [klarose@lowellfive.com](mailto:klarose@lowellfive.com)



**LowellFive**<sup>®</sup>  
The Relationship Bank

News from Lowell Five Bank  
For Immediate Release



Jay Stephens Glenn Goldman John Pratt David Karpinsky Steven Martin-Rochette Cheryl Popp Jillian Daneau Kathleen DeChirico Jenna Guilbeault Debbie Silva

**About Lowell Five Bank**

*Lowell Five is a trusted community bank that provides comprehensive loan, deposit, insurance, and investment products for individuals, businesses, municipalities and non-profit organizations across 16 convenient locations throughout the Merrimack Valley and Southern New Hampshire. Lowell Five is a locally governed and managed full-service bank with over 160 years of proven strength and stability, and a 5-star rating by Bauer Financial. Deposits are insured in full by both the Federal Deposit Insurance Corporation (FDIC) and the Depositors Insurance Fund (DIF). For more information, call 800.931.FIVE or visit us online at [lowellfive.com](http://lowellfive.com).*

**CONTACT:**

Kim Larose  
Lowell Five Bank  
30 International Place  
Tewksbury, MA 01876  
978.323.7239 or [klarose@lowellfive.com](mailto:klarose@lowellfive.com)

