



News Release

FOR IMMEDIATE RELEASE:

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APPLE BANK FOR SAVINGS PROMOTES JENNIFER KAM TO ASSISTANT TREASURER AND BRANCH MANAGER OF 6701 18TH AVENUE, BROOKLYN OFFICE

BROOKLYN, NY – JULY 7, 2015 – Apple Bank for Savings has promoted Jennifer Kam to Assistant Treasurer and Branch Manager of its Bensonhurst branch office located at 6701 18th Avenue at 67th Street in Brooklyn.

Jennifer has been the Assistant Branch Manager at the Bensonhurst location since 2012, when she first joined Apple Bank.

James Matera, Executive Vice President and Head of Apple Bank's Consumer Banking Division, said, "Jennifer has become a valuable member of the bank's branch management team serving the growing Asian population in the Bensonhurst area. She has helped lead the branch's successful efforts in business development, customer service and community outreach, and has developed a strong following in the Bensonhurst community."

Prior to joining Apple Bank in 2012, Jennifer spent over 20 years with Citibank in increasingly responsible positions in retail banking. She began as a teller in 1987 in a Citibank Chinatown branch office where she served for 12 years in various customer service and branch management roles. In 1999, Jennifer was promoted to Manager/Team Leader at Citibank's foreign language call center in New Jersey, where she spent eight years working with the bank's Chinese and Japanese customers. In 2009, Jennifer returned to branch banking as a service officer with Citibank's Chatham Square office.

Born in Hong Kong, Jennifer moved to the United States in 1987. She graduated from high school in Hong Kong and attended a three-year college there. Jennifer lives in Staten Island with her husband. She volunteers to assist

with community events in the tri-state area sponsored by the Chinese-American Community Group.

About Apple Bank

Apple Bank, established in 1863, provides consumer and small business banking services in greater New York through its branch network and online banking service. Apple is the second-largest state chartered savings bank in New York State, with close to \$12 billion in assets and 78 branches located in the five boroughs of New York City, Long Island and Westchester. Visit us at www.applebank.com