

Ms. Reina is a lifelong resident of West New York, NJ. She graduated from Memorial High School in West New York and received her Associate Degree in Business from Hudson Community College. She has a daughter and two grandchildren.

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 over \$12 billion in assets and 79 branches located in the five boroughs of New York City, Long Island, Westchester and Rockland. Visit us at www.applebank.com

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