

News Release

FOR IMMEDIATE RELEASE:

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RAMONA RAMPHAL JOINS APPLE BANK FOR SAVINGS AS ASSISTANT VICE PRESIDENT AND BRANCH MANAGER OF CHURCH STREET OFFICE IN LOWER MANHATTAN

NEW YORK, NY – SEPTEMBER 11, 2017 – Apple Bank for Savings has announced the appointment of Ramona Ramphal as Assistant Vice President and Branch Manager of the 110 Church Street branch office in Lower Manhattan. Ms. Ramphal joins Apple Bank from TD Bank, where she had been Sales and Service Manager for Brooklyn, working out of the bank's main office at 211 Montague Street in Brooklyn Heights.

James Matera, Executive Vice President and Head of Apple Bank's Consumer Banking Division, said, "We welcome Ramona as the new manager of our Church Street branch office. She brings a strong record of sales and retail banking experience to Apple Bank, having served in senior sales and branch managerial positions for TD Bank and HSBC over the last 19 years."

Prior to joining Apple Bank, Ms. Ramphal spent close to 10 years at TDBank and held increasingly responsible positions in sales and service management. Most recently, she served as Sales and Service Manager for all of TDBank's Brooklyn branches. Before her promotion to this position in 2016, Ms. Ramphal was an Assistant Branch Manager and helped open the bank's Canarsie branch location. Previously, she was a supervisor in several TDBank Brooklyn branches.

Ms. Ramphal began her banking career at HSBC/Republic Bank in 1997 as a teller and rose to the position of Head Teller at their branch office at Flatbush and Nostrand Avenues in Brooklyn. In 2004, she joined Commerce Bank as a teller before the bank was acquired by TDBank in 2007. Ms. Ramphal has been an active supporter of several community-based organizations including "My Time Inc.," which is a special and supportive place for parents of children with autism and developmental disabilities. She also organizes teams to participate in the annual Breast Cancer Walk that takes place in Prospect Park in Brooklyn.

Ms. Ramphal is originally from Guyana, where she was educated. She lives in the Rockaways in Queens with her husband and three children.

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 platform and is an active lender in the commercial real estate and corporate banking sectors. Apple is the second-largest state chartered savings bank in New York State, with \$13 billion in assets and 79 branches located in the five boroughs of New York City, Long Island, Westchester and Rockland. Visit us at <u>www.applebank.com</u>.

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