

utilized government programs and funding to produce low and moderate income housing.

Born in Germany, Mr. Krawiecz has been a lifelong resident of Brooklyn and graduated from Brooklyn College with a Bachelor of Science degree. He attended the Yeshiva Torah Vodaath in Williamsburg for his grade school and high school education, and is fluent in Yiddish.

Mr. Krawiecz is an active member of a number of Jewish community organizations and serves on the Board of Trustees of the Council of Jewish Organizations (COJO) of Flatbush and the Boro Park YMHA-YWHA. He is also on the Board of Directors of the New York Community Hospital located in the Midwood/Madison Park sections of Brooklyn. He is also a member of Brooklyn Community Board 18.

A resident of Flatbush in Brooklyn, Mr. Krawiecz is married and has five grown children as well as a number of 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

###