



## **First Niagara Bank launches Business Banking Team for the Hudson Valley**

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First Niagara Bank N.A., which recently completed the acquisition of 26 HSBC Bank branches in the Hudson Valley, has appointed its new Business Banking Team focused on commercial lending and cash management for small and middle market businesses.

The Hudson Valley team, which covers Rockland, Westchester, Orange, Dutchess, Ulster, Putnam and Sullivan counties, is headed by Sara Tucker, first VP, Business Banking Team Leader. Tucker, who has 20 years of experience in the financial industry, was previously Team Leader for Upstate East at HSBC Bank. Tucker began her banking career with Citibank where she gained experience in commercial banking, lending, and business banking consulting. She is an active member of the Rockland Business Association, a board member of Keep Rockland Beautiful, Inc. and a member of the Rockland Business Women's Network.

"The excitement about being part of First Niagara Bank is that they are big enough to provide a broad array of business banking solutions, but small enough to be a part of the community and make decisions in a reasonable timeframe," said Tucker.

"We have assembled a highly skilled and experienced Business Banking Team to serve our growing commercial lending business. We are seeing strong loan demand in the Hudson Valley region and will be an active lender here," said David Ring, First Niagara managing director of Enterprise Banking. "We are focused on serving the local business community through this team of experienced Relationship Managers, with the majority of our lending decisions made locally."

The members of First Niagara's Business Banking Team, all of whom were previously with HSBC Bank, are:

Tracy Dembicer, Vice President, Business Banking Relationship Manager, brings over 15 years of experience with an investment banking and commercial real estate lending background. A resident of New City, Ms. Dembicer serves on the Board of the United Way of Rockland County and is a member of the Commercial Real Estate Lenders Association, Rockland Business Association, Business Council of Westchester and New York State Bar Association.

Joe Ferri, Vice President, Business Banking Relationship Manager, has more than 30 years of banking experience starting in the retail branch network of HSBC and working in commercial banking over the past 10 years. Mr. Ferri serves on the Board of the Occupations Foundation of the Hudson Valley and is an active member of the Orange County Chamber of Commerce. He resides in Cornwall-on-Hudson.

Ken Hennessey, Vice President, Business Banking Relationship Manager, has over 18 years of experience in business banking and middle market lending. He had been with HSBC since 2006. He is a past president of the Westchester County Banker's Association, and a current member of the Dutchess County Economic Development Corporation's External Marketing Council. Mr. Hennessey

resides in Hopewell Junction.

Beth Lawrence, Vice President, Business Banking Relationship Manager, has 10 years of experience in Commercial Banking, with Provident Bank, Commerce Bank, Citizens Bank RBS and HSBC. She has a strong background in commercial lending, credit analysis and cash management. She resides in Montgomery.

Melissa Marcopoto, Vice President, Business Banking Relationship Manager, joined HSBC in 2010. She was previously with Chase Bank and Citigroup. A resident of Poughkeepsie, Ms. Marcopoto is an active member of the Hudson Valley Young Professionals group.

John Tesoriero, Vice President, Business Banking Relationship Manager, has been in the financial industry for 15 years with HSBC, PNC Bank and Chase Bank. He is the recipient of the Congressional Award entitled "Angel in Adoption" for his charitable efforts and work in the adoption community for homeless children. He resides in Hillsdale in Bergen County, N.J.

#### About First Niagara

First Niagara, through its wholly owned subsidiary, First Niagara Bank, N.A., is a multi-state community-oriented bank with nearly 430 branches, approximately \$38 billion in assets, \$29 billion in deposits, and approximately 6,000 employees providing financial services to individuals, families and businesses across Upstate New York, Pennsylvania, Connecticut and Massachusetts. For more information, visit [www.firstniagara.com](http://www.firstniagara.com).

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