

*For Immediate Release*

**First Citizens' Federal Credit Union Announces  
New COO, Executive and Senior Management Promotions**



*Christopher Howard      George Custodio      Jennifer LaFrance      Mary Penkala*



*Geralyn Marcinko      Christopher Guenette      Leslie Poulin*

**November 15, 2016** – First Citizens' Federal Credit Union announced that Edward Shea, the credit union's Executive Vice President and Chief Operating Officer, will retire in January 2017. Shea will remain as the First Executive Vice President until his official retirement. The Credit Union has appointed Christopher Howard as its new Executive Vice President and Chief Operating Officer, effective immediately.

Howard joined First Citizens' in 2012. Most recently, he was promoted to Senior Vice President, and Chief of Retail and Support Operations where he was responsible for providing leadership and strategic execution within the Retail, Technology, Operations, and Loan Servicing areas of the company. Before joining First Citizens' he held various leadership positions with several financial services organizations. He presently resides in Hanson with his wife and two daughters. He recently completed his MBA at Boston College's Carroll School of Management.

"Chris has the experience, vision and leadership that our organization requires. He understands the unique challenges our industry faces and embodies and encourages the entrepreneurial spirit that First



Citizens' has come to be known for.” said Peter Muise, President and CEO of First Citizens’. "I have the highest confidence in Chris's leadership and strategic planning ability.”

First Citizens' also announced additional series of promotions intended to strengthen its organizational leadership and to meet the growing needs of its customers while at the same time providing an exceptional customer experience.

George Custodio has been promoted to First Senior Vice President, CFO/Risk & Lending Officer. Mr. Custodio joined First Citizens' in 2009 as Chief Financial Officer responsible for all accounting and financial reporting functions for the credit union. In this role, Mr. Custodio continues his responsibility of leading the company's lending operation, and assumes responsibility for enterprise risk management in addition to his current responsibilities. He has two children and currently resides in North Dartmouth, MA with his wife.

Jennifer LaFrance has been promoted to Senior Vice President of Retail Operations and Payments. She is responsible for leading the Deposit Operations/Payments, Information Technology, Retail Administration, and Branch departments. She joined First Citizens' in 2014 as the Vice President of Retail Operations and brings many years of previous banking experience. She currently resides in Little Compton, RI with her three children.

Mary Penkala has been promoted to Senior Vice President of Human Resources and Administration. Ms. Penkala is responsible for overseeing, directing and leading the Human Resources, Talent Management, Business Intelligence, Marketing and Facilities functions for the credit union. She joined First Citizens' in 2014 and brings significant human resources experience and leadership to the company based on her previous, lengthy professional career. Mary currently resides in Swansea, MA with her husband.

Geralyn Marcinko has been promoted to our Senior Vice President of Coastal Outsourced Solutions, a wholly owned subsidiary of First Citizens' Federal Credit Union. In her new role she will oversee all operations of Coastal. Coastal currently focuses on providing services in the areas of Loan Servicing, Default and Collections Management, Indirect Origination for Others, and Marketing Services. She joined First Citizens' in 2012 and previously held the position of Vice President of Loan Servicing. She



has been in banking many years working with several local and regional banks. Geralyn lives in West Warwick, RI with her husband.

Christopher Guenette has been promoted to Vice President of Retail Banking. Chris joined First Citizens' in 2014 as the AVP/Retail Sales Manager. Mr. Guenette is responsible for the overall direction and performance of retail delivery channels including, retail branches, contact center, internet banking and mobile banking. He has over a decade of banking experience having worked for various local banks. He resides in Fairhaven, MA with his wife and two sons.

Leslie Poulin has been promoted to Senior Director of Marketing. In this new role, Ms. Poulin will oversee the marketing program including brand management, public relations and promoting product development for the company for the purposes of building member growth and delivering exceptional customer experience. Prior to joining First Citizens' in 2011, she oversaw the marketing, public relations, sales promotion activities and new audience development at a local media company. She has two daughters and currently resides in Acushnet, MA with her husband.

### **About First Citizens'**

First Citizens' Federal Credit Union is one of the premier financial institutions in southeastern Massachusetts. Today, with over 80,000 members and assets over \$680 million, First Citizens' has full service offices in New Bedford, Raynham, Taunton, Mattapoisett, Wareham, Falmouth, Mashpee, Hyannis, Orleans and a lending office in Plymouth, MA. For more information, visit [www.firstcitizens.org](http://www.firstcitizens.org).



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