First Central Savings Bank Celebrates a Momentous Milestone in Loan Originations: \$1Billion and Counting

Glen Cove, NY, October 20, 2023 - First Central Savings Bank ("FCSB") proudly announces the remarkable achievement of Michelle Socias, Executive Vice President and Director of Residential Mortgage Originations and Capital Markets, and her exceptional Residential Lending team which surpassed the extraordinary milestone of \$1 billion in residential loan originations as of September 2023. This notable accomplishment exemplifies FCSB's commitment to delivering unparalleled financial lending services and underscores the Bank's position as a trusted partner in the communities we serve. With expertise, knowledge and superior customer service, the residential lending team has propelled FCSB's lending operations to new heights. Their diligence and passion for providing tailored solutions have not only enriched the lives of countless individuals and families but have also supported the overall economic development of the community.



EVP Michelle Socias and FCSB Chairman Joseph Pistilli

Ken Sapanski, SEVP Chief Credit Officer and Director of Mortgage Banking expressed his deep praise to the residential team. "Since joining FCSB in November 2019 and assembling the residential team, we have had great success in developing lending products for our customers and partners. We look forward to building additional relationships in the mortgage banking industry and continuing our success in growing FCSB. The remarkable milestone of \$1 billion in loan originations speaks volumes about FCSB's robust loan growth and its steadfast position in the market."







SEVP Ken Sapanski, EVP Michelle Socias, President Paul Hagan, and First Central Savings Bank's Board of Directors.

Chairman Joseph Pistilli expressed his admiration and congratulations on behalf of FCSB's Board of Directors to Michelle Socias and her team, stating, "We congratulate Michelle Socias and the entire residential lending team for their unwavering dedication and exceptional performance that led to this momentous achievement. Their expertise and relentless commitment to excellence have been critical to our continued success."

As First Central Savings Bank management team continues to empower individuals and businesses with their comprehensive financial solutions, they remain dedicated to delivering exceptional results to their customers and shareholders. With a focus on community-oriented banking, FCSB is proud to be a reliable partner, fostering economic growth, and ensuring the prosperity of the local community.



Executive Leadership Team Members at First Central Savings Bank.

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