



2022 ANNUAL REPORT

Marquette
SAVINGS BANK

Marquette is more than a bank. It's a strategic partner. It's a center for education. It's a community resource.

It puts the communities it serves at the core of everything it does to improve the quality of life for its customers and employees who live and work in the region.

In addition to providing financial support, 96 Marquette employees volunteered a total of 3,553 hours to more than 140 organizations in 2022. Volunteer hours were spent serving lunches at local shelters, participating in parades and fairs, serving on local boards and chambers of commerce, participating in community improvement projects, providing financial literacy education and much more.

The following projects highlight the ways Marquette gives back to fulfill its mission to Mpower™ communities, businesses, people and employees every day.



“Each of these organizations is an important community asset, doing vital work that benefits us all. We are so proud to support them.”

— Julie Wilson, Executive Vice President and Treasurer/Chief Financial Officer

MPOWERING™ TRANSFORMATION

Sisters of St. Joseph Neighborhood Network

Marquette committed to support the Sisters of St. Joseph Neighborhood Network with an annual \$50,000 Neighborhood Assistance Tax Credit donation through 2028. These funds support their work to replace blighted properties with greenspace, fund renovations and facilitate community programs.

Meadville Area Recreation Complex

In 2020 and 2021, Marquette helped fund a new playground in the Meadville Area Recreation Complex. In 2022, the bank made another two-year, \$15,000 commitment to help fund upgrades to the complex's nearby kiddie pool.

expERIEence Children's Museum

In 2022, Marquette made a \$2,000 Education Improvement Tax Credit donation to the expERIEence Children's Museum. Marquette also began a three-year commitment to donate \$5,000 annually to support the museum's expansion project.

Our West Bayfront

Marquette has supported Our West Bayfront since 2016 and has pledged to donate \$50,000 annually through 2028. These funds will help improve conditions of parks and public spaces, reduce crime, increase homeownership, support small businesses and increase community involvement.

Downtown Erie YMCA

Marquette donated a total of \$7,000 to the Downtown YMCA in 2022 — \$2,000 in Neighborhood Assistance Program (NAP) tax credits for pre-K education; \$2,500 in NAP tax credits for chronic disease prevention programs; and \$2,500 to support educational and after school programming.

French Creek Valley Bessemer Trail Project

The Economic Progress Alliance of Crawford County is heading up the French Creek Bessemer Trail Project, which features a mixed-use trail along French Creek. Marquette has supported this initiative since 2019, pledging a \$75,000 donation over a period of five years.

Erie Downtown Development Corporation (EDDC)

Community leaders joined forces in 2017 to form the EDDC, revitalize downtown Erie and provide opportunities for entrepreneurs to start businesses and create new jobs. Beginning in 2018, Marquette committed to donate \$50,000 annually for six years.

Meadville Community Soup Kitchen

In 2022, Marquette donated \$2,500 to the Meadville Community Soup Kitchen to help cover the cost of food. The soup kitchen has also become a favorite place for employees to volunteer their time preparing, serving and cleaning up lunch on the first Wednesday of each month.

Erie City Mission

In addition to donating \$3,000 to the Erie City Mission each year, Marquette employees also began regularly volunteering for the organization in October 2022. By the end of the year, 19 employees had volunteered almost 90 hours to prepare food and serve members of the community.



John Dill
Executive Vice President and Chief Executive Officer

Stephen M. Danch
Chairman of the Board and President

JOHN DILL and STEVE DANCH

A Flawless Approach to Succession

2022 saw the first major leadership change for Marquette in two decades. “On behalf of the board,” Marquette Board Chairman and President Steve Danch says, “I can’t say enough about the success of our leadership transition.”

Marquette’s new Executive Vice President and Chief Executive Officer, John Dill says, “It’s a tribute to the quality of our employees that we were able to move so smoothly through this transition. We continued the momentum of the previous leadership to build and move forward, and we didn’t skip a beat.”

Dill started his banking career as an accountant at Marquette in 1985. After more than 21 years in commercial banking throughout northwest Pennsylvania, Dill returned to Marquette in 2017, progressing to executive vice president and director of business banking, then chief lending officer.

“From day one,” Danch says, “the keynote to John’s leadership has been communication and transparency — with employees, customers and the community. It’s one of his strengths.”

Success Breeds Success — And Customers

Marquette’s strategic plan is focused on customers, colleagues and community. And it’s working, because more business customers than ever are choosing Marquette.

As a mutual bank, Marquette’s money goes right back into the balance sheet, making the bank stronger and giving customers confidence.

“I’ve always believed that success breeds success,” says Dill. “With local decision making and the ability to patiently work with our customers one on one, there’s nothing the big banks offer that we can’t offer — and we do it with a personal touch.”

Our Employee Focus Is Our Trademark

“Marquette’s focus on employees has always been our trademark,” says Dill, “but in 2022, we brought our colleagues into the strategic planning process like never before and increased engagement and visibility from the top down.”

According to Danch, “There are always challenges, but our employees always rise to meet them.” In response, the board unanimously voted to demonstrate its appreciation by giving back — first through profit sharing and again by absorbing the 24 percent increase seen in health care premiums.

These initiatives are exemplary of why Marquette has been recognized as 18th on the Best Companies Group list of “Best Places to Work in Pennsylvania” for the fifth year in a row, and 48th on American Banker’s list of “Best Banks To Work For” in the nation. “It’s just part of our culture,” says Danch.

Community Connection Drives Decision Making

Marquette has been part of the community for more than 100 years, and has always made giving back a top priority.

“Banks are so vital to growth,” says Dill. “We reinvest back into the communities we serve, keep money local and improve local resources for the benefit of all.”

The Erie Downtown Development Corporation is a perfect example. Their efforts have had a tremendous effect on Erie’s revitalization, and Marquette wanted to be a part of it from the beginning.

In support of those efforts, Danch explains, “When it was time to reinvest in the bank’s own infrastructure, the board wanted to stay right here and be a part of the solution.”

Demonstrating the bank’s continued commitment to northwest Pennsylvania, Marquette has invested more than \$15 million into Erie County and nearly \$7 million into Crawford County in the last five years alone.

“From day one,” Danch says, “the keynote to John’s leadership has been communication and transparency — with employees, customers and the community. It’s one of his strengths.”



Julie Wilson
Executive Vice President and Treasurer/CFO

Stable. Secure. Progressive.

Marquette's financial strength is best described as stable, secure and progressive.

Our stability is built upon a foundation of solid financial results, year after year.

Our security is rooted in a balance sheet managed to meet the needs of the community in a safe manner.

Our strong capital position allows it to be progressive — always planning for the future, providing products and services that allow customers to bank safely and easily.

Marquette works with borrowers to help them succeed — whether they want to own a home or succeed in business.

The balance sheet continues along a steady growth pattern. With assets standing strong at \$1.13 billion and a net income exceeding \$6.7 million, the bank remains well prepared for the future.

The Business Banking Division closed another record year with \$115 million in loan closings last year.

JULIE WILSON

Growing Mortgage Market Share

Marquette is now the top mortgage originator in Crawford County, with the market share in Erie County continuing to grow every year.

In what Executive Vice President and Treasurer, Chief Financial Officer Julie Wilson called “an outstanding year,” residential closings exceeded \$130 million in 2022. “The closings are a testament to all the work that goes into every department.”

Supporting the Community Through Charitable Giving

Marquette's charitable giving is strategically focused on education, after-school programs, health and safety, community assets and community revitalization.

A founding member of the Contributions Committee, Wilson says, “These are the areas that lead to the success of our communities, providing the ability to rise out of poverty, creating employment opportunities and improving neighborhoods and public spaces.”

In 2022, Marquette's contributions allowed nonprofits in Erie and Crawford counties to benefit from \$641,000 in funding.

Wilson explains, “Many organizations are still struggling to adjust to the loss of steady funding caused by the pandemic. Our charitable giving allows local nonprofits to continue assisting those in need with housing and food assistance, facilitating economic development projects and funding improvements to cultural assets.”

Sharing Our Time and Talent

Volunteerism is an important part of Marquette's culture. Wilson says, “We are committed to giving back, and we ensure that our employees have the opportunity to volunteer their time and resources back into the communities in which they live and work.”

Marquette offers bank-wide volunteer opportunities, such as group trips to prepare and serve lunch at the Erie City Mission twice a month.

In addition, each employee is provided with “Mpowered™ Four Hours” — paid time they can use to participate in volunteer activities of their choice. In total, Marquette employees volunteered 3,553 hours to 140 organizations in 2022.

Wilson is proud to serve as Board Chair of the YMCA of Greater Erie, saying, “The organization is much more than just a fitness center. They deliver fresh produce to areas labeled as food deserts, provide after-school programming for teens, and nourish the elderly with social interaction and a sense of community.”

“You’re supposed to take your time and talent and share it with your fellow man,” says Wilson. “I feel like I’ve been so blessed at Marquette and I love giving back to our communities and sharing my knowledge.”



Matt Zonno
Executive Vice President/CLO

MATT ZONNO

Tapping Proven Talent

With a strong track record and more than 35 years of commercial banking experience in western Pennsylvania and California, Executive Vice President and Chief Lending Officer Matthew Zonno joined the Marquette team in January 2022.

Zonno's experience and his approach to the business of commercial banking and team leadership has led to another record-breaking year in business banking at Marquette, with \$115 million in new business.

In addition to his reputation for portfolio growth and exceptional market strategy and territory management, Matt shares Marquette's customer relationship focus and community commitment. Among other important community organizations, he serves on the boards of the Erie Regional Chamber and Growth Partnership, and the Enterprise Development Center of Erie County, among others.

Building on Trust

"After three years of consistent growth, the Business Banking Division continued to grow at an amazing pace in 2022, leading to our fourth consecutive record-breaking year," says Zonno.

Marquette established relationships with many family-owned commercial and industrial companies in Erie and Crawford counties this year.

Zonno says, "We have a reputation for getting right to the point, keeping things simple, and getting things done with our local decision making — it's a hallmark of our success."

Our business banking customers love the fact that Marquette is run by a board of trustees who are community leaders and business owners in Erie and Crawford counties.

Growing Teams, Growing Strength

With the addition of two full-time employees, our credit analyst and cash management teams are now positioned well for both efficiency and long-term growth, while providing the same high level of service Marquette's customers have come to expect.

"Marquette's culture is one of our strongest assets, and every employee contributes to its strength," says Zonno. "New talent means adding a fresh infusion of financial skill sets, while complementing the culture with personalities who share the same drive for Marquette's success."

The Marquette Effect

2022 saw unprecedented growth in our commercial and industrial business segment, with many local businesses in northwest Pennsylvania coming to appreciate Marquette's approach and speed to market. This area of focus helped build upon our already strong momentum in business banking. Zonno says, "Our local decision making process provides confidence to our clients that they are with a bank that gets things done."

Transforming Communities

By supporting our local industries, Marquette helps drive the local economy — supporting the creation of new jobs, energizing the local markets and transforming the landscape of our region.

"After 35 years in this business, it's an extreme privilege to work for a community bank that can make an impact on the businesses and communities we serve at this level. I've been at this a long time, and it's extremely refreshing to work for an organization like this. I'm proud to work with this team and to be able to provide this level of customer service."



The Passilla family, from left: Cody Passilla, business and development manager; Phil Passilla Jr, president; and Casey Passilla, improvement manager/Hard Mill supervisor.

JAMESTOWN COATING

Building a Legacy for Future Generations

Founded in 1885, Jamestown Coating Technologies of Jamestown, Pennsylvania, has built a legacy in the coating industry. They provide rigid and flexible package coatings for unique metal and plastic industrial products, in addition to providing innovative products and processes for food, beverage, pharmaceutical, and other consumer package coatings.

Michael Walton and his family have owned Jamestown Coating for multiple generations, starting with his great-grandfather.

As CEO, Walton loves the fact that many employees are also following in the footsteps of generations before them. "It's so rewarding to watch their families grow and thrive, right along with our own."

The company's upcoming expansion project will provide additional warehouse space and equipment, as well as create additional job opportunities. Walton says, "We needed a bank that would make the effort to get to know us and take the time to focus on our needs. We needed a bank that would help us thrive."

With a line of credit and financing for their expansion, Marquette gave them the flexibility needed to keep assets flowing, keep customers happy, and keep the company thriving for generations to come.

PENNCO TOOL AND DIE OF MEADVILLE

Precision Solutions With a Hometown Touch

Pennco Tool and Die of Meadville is known by the nation's leading manufacturers for their precision tooling — reaching tolerance levels as close as +/- 0.00005 of an inch. With a robust line of services, including wire and sinker electrical discharge machining and computerized numerical control machining, Pennco is proud to offer products that are made in Pennsylvania.

This family-owned company was founded as a grind and mill shop by Pennco's CEO, Phil Passilla Sr., in 1980. Phil Passilla Jr. joined his father in 1985, and is now company president. Pennco has since grown from two employees to 28 — including a third generation of the Passilla family, Phil Jr's sons, Casey and Cody.

With the ongoing expansion of floor space and new services, Pennco is excited about their plans for the future. "Marquette has been key to our expansion project," says Phil Passilla Jr. "We wanted to work with a local bank because the personal touch was important to us. Within hours, Marquette had a solution for us."

According to Cody Passilla, "Marquette is easy to work with and they've been a good fit for us. They understand how to support growing manufacturing companies, and they're invested in our success as a local company."



Michael P. Walton, Jamestown Coating Technologies chief executive officer



Cheryl Ervin, owner of Ace Contractor Center.

ACE CONTRACTOR CENTER

Not Just a Bank, a Financial Partner

Local businesses rely on Marquette when they need a financial partner they can call when times are challenging or when opportunities need quick action.

"There comes a point when getting the attention of your banker becomes a frustration and it's time for a change. We felt we simply were not important and needed a local bank that cared about small businesses like ours," said Cheryl Ervin, owner of Ace Contractor Center in Meadville. "As a supplier to the building industry, it is very important to have building materials on hand when they are needed. It used to be much easier. We used to be able to order a week or two in advance. The pandemic changed everything. We are now forced to order up to six months in advance."

Ervin worked with Marquette to establish a line of credit that enables Ace to ensure its customers have what they need in this new normal. "Since we typically get paid when our customers get paid, it is a plus that Marquette has an outstanding reputation among contractors for fast progress payments for construction," she says.

Whether it is addressing the unprecedented challenges of the recent pandemic or ensuring local business owners have the resources they need to take advantage of opportunities quickly, the business community can rely on Marquette to provide the local decision making and rapid responses that make all the difference for success.

SEAWAY MANUFACTURING CORP.

It's All About the Family

Founded in 1959, with a focus on manufacturing custom aluminum storm doors and windows, Seaway Manufacturing Corp. has grown into a premiere manufacturer of industry-leading home improvement products, including vinyl replacement windows, patio doors and sunrooms.

Their written warranty is a personal guarantee of quality and a mark of pride in their workmanship, engineering and design.

For a small, family-run company like Seaway, employees are family — and family is everything.

When Jana and Michael Goodrich's son, Patrick, decided to return to Erie and join the company, they were excited to work with him and eventually pass on the family business.

Jana says "It's a blessing to work with Patrick every day, discussing all areas of the business from strategic planning to everyday operations."

With the company growing so quickly, "We needed a bank that would take the time to understand our business as a partner, that would take an interest in all areas of the business, that was headquartered locally, and that could make decisions quickly," said Jana. "Marquette does just that. They work with us, make us feel as if they're truly a partner in our business — part of our Seaway family, and help us continue to grow and succeed."



Pictured is the Seaway family of employees with the Goodrich family in front, from left: Michael, board chairman; Jana, president and chief executive officer; Patrick, chief operating officer.



Kelly Montefiori
Executive Vice President and Assistant Secretary/COO

Kelly A. Montefiori

KELLY MONTEFIORI

Retail Banking Is Booming

In 2022, Marquette's branches saw traffic return to prepandemic levels, allowing our bankers to share new retail products directly with customers.

Checking+BaZing has become very popular with customers who enjoy merchant discounts. According to Executive Vice President and Chief Operating Officer Kelly Montefiori, "Cell phone protection and roadside assistance are among the most popular discounts used, but we're also excited to partner with local merchants."

Both online and mobile banking increased during 2022. With continuous improvements made to the mobile app, such as facial recognition for improved security and ease of use, the app has become the preferred channel for customer communication.

Adaptive Loans for Difficult Times

The spring Home Improvement Loan Sale was very successful, allowing the bank to end the year ahead of budget despite a challenging final quarter.

As mortgage rates rose throughout 2022, Marquette maintained its market share as the top mortgage lender in Crawford County and the second largest lender in Erie County. The bank nimbly introduced a new Step-Down Mortgage Rate in November, allowing customers to drop to a lower mortgage rate one time in the first three years of their loan.

Investments in Efficiency

Several convenient technologies were introduced to Marquette's customers in 2022. Click Switch streamlines the process for updating checking accounts tied to electronic payments. Similarly, Card Swap automatically updates cards used for automatic payments and withdrawals across multiple platforms in one simple — and secure — location.

The cash recycling machines installed in 2022 are similar to ATMs, but take cash deposits and make them available for other customers to withdraw.

Good to Be Back

With updated technology and security invested in remote work setups, Marquette's employees have more flexibility than ever to maintain work-life balance in a hybrid model. "Everyone is really excited to be back together in the office though," says Montefiori. "When it comes to education, innovation and succession planning, there's nothing better for collaboration and creativity than working together in person."

The Innovation Learning Center (ILC) has been an exciting addition to the bank's footprint, bringing more than 1,000 people into the center for educational events and conference room rentals. Montefiori says, "It's been so satisfying to see the building bustling with life, and to know that we're helping other businesses succeed by giving them a safe, secure and high-tech place to meet with their clients and stakeholders."

Financial Literacy — The Legacy We Leave

"As a lifelong banker, financial literacy is near and dear to my heart," says Montefiori. Educating the community, ensuring the next generation understands how to take care of their money, moving the needle to increase homeownership and retirement savings — it's all part of Marquette's mission.

While the ILC provides an excellent venue for education, Marquette began reaching back out into the community during 2022, offering financial literacy programs in senior centers, classrooms, church groups and parole centers. "We added education as one of the bank's strategic pillars — it's that important. It's our legacy."

"Educating the community, ensuring the next generation understands how to take care of their money, moving the needle to increase homeownership and retirement savings — it's all part of Marquette's mission"

MARQUETTE BUSINESS BANKING



Matt Zonno
Executive Vice
President and Chief
Lending Officer



Jon Patsy
Senior Vice
President and
Business Banker



Daniel Walsh
Vice President and
Business Banker



Terry Danko
Vice President and
Business Banker



Sarah Giambanco
Assistant Vice
President and
Business Banker



Katrina Vincent
Assistant Vice
President and
Business Banker



Julie Martin
Vice President
and Commercial
Administration
Services Manager



Jami Sundberg
Assistant Secretary
and Business Banking
Credit Analyst



Chad Ball
Vice President and
Manager of Business
Banking Product
Development
and Services



Beverly Schneider
Commercial Loan
Assistant



Jennifer Kuhn
Business Banking
Administrator



Kelly Yost
Business Banking
Cash Management
Specialist



Shanel Potts
Business Banking
Loan Servicing
Representative



Julie Schwindt
Business Banking
Portfolio Manager



Jacqi Churley
Business Banking
Portfolio Manager



Katie Golembeski
Business Banking
Credit Analyst

MARQUETTE LOAN OFFICERS



Erin May
Branch Manager
920 Peach St.
Erie, Pa.



Michael Carmosino
Asst. Branch Manager
920 Peach St.
Erie, Pa.



Michael Kitts
Branch Manager
3801 Sterrettania Rd.
Erie, Pa.



Andrew Blakely
Asst. Branch Manager
3801 Sterrettania Rd.
Erie, Pa.



Debra Mealy
Branch Manager
209 West Plum St.
Edinboro, Pa.



Kathy Bush
Asst. Branch Manager
209 West Plum St.
Edinboro, Pa.



Nancy Enterline
Branch Manager
14 North Main St.
Albion, Pa.



Kimberly LeCorchick
Asst. Branch Manager
14 North Main St.
Albion, Pa.



Cora Mozina
Branch Manager
210 Water St.
Conneaut Lake, Pa.



Kosette Clark
Asst. Branch
Manager
210 Water St.
Conneaut Lake, Pa.



Jennifer Bond
Branch Manager
2320 West 12th St.
Erie, Pa.



Jennifer Humphries
Asst. Branch Manager
2320 West 12th St.
Erie, Pa.



Angela Diver
Branch Manager
3404 Liberty St.
Erie, Pa.



Angela Potter
Asst. Branch Manager
3404 Liberty St.
Erie, Pa.



Dawn Fronce
Branch Manager
1075 Park Ave.
Meadville, Pa.



Mindy Redding
Asst. Branch Manager
1075 Park Ave.
Meadville, Pa.



Jamie Chiocco
Branch Manager
16272 Conneaut
Lake Rd.
Meadville, Pa.



Bethany Sindlinger
Asst. Branch Manager
16272 Conneaut
Lake Rd.
Meadville, Pa.



Tammy Baker
Branch Manager
1775 East 38th St.
Erie, Pa.



Craig Dombrowski
Asst. Branch Manager
1775 East 38th St.
Erie, Pa.



Alicia Wiczorek
Asst. Branch Manager
1775 East 38th St.
Erie, Pa.

FINANCIALS

Statement of Financial Condition
ASSETS

	2022	2021
Cash and investments	320,690,261	462,378,587
Loans receivable, net	704,200,266	629,716,836
Accrued interest receivable	4,075,934	3,668,064
Federal Home Loan Bank stock, at cost	6,167,700	4,131,800
Premises and equipment, net	25,010,795	25,699,233
Bank-owned life insurance	40,886,252	33,139,079
Real estate owned, net	355,307	65,748
Goodwill	2,569,345	2,569,345
Other assets	21,832,454	4,598,658
Total assets	\$1,125,788,314	\$1,172,607,651

LIABILITIES

Deposits	911,198,030	976,280,228
Federal home loan bank advances	52,500,000	-
Advances from borrowers for taxes and insurance	3,661,337	3,520,563
Accrued interest payable and other liabilities	9,946,091	10,837,043
Total liabilities	\$977,305,458	\$990,637,834

EQUITY

Retained earnings	186,678,276	179,948,808
Accumulated other comprehensive income	(38,195,420)	2,021,009
Total equity	148,482,856	181,969,817
Total liabilities and equity	\$1,125,788,314	\$1,172,607,651

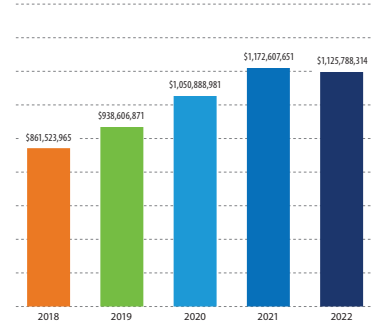
Condensed Statement of Income

	2022	2021
Interest and dividend income		
Interest and fees on loans	\$28,418,046	\$26,578,807
Interest and dividends on investments	8,075,119	7,371,242
Total interest and dividend income	36,493,165	33,950,049
Interest expense		
Deposits	4,846,448	4,809,934
Borrowings	362,748	1,327
Net interest income	31,283,969	29,140,115

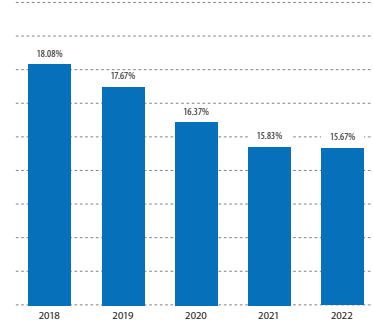
Provision for loan losses	724,872	460,786
Net interest income after provision for loan losses	30,559,097	28,679,329
Total non-interest income	3,665,307	3,930,011
Total non-interest expense	26,791,496	22,461,942
Income before income taxes	7,432,908	10,147,398
Income tax expense	703,439	1,535,062
Net income	\$6,729,469	\$8,612,336

December 31, 2022, and 2021

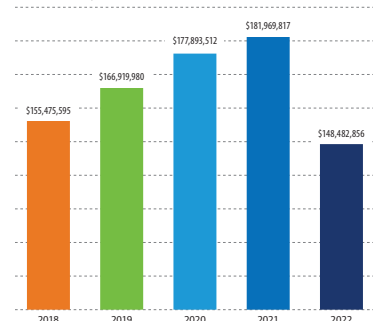
TOTAL ASSETS



CAPITAL STRENGTH (Tier One Leverage Capital)*



TOTAL EQUITY CAPITAL



All Marquette Savings Bank financial data reported is obtained from 2022 financial statements audited by Forvis LLP.

*Well capitalized minimum under the Community Bank Leverage Ratio (CBLR) is 9.0%.

Announced **CEO succession plan.** | **January 21**

Participated in **2022 Realtor Fair.** | **March 18**

John Dill became Marquette Savings Bank CEO. | **April 1**

Kicked off **first Loan Sale event.** | **June 1**

Sponsored **2022 Lake Erie Speedway Monster Truck Show.** | **June 14**

Grace Ewanick retired after **47 years at Marquette.** | **July 20**

Participated in **Erie Gives Day** with a total donation of \$25,250 to 25 local nonprofits. | **August 10**

Sponsored **2022 Celebrate Erie Chalkwalk.** | **August 19**

Kicked off **Fraud Awareness Month** with *Your Money Counts: Fraud Podcast, Season 3.* | **October 1**

Returned to **financial literacy lessons in schools.** | **October 20**

Employees raised \$3,200 for **Breast Cancer Awareness Month.** | **October 31**

Named the 48th **“Best Bank To Work For”** in the nation by *American Banker.* | **November 15**

Presented service anniversary awards: *Heidi Giusti, 25 years; Debra Schwenk, 35 years; Rindy Borgia, 50 years.* / Launched new **Step-Down Mortgage promotion.** | **December 1**

Named the 18th **“Best Places to Work in Pennsylvania”** by *Best Companies Group* for the sixth year in a row. | **December 18**

2022 OFFICERS

Michael B. Edwards	Senior Executive Vice President and Secretary/CEO <i>(retired)</i>
John Dill	Senior Executive Vice President and Secretary/CEO
Kelly A. Montefiori	Executive Vice President and Assistant Secretary/COO
Julie M. Wilson	Executive Vice President and Treasurer/CFO
Matt Zonno	Executive Vice President and Chief Lending Officer
Edmund A. Drexler	Senior Vice President
Steve Kightlinger	Senior Vice President
Stella LaPaglia	Senior Vice President
Lisa N. Lopez	Senior Vice President
Jon Patsy	Senior Vice President
Chad Ball	Vice President
Terry Danko	Vice President
Grace A. Ewanick	Vice President
Blaine Fellows	Vice President
Meredith Johnson	Vice President
Julie L. Martin	Vice President
Scott Shaffer	Vice President
Daniel J. Walsh	Vice President
Tammy Baker	Assistant Vice President
Jennifer M. Bond	Assistant Vice President
Michael Burillo	Assistant Vice President
Jamie Chiocco	Assistant Vice President
Angela Diver	Assistant Vice President
Craig Dombrowski	Assistant Vice President
Nancy A. Enterline	Assistant Vice President
Anthony Ferrare	Assistant Vice President
Dawn Fronce	Assistant Vice President

Sarah Giambanco	Assistant Vice President
Katie Golembeski	Assistant Vice President
Brian Irwin	Assistant Vice President
Michael Kitts	Assistant Vice President
Debra Mealy	Assistant Vice President
Cora Mozina	Assistant Vice President
Stephanie Oligeri	Assistant Vice President
Debra Ray	Assistant Vice President
Debra A. Schwenk	Assistant Vice President
Katrina Vincent	Assistant Vice President
Ben Vrablik	Assistant Vice President
Sherry J. Waller	Assistant Vice President
Anthony Watson	Assistant Vice President
Kathleen Bush	Assistant Secretary
Michael Carmosino	Assistant Secretary
Kosette Clark	Assistant Secretary
Jennifer L. Humphries	Assistant Secretary
Kimberly LeCorchick	Assistant Secretary
Erin May	Assistant Secretary
Angela Potter	Assistant Secretary
Mindy Redding	Assistant Secretary
Jami Sundberg	Assistant Secretary
Alicia Wiczorek	Assistant Secretary

2022 BOARD OF TRUSTEES

Stephen M. Danch	Chairman of the Board and President
Douglas F. Ziegler	Vice Chairman of the Board
Kathleen Brugger, CPA	Trustee
Atty. Donald F. Fessler Jr.	Trustee
J. Maxwell Holt	Trustee
C. Bruce Kern II	Trustee
Charles G. Knight, CPA, CVA	Trustee
Roger L. Schlosser	Trustee
Donald S. Sieber	Trustee
Donald F. Fessler Sr.	Trustee Emeritus
Richard T. McCormick	Trustee Emeritus
Herman C. Weber Jr.	Trustee Emeritus

Marquette Savings Bank is a community bank with nearly \$1.1 billion in assets, maintaining 12 locations in Erie and Crawford counties. In operation since 1908, Marquette is highly regarded for its relationship-banking approach and financial strength. Continual investment in technology positions Marquette at the leading edge of products and services that make banking easier and more convenient for customers. As "THE HOMETOWN BANK," Marquette's customer-first focus, responsiveness and ability to make local decisions continues to drive commercial and personal banking growth.

*Marquette is the only remaining
locally headquartered bank in the
Erie region. Every dollar stays here
to Mpower™ businesses to grow
and create jobs, individuals and
families to prosper, communities
to be better places and employees
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