



# THE COMMUNITY LEDGER



## WHAT'S IN THIS ISSUE

### BANK WITH FRANK

Page 1

### NEW BANK PRESIDENT, MIKE CHAIDO

Page 3

### FINLEYVILLE VOLUNTEER FIRE DEPARTMENT

Page 4

### ELECTRONIC SHRED DAY

Page 5

### THE WOW AWARD

Page 6

### SCHOLARSHIP PROGRAM

Page 7

### MEET NICK RAWLINS

Page 9



There's a new guy in town...and banking is his middle name. Meet Frank, Washington Financial Bank's new mascot. Frank is a bank employee who is stuck in the 70s. As the Bank is focused on expanding digital avenues and technology capabilities, it was time to introduce a more fitting character to tell the Bank's evolving story.

"We wanted to bring a fun, light-hearted approach to the commercials while highlighting the convenience of our digital banking," said Betty Guerrieri, Vice President of Marketing and Public Relations at Washington Financial Bank.

Actor, Tim Hartman, who also portrayed George in previous commercials, has been the face of Washington Financial Bank for years. He was excited to take on a new role as Frank. With his retro attire, groovy demeanor, and love for all things banking, Frank represents the Bank's commitment to providing innovative digital banking solutions while still maintaining its traditional approach to customer service.



MarketSpace Agency and Washington Financial Bank have worked together on past campaigns, developing the character George in 2017. As the Bank has continued to expand, especially in the digital space, both MarketSpace Agency and Washington Financial agreed it was time for a change.

To create a successful character, it is essential to think about the targeted audience and how they will relate to the character. This includes understanding the message and humor built into the character's communication and ensuring that the character positively reflects the overall brand message.

"Frank checked all the boxes as MarketSpace and Washington Financial created his character and shaped his messaging," said MarketSpace Agency account executive, Cherina Pelissier. "Frank was born from the idea of putting the TV character Kojak in the middle of the modern-day banking world. Drawing from 70's pop culture, slang terms, and a great time with hair, make-up, and wardrobe styling, Frank came to life to educate Washington Financial Bank customers."

Tim Hartman jumped right into the role of Frank effortlessly. Doreen Dingle, Vice President/BSA/AML Officer at Washington Financial Bank, worked as an extra during the filming day which took place at the South Fayette branch location.

"Tim or 'Frank', is the best!" exclaimed Dingle. "He definitely brightens the room for sure and is an absolute pleasure to work with. He improvises a lot of his lines and expressions to get his character across just right."

The overall response to Frank has been overwhelmingly positive. Many viewers enjoy the nostalgic, upbeat and funky feel of Frank and love that he still incorporates the humor and banter of George. Frank is also woven into Washington Financial's overall marketing and branding, further solidifying the new character's place in the Bank. The commercials can be watched on the Bank's YouTube channel and are also currently running on streaming and cable channels.

# Michael L. Chaido Becomes New CEO and President of Washington Financial Bank

Michael L. Chaido is the new President/Chief Executive Officer for Washington Financial Bank. He had been serving in this role in an interim capacity since July 2021 and in December 2022, the Board officially named Chaido President/CEO. Chaido was also elected as Director of Washington Financial Bank, its Mutual Holding Company and subsidiary companies, and The Washington Financial Charitable Foundation.

The appointment came after the passing of Brian J. Smith, who served as President/CEO from 2006 – 2022. “Brian was a great boss and great family man” said Chaido. “Everyone at the Bank respected his leadership and we all miss him.”

As a graduate of St. Vincent College with a Bachelor of Science in Finance, Mike began working for, (at the time) Washington Federal Savings Bank, as a part-time teller. In the 27 years since, he has held positions in almost all areas of the Bank: as a Commercial Credit Analyst, Regional Retail Banking Manager, Chief Risk & Compliance Officer and Chief Operations Officer, overseeing Deposit Operations, Treasury Management, Information Technology and Marketing. In 2009, while working full-time for the Bank, Chaido received his Juris Doctor from Duquesne University School of Law, concentrating in corporate and tax law.

“I’ve been fortunate to know the last three Presidents of the Bank, [Joseph Jefferson, Richard White and Brian Smith] two of whom I worked for directly. All three led the Bank through significant periods of growth and I’m honored to continue their legacy”.

The Bank continues to grow under Chaido’s leadership both in terms of assets and profitability. He has a keen vision of the future of banking and is consistently focused on providing a “best in class” banking experience for Washington Financial customers as well as a rewarding and engaging workplace for employees.

“I recognize that to our customers, the “Bank” is the people they see every day; not a bunch of buildings”, says Chaido. While access to evolving technologies is essential to future growth, Chaido also believes in keeping the personal approach at the forefront of the service experience.

As Washington Financial Bank prepares to celebrate its 125th anniversary next year, the Bank remains committed to its founding philanthropic philosophy. This “giving-back” mindset is fully engrained in the current culture and Chaido is committed to carrying it forward. During his 27 years at the Bank, he has served on numerous non-profit boards and community organizations. Currently, Chaido is a Director for the Presbyterian SeniorCare Foundation, Blueprints, and serves as President of the Advisory Board for John F. Kennedy Catholic School in Washington.

A native of Canton, Ohio, Michael lives in Peters Township with his wife, Natalie and two sons.



# Washington Financial Bank Helps Fund New Fire Engine for the Finleyville Volunteer Fire Department

The Finleyville Volunteer Fire Department has been proudly serving Finleyville Borough and surrounding areas since its founding in 1928. The Fire Department is entirely comprised of volunteers who fundraise to finance the department - from the utility bills, new fire engines and safety equipment to any other expenses the fire department incurs.



Finleyville Branch Manager, Jen Leach, was approached by the Assistant Fire Chief at the department, David Kegel, regarding donations for the new truck project.

This project included the cost of replacing a 1970 brush truck with a newer model that can handle the capabilities of the old truck and much more. One of the most important capabilities of the of the new truck is getting up to four firefighters out of the door quickly to increase efficiency. The new truck can also handle more diverse emergencies such as brush and car fires, wires that have fallen down, carbon monoxide alarms and even structure fires. In order to increase the longevity of the truck, the new truck will be used for lower priority calls to take wear and tear off the engine.



Leach was eager to help and encouraged Kegel to apply for a grant through the Bank website.

"I feel it is important for the local fire department to receive grants because they are like family to us and are our everyday heroes," said Leach. "Having the up-to-date equipment is very important for them to do their job and save lives!"

Kegel, a third-generation volunteer firefighter, attributes the support of the community to the longstanding success of the department. As one can assume, acquiring the funds to meet the expenses of running a fire department is no small task. A new fire engine alone can cost anywhere from \$400,000 to well over \$1 Million.

"Without community support and backing, we could not continue to provide the exceptional level of service that we do," Kegel explained. "The community rallies behind us in every single way; from fundraising, help at our annual carnival and even a local resident dropping off a case of water for us to have on the trucks. The community of Finleyville and surrounding areas stand behind us 100% and in return, we are able to help them when they are in need."

Washington Financial Bank is very proud to be able to help support wonderful organizations like the Finleyville Volunteer Fire Department, who truly make a difference in our communities. For more information about the Finleyville Volunteer Fire Department, please visit their website at [www.finleyvillevfd.org](http://www.finleyvillevfd.org).

# Washington Financial Bank Recycled More than 1,600 Pounds of Electronic Waste at the first Cyber Security Awareness Shred Event



Washington Financial Bank partnered with Cyber Crunch to host its first ever Electronic Shred Day. The event was held at the Washington Mall Plaza location and was open to the public as a cybersecurity awareness initiative.

"Everyone has a personal computer or data-bearing device in 2023," said Anthony Brozovich, Information Security Manager at Washington Financial Bank. "Most people have old devices which are no longer used but still have private information. This information could be used maliciously by bad actors such as an identity thief. Therefore, it is important to sanitize this information and the devices which hold it."

The event attracted a steady crowd and more than 1,600 pounds of electronic material was collected and recycled in compliance with federal, state, local and R2/RIOS requirements. All data obtained from materials given to Cyber Crunch is securely destroyed and never found in a landfill. After the material is shredded, it is recycled until it becomes a raw metal again and can be repurposed.

"For our business clients, it is a great way to show that your business cares about your clients' data," explained Barbara Flack, Director of Client Services at Cyber Crunch. "It brings awareness of Cyber Security, and it gives your company a chance to talk with your clients."

Cybersecurity is one of the Bank's largest initiatives. Having instant access to online and mobile banking makes managing accounts much more convenient and has changed the way people bank. However, it has also changed the way thieves target people's finances.

"Cybersecurity is everyone's responsibility," said Doug Klescich, Executive Vice President/Chief Information Officer at Washington Financial Bank. "By practicing good cyber hygiene, it will keep your bank accounts and money safe. Monitor your accounts daily and if you notice suspicious activity or believe your account has been compromised, contact us immediately."

## Safe Banking Tips

- 1** Keep passwords secure by using a different password for each site, using longer passwords with numbers and special characters and avoiding passwords that contain personal information such as name, DOB, address, etc.
- 2** Set up online banking email and/or text alerts to receive important, real-time, notifications of account balances, password changes, transactions, etc. that impact your account.
- 3** Watch out for phishing attacks that scam you into giving up personal information through a link or attachment that is malicious. Never click on strange links without properly verifying first. Call your local branch to ensure it is legitimate before providing any information.
- 4** Be wary of callers asking you to verify bank account information over the phone. Your bank will never call you to verify your account number, social security number, etc.
- 5** Keep your systems up to date with the latest security patches. Ensure anti-virus software is installed and kept current with the latest updates.
- 6** Avoid public Wi-Fi and unsecured Wi-Fi networks when utilizing online and mobile banking to avoid hacker attacks.

Due to the success of the first electronic shred event, the Bank is looking forward to offering this complimentary service yearly. Look for more information to come regarding the next scheduled event.



(From left to right: Mike Chaido (President/Chief Executive Officer), Tyler Norman (Crown Center Teller), Cynthia Ratvasky (Crown Center Senior Teller), Darlene Wise (Crown Center Senior Teller), Karen Lewis (Crown Center Head Teller), David Webb (Crown Center Customer Service Representative), Carla Kraushaar (Crown Center Branch Manager) and Todd Day (Vice President/Regional Branch Manager).

## The WOW Award Powered by YOU!

You may have noticed a star award and balloons sitting on the counter at your local branch. This award is dubbed the "WOW Award" and is awarded to the Branch of the Month. Unlike other employee recognition programs, the title of Branch of the Month can only be earned from those who bank with Washington Financial Bank.

The Bank conducts dozens of surveys each month to obtain feedback from customers. These surveys are extremely valuable to us to keep a pulse on what customers' needs are. As a community bank, Washington Financial highly values relationships. While banking has changed significantly as a result of online and mobile banking platforms, Washington Financial is ever-focused on maintaining a personal touch in all interactions.

The WOW Award was created in August 2022 and has been awarded on a monthly basis to the branch who earns the highest number of reviews that praise an employee by name.

"When both parties know each other's names, that relationship is on a special level and a lot of value is added," said Todd Day, Vice President/Regional Branch Manager. "We are genuinely interested in giving personal attention and developing personal relationships and our culture allows us to do that. We like being on a first name basis with our customers and we hope the feeling is mutual."

The WOW Award is just one example of how Washington Financial Bank sets itself apart from other financial institutions. By recognizing and rewarding branches that go above and beyond in providing excellent customer service, the Bank is able to foster a culture that highly values individualized attention and relationship-building.

"The WOW program makes employees feel valued for their work and has increased motivation. It has created a friendly competition in our office," said Washington Crown Center Branch Manager, Carla Kraushaar. "Some of the tellers have started to wear their name tags in hopes of getting a WOW."

If you are a customer of Washington Financial Bank, you may be randomly selected to participate in a satisfaction survey. We encourage you to take the time to provide your honest feedback. We truly value your input as we continually strive to provide you with a best-in-class banking experience.



WASHINGTON FINANCIAL  
CHARITABLE FOUNDATION

## *Scholarship Class of 2023*

Each year, The Washington Financial Charitable Foundation awards scholarships to local students to help with the increasing costs of advanced education. Applications are open to all Washington Financial Bank customers and immediate family members. Currently, the award is a one-time \$5,000 scholarship to selected applicants, selected using a quantitative scoring system which ranks grade point average, community service and financial need.

Since the inception of this program, the Foundation has provided over \$830,000 in scholarship funding.



### *Olivia Vettorel, Trinity High School*

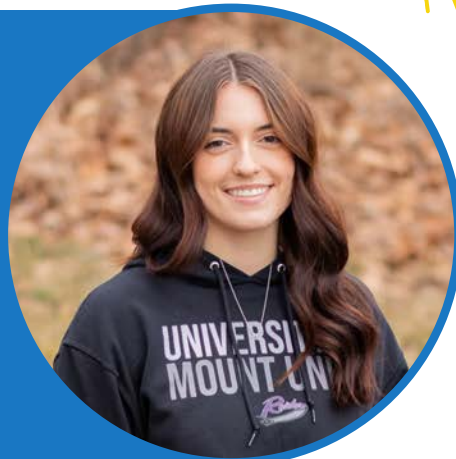
Auburn University  
Major: Biochemistry

"I aspire to be a dermatologist. I am beyond blessed and honored to have been chosen for the Washington Financial Charitable Foundation scholarship. I feel that my hard work has paid off and this scholarship motivates me to keep working hard."

### *London Whipkey, West Greene High School*

University of Mount Union  
Major: Biomedical Engineering

"I aim to hopefully obtain my bachelor's degree in Biomedical Engineering, followed by a master's degree specializing in Biomaterials, focusing on research in bacterial adhesions. Bacterial adhesions cause infections and many other damaging health issues. I would love to dive deeper into biofilm control to help mitigate these infections. I hope to discover something important that may be a breakthrough."





### *Abigail Mitchell, Fort Cherry High School*

Geneva College  
Major: Psychology

"My ultimate career goal is to become a therapist to help people who struggle with their mental health. This scholarship is helping me be able to attend college with less debt but also makes me feel appreciated for all the hard work I have done. This will also further help the community with my future ability to help people who are struggling with their mental health."

### *Wyatt Coburn, McGuffey High School*

Texas A&M University  
Major: Chemical Engineering

"I plan to graduate from Texas A&M in 2027 with a bachelor's degree in chemical engineering. After graduation, I will look for jobs in the industrial sector of chemical engineering, primarily in the Texas, Great Plains, or Upper Midwest regions."



### *Olivia Janusey, Erie County Home School*

Grove City College  
Major: Nursing

"My goal is to work with people of all ages possibly as a nurse leader or nurse practitioner. It is my hope to volunteer in hospitals to help others while also gaining valuable experience in my field."

### *Elia Glenn, Peters Township High School*

Geneva College  
Major: Marketing/Minor: Public Relations

"I am most looking forward to building community and learning more about my areas of interest. I would like to possibly someday use my marketing skills within a company with a designer brand, and maybe even enjoy traveling internationally!"



# Get to Know One of Our Wealth Advisors, Nicholas Rawlins!

Nicholas Rawlins joined the Washington Financial Wealth Management team in 2020. Since then he has been working with clients in the community to reach their financial goals through investments. Nicholas grew up outside Claysville, PA where he graduated from Washington & Jefferson College with Honors majoring in Accounting.

## **Q** What is your favorite part about Washington Financial Wealth Management?

**A** "The culture and our team approach - everyone just wants to help our clients. The people I work with all call the Washington area home and I like getting to know them and their families."

## **Q** What services do you offer in Wealth Management?

**A** "I am licensed in securities as well as life insurance, so I primarily work in stocks and bond portfolios such as IRAs or brokerage accounts. I also offer retirement plan services like 401(k) and 403(b) plans. We offer annuities and other structured investment plans if it is right for the client."

## **Q** Why did you become a Wealth Advisor?

**A** "For one reason - I wanted a career where I could help people. My background in accounting was focused on running businesses, but I wasn't necessarily making a direct impact on individuals and families. As a wealth advisor, I get to see people reach their goals and my most meaningful days are when I am helping people during their difficult times."

## **Q** What inspired you to take interest in the stock market?

**A** "My grandfather was a Principal at Trinity and also was a 1st generation immigrant. I saw the power of saving and investing and asked a lot of questions to anyone who would answer. I bought my first mutual funds when I was twelve years old."

## **Q** What are your hobbies outside of work?

**A** "Last spring my two boys played 51 baseball games in which I manage or help coach. You will likely see me at the Washington Park, Brownson House or Vernon Neal Center coaching baseball, basketball or soccer. I'm waiting for them to get old enough to join me on the golf course."

## **Q** What are your thoughts on the economy?

**A** "Where to start? I could spend hours going through this with folks. In fact, if you really want to know my thoughts, I recommend calling or stopping by our office."



*Nicholas and his oldest son at a Washington Youth Baseball Game. Washington Financial sponsors the team's jerseys!*