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Pathfinder Bank Expands Small Business and Commercial Lending Teams as Part of Regional Growth Strategy

OSWEGO, NY [5/2/2025] Pathfinder Bank is pleased to announce the addition of three experienced lenders in the commercial and small business banking space, James Wright, Heather Mulhall, and Ryan Kohutanich, as well as appointments of three internal team members.

These new hires bring deep local market expertise and a proven track record of operational success. They are driving business loan and deposit growth in Syracuse, strengthening our presence and supporting local businesses. Reporting to William Bower, VP, Business Banking Team Leader and Ronald G. Tascarella, SVP & Chief Lending Officer—these key players enhance customer experience, scale operations, and accelerate growth across Onondaga County, helping businesses secure the financial services they need to succeed.

- **James Wright**, joining as Vice President, Senior Commercial Lender, is a former Equipment Finance Representative for M&T Bank. With over two decades of commercial banking experience at several financial institutions in the Syracuse region, including M&T Bank, Adirondack Bank, Berkshire Bank, and Beacon Federal; Wright has a strong track record in commercial development, portfolio management, and managing business banking relationships.



- **Heather Mulhall**, joining as Assistant Vice President, Business Banking Officer, is an experienced Business Development Officer for the Syracuse region with almost two decades of expertise from her time at Tompkins Community Bank and Citizens Bank. In these prior roles, Mulhall was responsible for driving business growth by building relationships, identifying new opportunities, and promoting financial products and services to business customers.



- **Ryan Kohutanich**, joining as Business Banking Officer, was most recently a Senior Finance Manager at BHG Financial in Syracuse, NY. With over five years' experience in commercial lending, Kohutanich brings forth his local market knowledge to Pathfinder Bank. As a Senior Finance Manager at BHG Financial, Kohutanich played a key role in financial leadership, overseeing planning, analysis, and compliance to support strategic decision-making.



“James, Heather and Ryan have been great additions to our team,” said Ronald G. Tascarella, Senior Vice President and Chief Lending Officer. “They share our commitment to relationship banking and delivering personalized, high-touch customer service to business customers. Their experience in supporting business owners, across various industries, ensures they’re well-equipped to meet the diverse financial needs of our customers.”

In addition to the aforementioned new hires, Pathfinder Bank proudly announces the promotions of the following three key leaders within the organization:

- **Ronald G. Tascarella** has been promoted to Senior Vice President, Chief Lending Officer, reporting to President and CEO James A. Dowd. With 19 years of banking experience, including over a decade at Pathfinder Bank, Tascarella leads the commercial, business banking, and residential lending teams, driving strategic growth and ensuring exceptional service.



- **Olivia Peel** has been promoted to Assistant Vice President, Business Banking Officer, reporting to William Bower, Vice President, Business Banking Team Leader. Peel focuses on managing and expanding business loan and deposit relationships in Oswego County, providing personalized financial solutions and evaluating credit risks to support local businesses.



- Additionally, **John Andrews** has been promoted to Vice President, Treasury Management Officer. In this role, Andrews continues to enhance customer relationships by delivering customized treasury management solutions to optimize cash flow and financial operations.



“As we expand across the Syracuse region, the leadership of Ron, Olivia, Bill, and John have been instrumental in strengthening our business banking services,” said James A. Dowd, President and CEO. “Their expertise and dedication helps us support the evolving needs of businesses in Central New York, positioning Pathfinder Bank for continued growth and success.”

These strategic hires and appointments reflect Pathfinder Bank’s commitment to strengthening its presence and support for businesses across Central New York. These additions and promotions also align with the Bank’s continued growth, including the expansion of its footprint with the new East Syracuse branch, which opened in July 2024.

Pathfinder Bank has extensive experience providing financial guidance to companies ranging in revenues from \$100,000 million to \$1 billion. The Bank serves a variety of industries and provides offerings that include senior secured loans, cash-flow loans, commercial real estate loans, equipment loans, working capital lines of credit and treasury and payment services.

Pathfinder Bank is a New York State chartered commercial bank headquartered in Oswego, whose deposits are insured by the Federal Deposit Insurance Corporation. The Bank is a wholly owned subsidiary of Pathfinder Bancorp, Inc, (NASDAQ SmallCap Market; symbol: PBHC, listing: PathBcp). The Bank has twelve service offices located in its market areas consisting of Oswego and Onondaga County.