

**Board of Governors of the Federal Reserve System**



**Annual Report of Holding Companies—FR Y-6**

**Report at the close of business as of the end of fiscal year**

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

**NOTE:** The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

**Date of Report** (top-tier holding company's fiscal year-end):

**December 31, 2019**

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, **Thomas W. Senecal**

Name of the Holding Company Director and Official

**President and CEO**

Title of the Holding Company Director and Official

**Peoplesbancorp, MHC**

Legal Title of Holding Company

**330 Whitney Avenue**

(Mailing Address of the Holding Company) Street / P.O. Box

**Holyoke**

**MA**

**01040**

City

State

Zip Code

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Diane M. Ulitsch**

**Accounting Officer**

Name

Title

**413-493-8796**

Area Code / Phone Number / Extension

**413-552-0598**

Area Code / FAX Number

**dulitsch@bankatpeoples.com**

E-mail Address

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

Signature of Holding Company Director and Official

*Thomas W. Senecal*

**www.bankatpeoples.com**

Address (URL) for the Holding Company's web page

Date of Signature

**For holding companies not registered with the SEC—**

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....  0=No  1=Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report .....
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

N/A

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

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Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

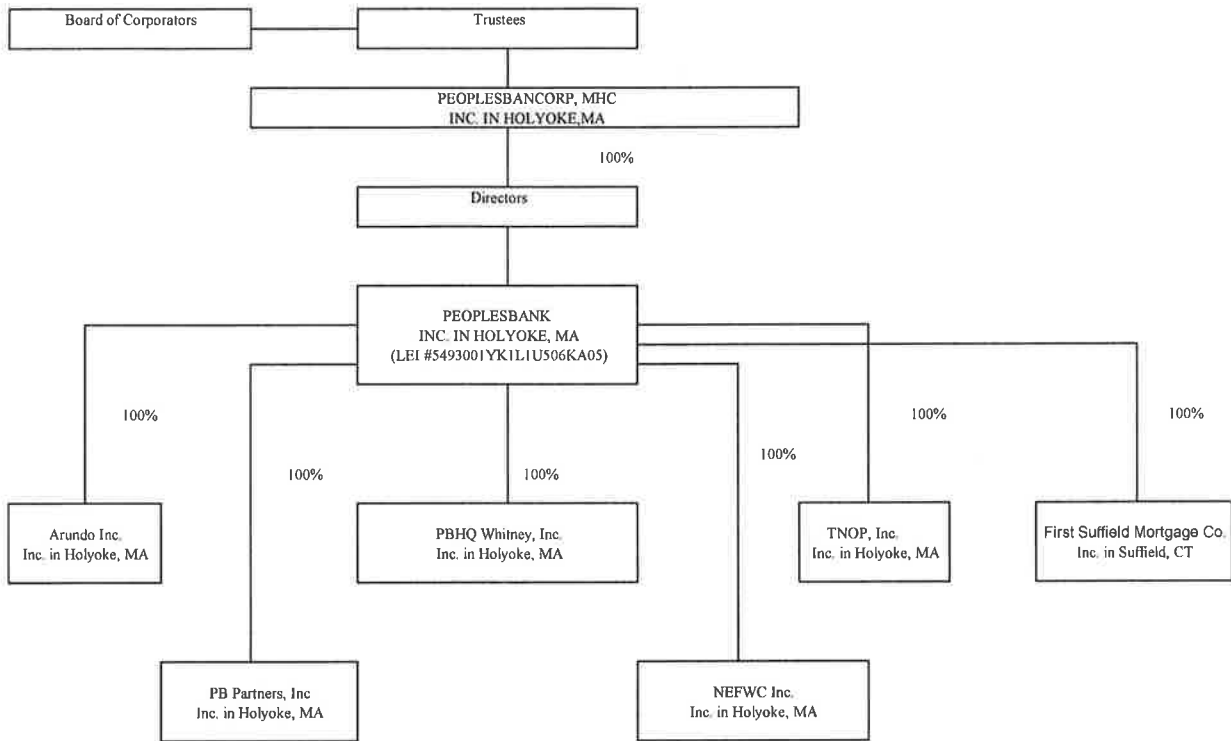
Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

**PEOPLESBANCORP, MHC**  
**Corporate Organizational Chart**  
**Fiscal Year Ending December 31, 2019**



LEI not applicable unless otherwise noted

Arundo, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1,32% (only owns securities that CAN be collateral for borrowing from FHLB)

PB Partners, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1,32% (Owns securities that CANNOT be collateral for FHLB Purpose)

PBHQ Whitney, - owns 330 Whitney Ave. All building operations at this location run through this company

NEFWC, Inc - Acquired 12/23/10 from New England Farm Workers Council. Only asset is a LP interest in Boriquen Apartments (affordable Housing)

TNOP, Inc. - Other Real Estate Owned (OREO) subsidiary to hold problem or potential problem foreclosed properties

First Suffield Mortgage Co. - Acquired 11/30/2018 from First National Bank of Suffield to make mortgage loans in CT. Company is inactive as of 1/1/2019

**Results:** A list of branches for your depository institution: **PEOPLESBANK (ID\_RSSD: 613400)**.

This depository institution is held by **PEOPLESBANCORP, MHC (3186585)** of **HOLYOKE, MA**.

The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

### **Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

### **Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action**

**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page s

### **Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the email.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.frb.org/>

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

<b>Data Action</b>	<b>Effective Date</b>	<b>Branch Service Type</b>	<b>Branch ID_RSSD*</b>	<b>Popular Name</b>
OK		Full Service (Head Office)	613400	PEOPLESBANK
OK		Full Service	2351331	EAST GRANBY BRANCH
OK		Full Service	115100	FIRST NATIONAL BRANCH
OK		Full Service	114608	WEST SUFFIELD BRANCH
OK		Full Service	3942987	WINDSOR LOCK BRANCH
OK		Full Service	3160419	AMHERST BRANCH
OK		Full Service	3023792	CHICOPEE BRANCH
OK		Full Service	650900	FAIRVIEW BRANCH
OK		Full Service	3438350	EAST LONGMEADOW BRANCH
OK		Full Service	2897482	HADLEY BRANCH
OK		Full Service	5430040	YANKEE PEDLAR
OK		Full Service	4136644	GLENMEADOW BRANCH
OK		Full Service	2744812	LONGMEADOW BRANCH
OK		Full Service	4557696	NORTHAMPTON BRANCH
OK		Full Service	2312677	SOUTH HADLEY BRANCH
OK		Full Service	3485569	VILLAGE COMMONS BRANCH
OK		Full Service	4136653	REEDS LANDING BRANCH
OK		Full Service	4076946	ST JAMES AVENUE BRANCH
OK		Full Service	3820768	SUMNER BRANCH

OK		Full Service	3485550	WILBRAHAM ROAD BRANCH
OK		Full Service	4303978	WEST SPRINGFIELD BRANCH
OK		Full Service	3438042	WESTFIELD BRANCH

0.

1 column and the date when this information first became valid in the **Effective Date** column.

2 in the **Effective Date** column.

3mn.

4 column and the opening or acquisition date in the **Effective Date** column.

5 caling, and/or legal sized paper.

6 ore information.

7 e-mail.

8 ach branch with a **Data Action** of **Change, Close, Delete, or Add.**

9 nline.federalreserve.gov.

0 t required.

Street Address	City	State	Zip Code	County
314 HIGH ST	HOLYOKE	MA	01040	HAMPDEN
1 TURKEY HILLS ROAD	EAST GRANBY	CT	06026	HARTFORD
30 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD
1380 MOUNTAIN ROAD	WEST SUFFIELD	CT	06093	HARTFORD
6 NATIONAL DRIVE	WINDSOR LOCKS	CT	06096	HARTFORD
56 AMITY STREET	AMHERST	MA	01002	HAMPSHIRE
610 MEMORIAL DRIVE	CHICOPEE	MA	01020	HAMPDEN
1936 MEMORIAL DR	CHICOPEE	MA	01020	HAMPDEN
201 NORTH MAIN STREET	EAST LONGMEADOW	MA	01028	HAMPDEN
5 SOUTH MAPLE STREET	HADLEY	MA	01035	HAMPSHIRE
1864-1866 NORTHAMMPTON STREET	HOLYOKE	MA	01040	HAMPDEN
24 TABOR CROSSING	LONGMEADOW	MA	01106	HAMPDEN
783 WILLIAMS STREET	LONGMEADOW	MA	01106	HAMPDEN
300 KING STREET	NORTHAMPTON	MA	01060	HAMPSHIRE
494 NEWTON STR	SOUTH HADLEY	MA	01075	HAMPSHIRE
7 COLLEGE STREET	SOUTH HADLEY	MA	01075	HAMPSHIRE
807 WILBRAHAM ROAD	SPRINGFIELD	MA	01109	HAMPDEN
1051 ST JAMES AVENUE	SPRINGFIELD	MA	01104	HAMPDEN
1240 SUMNER AVENUE	SPRINGFIELD	MA	01118	HAMPDEN

1900 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HAMPDEN
547 MEMORIAL AVENUE	WEST SPRINGFIELD	MA	01089	HAMPDEN
281 EAST MAIN STREET	WESTFIELD	MA	01085	HAMPDEN





UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	

**FORM FR Y-6**  
December 31, 2019

**Report Item 4:**

**Directors and Officers**

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, of the bank holding company showing the following:

(1)	(2)	(3)	(4)
Name and address (city, state/country)	Principal occupation, if other than the holding company organization	Title or position with: (a) the bank holding company; and (b) all direct and indirect subsidiaries of the holding company; (c) any other company in which the person is a director, trustee, partner, or executive officer	Percentage of each class of voting securities owned, controlled, or held with power to vote in: (a) the bank holding company (b) direct and indirect subsidiaries of the bank holding company; and (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)
Mr. Russell J. Peotter 124 Westfield Street Chesterfield, MA 01012		See Attached - Exhibit A	
Mr. James M. Lavelle 60 State Street Holyoke, MA 01040-2617		See Attached - Exhibit A	N/A
Mr. Steven M. Mitus 8 Myrtle Street Westfield, MA 01085		See Attached - Exhibit A	N/A

**FORM FR Y-6**  
December 31, 2019

**Report Item 4:**

**Directors and Officers**

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, of the bank holding company showing the following:

(1)	(2)	(3)	(4)
Name and address (city, state/country)	Principal occupation, if other than the holding company organization	Title or position with: (a) the bank holding company; and (b) all direct and indirect subsidiaries of the holding company; (c) any other company in which the person is a director, trustee, partner, or executive officer	Percentage of each class of voting securities owned, controlled, or held with power to vote in: (a) the bank holding company (b) direct and indirect subsidiaries of the bank holding company; and (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)
Mark P. Cutting 40 Pinecroft Dr Holyoke, MA 01024-1301		See Attached - Exhibit A	C & D Electronics, Inc - 0% C & D Industries, Inc - 100% CDP Fastener Group, Inc. - 51% CDP Manufacturing, LLC - 51%
Carol C. Katz 60 Dunlop St Florence, MA 01062		See Attached - Exhibit A	N/A
Michael L. Kiofas 1000 Main St East Longmeadow, MA 01028		See Attached - Exhibit A	
Thomas A. Terry 26 Longmeadow Rd South Hadley, MA 01075		See Attached - Exhibit A	Whittlesey & Hadley, P.C. - 25% TRAMBL Realty Partnership - 26.7 %
Susan Goldsmith 1000 Main St Longmeadow, MA 01106-2332		See Attached - Exhibit A	Marcus Company Inc - 58%
Anne M. Paradis 1000 Main St Sunderland, MA 01375		See Attached Exhibit A	
Timothy J. Reynolds 1000 Main St Surfield, CT 06076		See Attached - Exhibit A	

FORM FR Y-6  
December 31, 2019

Report Item 4:

Directors and Officers

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, of the bank holding company showing the following:

(1) Name and address (city, state/country)	(2) Principal occupation, if other than the holding company organization	(3) Title or position with: (a) the bank holding company; and (b) all direct and indirect subsidiaries of the holding company; (c) any other company in which the person is a director, trustee, partner, or executive officer	(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in: (a) the bank holding company (b) direct and indirect subsidiaries of the bank holding company; and (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)
Thomas W. Senecal South Hadley, MA 01075-1380	N/A	See Attached - Exhibit A	N/A
Brian Canina Longmeadow, MA 01106-1606	N/A	See Attached - Exhibit A	N/A
Jacqueline B. Charron So. Hadley, MA 01075-1795	N/A	See Attached - Exhibit A	N/A
Aleda Amistadi Southwick, MA 01077	N/A	See Attached - Exhibit A	N/A
Amy Roberts Wilbraham, MA 01095	N/A	See Attached - Exhibit A	N/A
Michael J. Oleksak Feeding Hills, MA 01030-2552	N/A	See Attached - Exhibit A	N/A
Douglas A. Bowen South Hadley, MA 01075	N/A	See Attached - Exhibit A	
James B. Newton Cape Elizabeth, ME 04107		See Attached - Exhibit A	but owns 26% of the LLC

<b>Insiders' Affiliations as of December 2019</b>
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**Thomas W. Senecal**

President, CEO & Chairman of Board, PeoplesBank  
President, CEO & Chairman of Board, PeoplesBancorp MHC  
Director and President & CEO, TNOP, Inc.  
Director and President & CEO, Arundo, Inc.  
Director & President & CEO, PBHQ Whitney, Inc.  
Director & President & CEO, PB Partners, Inc.  
Director and President, NEFWC, Inc.  
Corporator, Loomis Communities, Inc.

**Michael J. Oleksak**

Executive Vice President, PeoplesBank  
Executive Vice President, PeoplesBancorp, MHC  
Director and Executive Vice President, TNOP, Inc.  
Director, PBHQ Whitney, Inc.  
Executive Vice President, PB Partners, Inc.  
Board Member, Springfield Technical Community College Foundation  
Trustee, Springfield Museums

**Brian Canina**

Executive Vice President, CFO & Treasurer, PeoplesBank  
Treasurer, PeoplesBancorp, MHC  
Director, Senior Vice President, CFO, Treasurer & Secretary, TNOP, Inc.  
SVP, CFO, Treasurer & Secretary, Arundo, Inc.  
Director, Treasurer, & Secretary PBHQ Whitney, Inc.  
CFO, Treasurer & Secretary, PB Partners, Inc.  
CFO, Treasurer & Secretary, NEFWC, Inc.  
Director, Holyoke Medical Center  
Director, Treasurer, Children's Study Home

**Jacqueline B. Charron**

Senior Vice President, PeoplesBank  
Member (through Feb 2019), COCC Strategic Development Council  
Director, President, Chair - Audit Committee, Member - Finance, Investment, & Governance Committees  
The Food Bank of Western Massachusetts  
Member, American Bankers Association Risk Conference Board

**Aleda Amistadi**

Senior Vice President, PeoplesBank  
Member, Board of Directors, Dress for Success Western Massachusetts  
Advisor, ABA Stonier Graduate School of Banking

**Amy Roberts**

Senior Vice President, PeoplesBank  
Marketing Co-Chair, Board of Directors, Springfield Public Forum

<b>Insiders' Affiliations as of December 2019</b>
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**Douglas A. Bowen**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank

**Mark P. Cutting**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Owner, President & Treasurer, C & D Electronics, Inc.  
Owner, President & Treasurer, C & D Industries, Inc.

**Susan R. Goldsmith**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
President, Marcus Company, Inc.  
Director, Holyoke Community College Foundation  
Director & Chairman, JGS Lifecare, Inc.

**Carol C. Katz**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, Arundo, Inc.  
Director, PB Partners, Inc.  
Director, NEFWC, Inc.  
Treasurer & Board Member, Friends of Cooley Dickinson Hospital  
State- Certified Counselor for the SHINE Program (volunteer)

**Michael L. Klofas**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, Compensation Committee Member, Nominating Committee Member - Dawson  
Geophysical Company

**James M. Lavelle**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
General Manager, Holyoke Gas & Electric  
Director/President, Holyoke Solar Cooperative  
Director/President, Massachusetts Clean Energy Cooperative  
Director, Holyoke Community College Foundation, Inc.  
Director, Massachusetts Municipal Wholesale Electric Co.  
Director, Public Utilities Risk Management Association  
Director, Greater Holyoke Chamber of Commerce  
Finance Committee, St. Jerome's Parish  
Director, Northeast Public Power Association

**Insiders' Affiliations  
as of December 2019**

**James B. Newton, Jr.**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, Arundo, Inc.  
Director, PB Partners. Inc.  
Director, NEFWC, Inc.  
Partner, Director and Executive Chairman, Horizons Solutions, LLC  
Director, EDGE Global Supply

**Anne M. Paradis** (New Director as of 1/1/19)

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, Northwestern Mutual  
Director, Baystate Health Systems  
Director, Community Foundation of Western Massachusetts

**Russell J. Peotter**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Councilor, Chair, Hampshire Council of Governments  
Director, American Public Television (Eastern Educational TV Network)  
Director, Springfield Central Cultural District  
Corporate Trustee, Chairman's Advisory Council, The Trustees of Reservations  
Director, MassCreative, Inc. Boston  
Board Member, Greater Northampton Chamber of Commerce  
Director, Chair, Hilltown Land Trust  
Director, Enchanted Circle Theatre  
Director, Double Edge Theater  
Director, Chair, One Hampshire Economic Initiative  
Director, Chair, Leadership Pioneer Valley  
Coordinating Council Trustee, PVPC Plan for Progress

**Timothy J. Reynolds** (New Director as of 1/1/19)

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director & Board Chairman, Mary'sPlace, Windsor, CT  
Partner, FML CPA's  
Board of Selectmen, Town of Suffield  
Senior active member, Enfield Rotary Club

**Thomas A. Terry**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Partner, CPA, Whittlesey & Hadley, P.C.  
Director & Treasurer, Holyoke Lions Club  
Director & Treasurer, So. Hadley Swim Club  
Director & Treasurer, Michael E. Smith Endowment for Excellence in Education  
Chair, Appropriations Committee, Town of South Hadley  
Partner, TRAMBL Realty Partnership

**Insiders' Affiliations  
as of December 2019**

**Steven M. Mitus**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, Balise Motor Sales Company  
Director, BLS, Inc. dba Balise Lexus  
Director, BTLS, Inc. dba Balise Toyota  
Director, Balise FOW, Inc. dba Balise Ford  
Director, Jimbob Aviation, Inc.  
Director, Jimbob Air Charter Services, Inc.  
Director, Balise JRN, Inc. dba Balise Nissan of West Springfield  
Director, Balise Hy, Inc. dba Balise Hyundai  
Director, Auto Credit Express, Inc.  
Director, Fairfield HY Inc. dba Fairfield Hyundai  
Director, Balise V Inc. Balise Volkswagen  
Director, Balise Ford of Cape Cod  
Director, R&J Nissan, Inc. dba Balise Nissan of Cape Cod  
Director, Cape Hy, Inc. dba Balise Hyundai of Cape Cod  
Director, Balise Car Wash Inc.  
Director, Balise Auto Sales, Inc.  
Manager, Balise C, LLC dba Balise Chevrolet of Warwick  
Manager, Balise T, LLC dba Balise Toyota of Warwick  
Manager, Balise K, LLC dba Balise Collision Repair  
Manager, Balise N LLC dba Balise Nissan of Warwick  
Director, Balise Subaru, Inc.  
Manager, MDB-T, LLC dba Colonial Toyota  
Director, Balise H1 Lincoln, dba Majestic Honda  
Director, Balise H2 West Warwick, dba Balise Honda of WW  
Director, Balise K2, Inc dba Balise Kia  
Manager, Balise CBG, LLC dba Hurd Chevrolet Buick GMC  
Manager, Cape Cod Properties, LLC  
Manager, QLP, 1, LLC  
Manager, Columbus Avenue Realty, LLC  
Manager, YGP, LLC  
Manager, 635 Riverdale St, LLC  
Manager, Doty River, LLC  
Manager, Carlex Realty, LP  
Manager, North Broad Street Realty, LLC  
Manager, BAR RI, LLC  
Manager, BAR RI2, LLC  
Manager, BAR RI3, LLC  
Manager, BAR RI4, LLC  
Manager, Bar South Land Hold Holdings, LLC  
Manager, BAR 1705, LLC  
Manager, Commerce Drive Real Estate, LLC  
Manager, CDR 328, LLC  
Manager, 1457 Riverdale Street, LLC  
Manager, Squeaky West, LLC  
Manager, BAR VW, LLC  
Manager, BAR Attleboro, LLC  
Director, Secretary, Treasurer, Car Development, Inc.  
Director, Secretary, Balise Real Estate, Inc.  
Manager, Consumer Insurance Associates, LLC  
Director, Extreme Outdoor Adventures, Inc.  
Agent, Allstate Insurance Company  
Personal Financial Representative, Allstate Financial Services, LLC  
Director, Key Royal Insurance, Ltd  
Member, Leadership Council for the Schwartz Center for Compassionate Care