LEADERSHIP IN A TIME OF CRISIS



A SPECIAL DIGITAL PUBLICATION FROM







Looking out for our communities. Every one of them.

COVID-19 presents challenges that few of us have ever experienced. At Amgen Rhode Island, we've gone straight to work to face every one of them. At home, the safety and well-being of our staff is a top priority. So we've gone to extraordinary lengths to re-imagine our site and the way we work – creating the safest work environment during these unprecedented times to ensure our workforce (and their families) are taken care of.

In addition to donating supplies to the State of Rhode Island, Amgen and the Amgen Foundation have contributed \$500,000 to the Rhode Island COVID-19 Response Fund to support non-profits both large and small. It's all part of a \$12.5 million donation designed to offer a helping hand to a wide variety of critical medical efforts across the country.

Wherever and whenever it's needed, in all of the communities we serve, Amgen Rhode Island is happy to lend our enthusiastic support. Because we're all in this together. So please stay healthy and safe. AS A BIOTECHNOLOGY COMPANY DEDICATED TO SERVING EVERY PATIENT, WE VIEW OUR RESPONSE TO THE PANDEMIC AS MORE THAN A DEEPLY FELT COMMITMENT. IT'S OUR MISSION.



ACTIONS INSTILL CONFIDENCE IN THESE LEADERS

Leading in times of crisis certainly involves saying the right things, at the right times, to the right people as much as possible. But actions invariably are what speak loudest, as business and community leaders featured in this special publication have repeatedly shown during the COVID-19 pandemic and national turmoil over racial inequities.

When AAA Northeast found that several hundred employees couldn't work due to the spread of the new coronavirus, they were not laid off. Instead, they were retrained and reassigned, including to emergency roles delivering meals and helping the state with contact tracing. So, when the company talks about its commitment to employees and local communities, the words carry weight.

Cox Business and Cox Communications have worked to keep customers connected and promise to continue to do so. Based on their recent actions, including not terminating service for unpaid bills related to the pandemic, waiving late fees and supporting teachers, their customers can be confident Cox will be there when needed.

The same is true for customers of The Washington Trust Co. The nation's oldest community bank stepped up once again amid unprecedented challenges this year to continue closing loans in record numbers. When company leaders say, "We're here to serve, we're here to help," you know they mean it.

Similarly, the Rhode Island Foundation has spent decades working for better lives for all Rhode Islanders. So, it was no surprise to see the foundation help raise more than \$6.5 million for nonprofits on the front lines of the pandemic response. At the same time, it is actively working to erase racial inequities that have led to protests across the nation.

These are just a few examples of the inspiring letters from our local leaders you'll read in this publication produced by PBN's advertising team.

Leadership calms. It listens. It guides and instills confidence to take on what might overwhelm others.

In their actions, these and other community leaders have helped make "we'll get through this" a rallying cry for an entire state.

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Roger C. Bergenheim Publisher, Providence Business News

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Responding Together



Our people go above and beyond every day. They are the heart and soul of AAA Northeast.

During the COVID-19 pandemic, we chose not to lose our heart, our soul. We reassigned and retrained our people, so that they could continue to do what they do best: be there to help and serve our members, and keep our communities safe.



AAA.com/People



Over the last few months, AAA Northeast has focused on pivoting the way we do business in order to continue to do what we've always done: help and serve our members, our communities and our employees – on and off the road. Our priorities have been twofold: keeping our employees and members safe and doing everything we can to keep everyone at AAA Northeast employed throughout this challenging time.

I'm proud of what we've done as a team and what we've learned along the way. We've transitioned over 2,000 employees to a remote working environment and our teams are ready and available to help our members find ways to save more, stretch budgets and stay protected. Our branches in Rhode Island are open for all our services, including registry transactions, as part of our partnership with the Division of Motor Vehicles. Our insurance company, Motor Club Insurance, refunded over \$800,000 to members with an auto insurance policy in effect from March 16 to May 15 due to the change in driving behaviors. And even though many of our members may be driving less, when they need to be on the road, they can have peace of mind knowing that AAA will be there with them. We know there has never been a more critical time to deliver on our mission of helping and serving.

As a result of COVID-19, we had several hundred employees who either couldn't perform their roles or

had little to no work to do. We retrained and reassigned employees into other areas within AAA that needed help, and into our communities, delivering meals and personal protective equipment, prepping food and emergency care packages and helping the state with its contact tracing efforts. The willingness of our team to adapt, learn new skills and work in a new environment for however long this will last has been nothing short of inspiring to me.

When the final history of this pandemic is written, our business community's creativity and resourcefulness will underscore the spirit of generosity that characterized these unprecedented times. And all of us will have a new benchmark to call upon, a reserve of strength, a well of inspirational stories to draw upon, should a tragedy of this breadth and depth strike again.

We've adjusted our world in so many ways and there's a lot of work left to do. But I'm confident that by working together and supporting one another, we'll emerge stronger because of it.

John Galvin President & CEO, AAA Northeast



Since 1992, Beacon Mutual has helped Rhode Island businesses open doors, reduce costs, and retain employees through our proactive workers' compensation strategies.

Come what may, we will weather the storm to help protect your business and your employees.

Leading the way through rough waters



Your Rhode Island Workers' Compensation Experts

www.beaconmutual.com



TO OUR FELLOW RHODE ISLANDERS:

A commitment to foundational principles, vision and values is even more critical to leadership in times of crisis. We, at Beacon Mutual, are Rhode Islanders. We work in Rhode Island, we live in Rhode Island, and our foundation is a commitment to the success of our 11,000 Rhode Island insured businesses and the safety and wellbeing of their employees.

Our values, as a Rhode Island mutual insurance company owned by our policyholders, provide that we proactively seek to safeguard and support our policyholders and their employees when faced with a crisis. This requires that we be creative with solutions to problems, demonstrate empathy and humility, act with a "can do" attitude and achieve extraordinary results. Over the last few months, our leadership team and all of our employees have lived those commitments.

For Beacon's struggling policyholders, we proactively reached out to our agent partners to ensure policyholder premiums were appropriate. We accelerated \$6M in dividend payments to our policyholders at a time when they most needed the money.

For our covered Rhode Island health care workers on the front line fighting against the coronavirus, we looked with respect and compassion upon their efforts and took measures to ensure they and their families were financially protected.

For our employees, our leadership has made our employees' physical and mental health and well-being a primary concern. We planned for and smoothly transitioned to a remote work environment, where the commitment and hard work of our employees is evidenced every day. Our guiding principles encourage flexibility and agility and have enabled our employees to combat the crisis while pivoting to a different normal. Times such as these foster creativity and innovation.

Our employees live and breathe the mission of Beacon. It is what makes our company exceptional.

For the Rhode Island community, Beacon, together with our employees, took steps to financially support Rhode Island non-profits serving those in need.

Our foundational principles, vision and values provided us with the guidance to care for the financial success of our policyholders, to provide our covered health care workers and their families with the security they deserve, to provide for the safety of our employees, and to help those in need in Rhode Island through charity and action.

Once again, Rhode Island is faced with unprecedented challenges. I have hope that the leadership of our State will anchor once again to our fundamental values and will come together through a public/private partnership against this virus and the economic trauma it has wrought. We are a small state with great pride and determination and strong institutions. Let's put these strengths together for the benefit of all.

Brian J. Spero President & CEO

Our lenders are listening.

And during these challenging times, they're working tirelessly to help with all your financial needs.

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GREETINGS:

The past few months have tested all of us personally and professionally, and challenged our respective businesses in ways never imagined.

Or to put it another way: "Crazy times."

And though we will continue to combat COVID-19, we're making considerable progress, which makes me very optimistic about the future of our state and our business community.

The pandemic has demonstrated how consultation, communication and collaboration can produce positive results, with each of us playing respective roles.

At Centreville Bank, our team came together to respond with a determination, positivity and customer-focus that continues to be impressive. From solving remotework challenges, to the rush of the Paycheck Protection Program, through our gradual branch lobby re-opening process (and yes, all of our branch lobbies are open now, employing safety measures such as social distancing and sanitization procedures). Our employees have stepped up to do what has been in the best interests of our customers, the community and our organization. We sincerely thank them.

We remain committed to continue to help our personal and business customers navigate through the ongoing financial challenges brought on by the pandemic. We realize that this isn't a one-size-fits-all solution, so we're making the time to understand individual situations and constructing a way to work through them. As a community bank, we pride ourselves on staying close to our customers, particularly during hard times.

We also haven't backed off our expansion plans. We recently completed our acquisition of Putnam Bank in Putnam, Connecticut, which has a positive impact on our Rhode Island operation. Our new loan production office in Providence is about ready to open its doors and we're putting the finishing touches on construction of a new, self-standing, full-service branch in Warwick. Plus, we'll have a second office in Cranston by the end of the year. All of this is good news for our customers and Rhode Island's economy.

So, we're feeling good about our state's resiliency coming out of the pandemic and Centreville Bank pledges to continue to do our part to support Rhode Island's recovery.

Sincerely,

Yauste M. Yourd

Harold M. Horvat President, Chief Executive Officer and Chairman of the Board

We're here to help you keep going.



Adjusting to a new way of working isn't easy, but we're here to help you keep business moving. With tools for working together, even when you're apart, and dedicated 24/7 support, we'll help make this new way of working work better for you.

To learn more about our resources for making it work, visit coxbusiness.com/working or call (866) 240-4798.



Not all services are available everywhere. Learn more at coxbusiness.com. © 2020 Cox Communications, Inc. All rights reserved.



COX IS HERE FOR YOU...

Dear Rhode Island Community,

Cox Business and Cox Communications are committed to supporting you during this ever- changing environment.

We have worked with both residential and commercial customers to ensure they have all the internet, phone, and television resources they need to keep their businesses operational and children learning during the pandemic and beyond.

In response to the COVID-19 pandemic, Cox Business and Cox Communications took the FCC's pledge to Keep Americans Connected. As part of this commitment, we pledged to not terminate service to any residential or small business customer because of an inability to pay their bills due to disruptions caused by the coronavirus pandemic; we waived late fees that any residential or small business customer may have incurred because of their economic circumstances related to the coronavirus pandemic; and we opened Cox WiFi hotspots to help keep the public connected in this time of need.

For families that signed up in May, Cox extended its free Connect2Compete service, the company's low-cost internet offer for families with a K-12 student at home, until July 15. Remote service support was also extended to ensure ease of implementation while students continue to learn at home during the Coronavirus pandemic.

Cox Communications asked members of the community and school departments to nominate teachers who were emerging as heroes, in this challenging environment, in order to award them with a \$1000 technology home office makeover. After considering close to 100 nominations, the winners are: Marissa Bianco, grade 1 teacher, McGuire Elementary School (North Providence); Michael Carlino, math teacher, Rogers High School (Newport); and Paula MacMillin, grade 4 teacher, Cumberland Hill Elementary School (Cumberland).

Cox Communications and Cox Automotive are working together to help feed families in Rhode Island through the Rhode Island Community Food Bank with a \$25,000 donation from The James M. Cox Foundation. The grant will support local families in need during the COVID-19 pandemic.

Like many of you, we have figured out a new way of working but we still have many retail store employees and field technicians that have gone above and beyond to directly support our customers. We are so proud of them and sincerely thank them for their dedication.

We'd also like to wholeheartedly thank all the other essential personnel and businesses that have taken care of our loved ones, have continued to teach our children and have ensured supplies were available in our communities.

As we start to transition back to a "new normal," Cox Communications and Cox Business will continue to work on solutions to support our customers and the communities we serve.

Please stay safe, stay healthy, and know that Cox Business and Cox Communications are here for you.

All the Best,

Ross L. Nelson, Vice President, Cox Business

To learn more about Cox Business and Cox Communications, please go to coxbusiness.com or cox.com

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The recent COVID-19 pandemic brought on the fear of the unknown, opening concern and anxiety across our country. Safety was paramount and social distancing became new words in our vernacular. As the leader in the safety industry for over 86 years, NMC saw an opportunity to set the direction for new safety products that would facilitate new standards set by our government.

As a manufacturer of safety identification products, we understood the importance of implementing the clear guidance and instructions necessary to avoid confusion and conflict. Businesses and communities required a framework to direct their visitors and consumers on how to proceed in daily life as we adapt to this "new normal".

I am incredibly proud of the NMC team for anticipating the needs of local businesses that are now responsible for implementing the guidelines set forth by state and federal leadership. The ability to pivot and collaborate as a team to generate COVID-19 safety ideas was truly remarkable. Their predictions for what small, medium, and large businesses would need provided a sense of relief for these entrepreneurs and their customers.

All around the country, businesses continue open to the next phase but with the same mantra we've had since Day 1, putting safety first. NMC is proud to be among other leading companies that share the same vision and motivation. It is our hope that we can all continue to support our local communities who have been impacted by this pandemic and help get our local and national economy back up and running.

At NMC, the best is yet to come.

Sincerely,

Michael Black President National Marker Company

The last few months have reminded us how fragile it all can be.

How much we truly depend on each other.

How there is no part of our community that matters any less than any other.

There has been tragedy. There has been fear. There has been anger.

But that is not all there's been.

There has been resilience. There has been ingenuity.

There has been optimism.

And that's why even though it can be fragile, we have not broken.

We have showed up for those who depend on us.

And we have stood up for those who need us.

Yes, the last few months have been tough.

But so are we.

We love you Rhode Island.





Well, there's no getting around it: 2020 hasn't been a normal year. It's been challenging, both from a broad economic standpoint and on a more personal, day-today level. It's been difficult, it's been at least a little bit stressful, and – considering we're only halfway through it – it's been long.

But we're getting through it. We're looking out for one another, we're learning new tricks, and we're trying our best to get a little bit better every day. We're adapting to these "unprecedented times," because that's what we do.

Navigant Credit Union's roots in Rhode Island's business community proudly stretch back more than 105 years, and if we've learned anything over the course of our history, it's this: Rhode Islanders are resilient. During this crisis, that sense of resilience has never been more pronounced.

We've all played our part to navigate the past few months. As an essential Rhode Island business, Navigant Credit Union played its part by creating new policies that allowed us to keep our branches accessible, while keeping our employees and members safe. We doubled down on our commitment to digital tools like online banking, and we did everything we could to help thousands of our members through the process of applying for and obtaining much-needed financial relief.

We are certainly proud of our team's response to this crisis, but, more importantly, we're truly inspired by everybody else's. To the frontline medical professionals and first responders who have worked around the clock to save lives; to the essential employees who have continued to report to work; to the small business owners who were forced to overhaul their business plans on a moment's notice; to the educators who needed to figure out how to teach a classroom full of students over a computer screen; and to anyone who has made the sacrifice to stay home, to wear a facemask, or to make it through another video conference with their coworkers: Thank you.

Thank you for your resilience, and thank you for proving, time and time again, that Rhode Islanders can get through anything.

As the statewide economy progressively reopens, we're starting to find that semblance of normalcy we've all missed. Indeed, soon enough, we will once again be living through decidedly precedented times.

In the meantime, if there's anything we at Navigant Credit Union can do to help, please don't hesitate to give us a call.

Be Well,

Gary E. Furtado President/CEO Navigant Credit Union





TO OUR RHODE ISLAND BUSINESS COMMUNITY,

At times such as these we are fortunate that "resiliency" is woven into the very fabric of Rhode Island. Indeed, as our state and nation continue our collective recovery, it is our support for each other that can have the greatest impact.

The Rhode Island Airport Corporation recognizes that T.F. Green and all our public airports play a critical role supporting Rhode Island's hospitality, tourism and business travel economies. Our collective road to recovery will not be brief or easy, and we expect it will be many years before we see a return to pre-pandemic levels of travel.

We remain proud of the leadership shown by our state and business community throughout this crisis, and we will continue to work with our airline and public health partners to promote safe travel for all.

Yet the choices Rhode Islanders make at this time can make all the difference as airlines begin to choose where and when to restore routes and service. When you #ChoosePVD rather than other regional options, you send a clear message to the airlines that Rhode Island is making a thoughtful choice to "Fly Local" even if that choice requires connecting flights.

The return on your thoughtful investment will pay dividends to all who depend on Rhode Island's connections to support our local economy, and your choice will help us help you as we seek to restore passenger volume and expand travel options to the state. When you #ChoosePVD you help Rhode Island. And as you lead, others will follow.

We thank you for your patience and support, and know that having navigated the storm together, we will be even stronger – together.

Iftikhar Ahmad

Iftikhar Amad President and CEO Rhode Island Airport Corporation

Giving changes everything

There isn't anyone in our community who has not been touched by the COVID-19 crisis. That's why we launched the COVID-19 Response Fund.

We are humbled by the generous companies, individuals, and families across the state who have already donated \$8.5 million to help our nonprofit partners provide Rhode Islanders with food, housing, and health care.

To see the full list of donors or to donate yourself, visit <u>rifoundation.org/covid19donors</u>



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It goes without saying that times have changed dramatically here in Rhode Island – and around the world – over the last few months. We are in the midst of an unprecedented health and economic crisis brought on by the COVID-19 pandemic. We also hear, and must act on, the renewed call to address centuries-old, ingrained, systemic racism. As Rhode Island's community foundation we are poised to respond in times like these, as both immediate and long-term needs present themselves. The Foundation's growth and impact over the last 104 years has prepared us to do so with you.

In fact, at the end of 2019, total Foundation assets stood at approximately \$1.1 billion and our investment return for the year was 18.6%, bringing our 10-year average return to 8.5%. While there is volatility and uncertainty, the kind of growth we saw in 2019 will undoubtedly help to propel us forward.

In partnership with visionary and committed donors, we were able to raise \$47 million dollars in 2019, and awarded a record \$56 million in grants to over 2,000 nonprofits doing great work meeting needs in the community. Since mid-March of this year, our attention has been focused on working with philanthropic Rhode Islanders to raise funds to respond specifically to the COVID-19 crisis – raising more than \$6.5 million for a response fund in less than three months, and immediately using those funds to make over 300 grants to local

nonprofit organizations on the frontline to help fellow Rhode Islanders. Again, results that we can safely say will continue to aid the community as we work in partnership with all of you to prepare for not just a return to normal, but a better future - one where all Rhode Islanders are economically secure, lead healthy lives and benefit from a high quality public education.

As Rhode Island's community foundation, we have eight core organizational values. Those values guide us as we work to meet the needs of all Rhode Islanders. And, as we write to you today, one of those values stands out as a guiding light: We are committed to addressing the underlying causes of inequity and eliminating disparities. There is so much more to do, challenges and opportunities to take head-on, and the Foundation is ready.

So, join us. We know you are with us on this journey, and are more committed than ever. Thank you, stay safe, and be well.

All the best,

Meil D. Steinberg

Neil D. Steinberg President & CEO



We're here to help keep the Rhode Island economy going.



Rhode Island Infrastructure Bank works with municipalities and local businesses to solve infrastructure issues and plan for the future - protecting and creating jobs in the process. During the pandemic, we've moved quickly to disburse over \$27 million into the economy.

If you are a local business or building owner, talk to us about how our C-PACE program can free up operating funds and preserve capital. R.I. C-PACE provides long-term, fixed rate, 100% financing for clean energy, energy efficiency, and healthy building projects.

www.riib.org



Crises are inevitable, but there is no way to know ahead of time what form they will take. You can anticipate and prepare for likely challenges, like hurricanes, fires or computer hacks. The great challenge of the COVID-19 pandemic, however, was the speed with which this highly unlikely event reached crisis status.

The best time to prepare for an "unknown" crisis, like COVID, is before it happens, and a large part of optimal preparation is sound and up-to-date organizational guiding principles. At the Infrastructure Bank, our commitment to recruiting and training a first-class team of professionals that adapted quickly to the crisis was at the core of our ability to continue to serve the people of Rhode Island.

The importance of supporting jobs and payrolls in the current economy makes it even more essential that the Bank continue to innovate and cut through red tape to make infrastructure projects a reality. To do this, we work with municipalities, quasi-state agencies, local utilities, businesses and building owners to accelerate infrastructure investments that plan for the future protecting jobs and paychecks in the process.

Throughout the pandemic, we moved quickly to disburse over \$27 million into our economy to support municipalities, their contractors, vendors, and employees. We continue to prioritize new investment to support jobs and workforce development and are proud to have supported 2,700 jobs this year.

Infrastructure never takes a remote day and our current environment renders urban living spaces, green infrastructure and clean water even more important. Recently, we helped several communities replace contaminated drinking water systems, upgrade wastewater facilities, replace roads, create urban green spaces, and plant trees to improve air quality. Projects have also incorporated 21st-century-jobs training for the State's youth and adults.

Local businesses and building owners have been severely affected by COVID-19. In recent weeks, we have been speaking with them about our C-PACE program, a financing tool that can free up operating funds and preserve capital. C-PACE provides long-term, fixed rate, 100% financing for clean energy and energy efficiency projects. Perhaps more importantly, C-PACE can also finance investments to make buildings healthier for employees and tenants. To date, the program has created \$15.5 million in cash-savings for Rhode Island businesses from reduced energy consumption.

While the COVID crisis lingers, events across the country highlighted a different kind of crisis - one that has simmered for centuries and goes to the heart of who we are as a society. Strong infrastructure creates an environment where opportunity can flourish, but without a fair and just society, we will never achieve our full potential. As a nation, we need to do better. At RIIIB, we are committed to diversity and fairness, and are prepared to do our part to work with the community to achieve it.

We look forward to continue our work with all Rhode Islanders to make our state a better, more just place to live, work and play – with opportunity for all.

Jeffrey R. Diehl, CEO, Rhode Island Infrastructure Bank

Helping Rhode Island get back to business.



Look around Rhode Island these days and you'll see communities moving forward. And, as the nation's oldest community bank, Washington Trust is here to help our neighbors every step of the way. If you have financial questions — about borrowing, saving, planning for the future, or just getting back to business — ask Washington Trust. We're here to help Rhode Islanders move ahead, just as we have for the past 220 years.



800-475-2265 ~ AskWashTrust.com



There are many words we could use to describe 2020: surreal, challenging, uncertain, unprecedented ... but at the same time, inspiring, collaborative, cooperative, and hopeful. Our employees, whether working on the frontline or remotely from their home offices, have risen to the challenge presented by this pandemic, and we couldn't be prouder.

Washington Trust has been a cornerstone of the communities we serve for more than two centuries, and we take that responsibility seriously. So, when the pandemic struck, we were ready with customized solutions to help anyone, including our own team, impacted by COVID-19:

We moved non-office critical employees to work remotely to increase social distancing for our colleagues in office critical roles, and maintained our flexibility for employees who needed the time to take care of themselves and their family members.

Despite limiting lobby usage in our branches, our employees remained connected to their customers by phone and email, and made sure they had the tools they needed to manage their money quickly and securely through our digital banking platforms.

We made temporary adjustments to consumer and mortgage lending products to make them more affordable and accessible to existing customers, and supported the Small Business Administration (SBA) Paycheck Protection Program for both customers and non-customers.

For the past several months, Washington Trust has fundamentally transformed the way we serve our customers, while skillfully maintaining the personalized service for which we are known. And, although every element of service "before" has been transformed in ways we never conceived of just a few short months ago, our branch, mortgage and commercial departments have been on-site processing and closing loans in historic numbers.

During this time of social distancing, we have found that the human connection is now more important than ever. Although technology allows us to do many things remotely, personal contact and communication have become paramount in keeping people healthy and safe – personally, professionally and, most importantly, financially. Whether with employees, customers, or other members of the community affected by the COVID-19 crisis, we now know how much it matters to share helpful information – and, also to just listen. We urge everyone to take the time to reach out across your communities, and to support one another through this challenging period.

As a Bank, Washington Trust has weathered many storms throughout our 220-year history and has always been there for our customers and communities during difficult times. During this crisis, we have collectively brought our customary high standard of care, for our customers, for our communities, for each other, and for our shareholders, to a new height. On behalf of everyone at Washington Trust: we're here to serve, we're here to help, and you can count on us today, tomorrow and well into the future. We look forward to seeing you in person in the days ahead, and a heartfelt thank you for trusting us with your business.

Edward O. "Ned" Handy Chairman & CEO

Mark K. W. Gim President & COO



NOMINATION DEADLINE JULY 1ST | APPLICATION DEADLINE JULY 8TH

PBN IS NOW ACCEPTING NOMINATIONS FOR OUR LEADERS & ACHIEVERS AWARDS.

25 Leaders and Achievers^{*} will be recognized for their notable success and strong leadership both in their fields and to the region. Honorees will be chosen based on their long-standing commitment to the business community as well as a sustained demonstration of leading others, community service and mentoring.

Now, more than ever, is the perfect time to recognize those company executives and business owners who are going above and beyond to lead their organizations through the toughest of times.

*Nominees should be over 55.



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