

## Howard joins The Village Bank as vice president of commercial lending

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According to Kenneth Brennan, president and CEO of The Village Bank, Robert Howard Jr. has joined the bank as vice president of commercial lending.

In his new position, Howard will report to Andrew Franklin, senior vice president of lending, who directs the bank's commercial, residential, and consumer lending activities. Howard will be responsible for managing and expanding the bank's commercial and business relationships.

Howard brings with him over 30 years of financial services experience, including senior executive positions in commercial banking.

He was most recently senior vice president -commercial lending with Citizens Union Savings Bank. His experience also includes community bank commercial lending positions with Bridgewater Savings Bank, as vice president - commercial loan officer.

His experience also includes community bank commercial lending positions with Bridgewater Savings Bank, as vice president - commercial loan officer, and Slade¹s Ferry Trust Co., as vice president - senior commercial lending officer. Earlier in his career, he served as president of Venture Advisory Services, heading a team of small business merger and acquisition consultants. He also worked in the area of business and program development for Fortune 500 companies including State Street Bank, Textron Finance Corporation, and Prime Computer.

A Norfolk resident, Howard earned an MBA from Babson College and a bachelor¹s degree in business administration from Suffolk University. He has held board and officer roles with groups including Chambers of Commerce, Rotary International, and SEED Corporation, which provides small business assistance to start-up and developing businesses.

The Village Bank, established in 1910, is a state-chartered co-operative bank with seven full-service offices in Newton and Wayland and a Village Loan Center in Auburndale. Online banking services are offered at village-bank.com.

The Bank is a member of the Federal Deposit Insurance Corporation (FDIC) and a member of the Share Insurance Fund (SIF). All deposits are insured in full.

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