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## **Citizens Bank and RBS Citizens names Panacopoulos vice president and community development market manager**

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Citizens Bank and RBS Citizens have appointed Carmen Panacopoulos as vice president and community development market manager for Massachusetts.

Panacopoulos will focus on leveraging the bank's existing relationships with community organizations and leaders, and fostering new relationships to effectively serve the banking needs of the low and moderate-income communities of the state along with small businesses and economic development initiatives.

Panacopoulos has more than 15 years of affordable housing and economic development experience and worked as a vice president in the commercial real estate division of RBS Citizens since 2005, where she was responsible for working with both for-profit and not-for-profit developers to help encourage the financing of affordable housing in Mass.

As an active member of the community, Panacopoulos serves on the board of the Massachusetts Growth Capital Corporation, Massachusetts Housing Investment Corporation (MHIC) and the Northern New England Housing Investment Fund.

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