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## **Clements named new chairman at Essex Savings Bank**

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Rowland Ballek, chairman of Essex Savings Bank and chairman of Essex Financial Services along with bank director Cemmy Ryland have retired from their positions at the bank's annual meeting held at the Old Lyme Country Club on July 21st. Both had reached the bank's mandatory retirement age as prescribed by its by-laws.

Ballek will be succeeded by bank vice chairman Nick Clements.

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