



# New England Chapter Newsletter

## From the Chapter President

Dear RMA New England Chapter Members,



Welcome to our spring newsletter. As we turn the clocks forward in 2018, the RMA New England Chapter leadership is excited to offer a full slate of

programming covering a variety of the most relevant topics in our industry. Thank you to our Chapter sponsors – your generosity enables us to continue to provide best-in-class service to our membership at a reasonable cost.

Enclosed, you will find information on upcoming events hosted by your local New England Chapter, as well as a listing of educational courses co-sponsored by RMA Headquarters. We are pleased to announce a new Chapter initiative, the Women’s Affinity Group, which is hosting a luncheon event on Thursday, April 5th. Information on the event can be found on page two of the newsletter. Also included in this issue is our new board member spotlight, and details on the RMA’s 12th Annual GCOR Conference, being held in Cambridge, MA on April 18th and 19th.

Thank you for your continued support of RMA New England. If you have any questions or are interested in becoming active in the Chapter leadership, please don’t hesitate to contact me at 508-830-3241 or [Joseph.Herzog@RocklandTrust.com](mailto:Joseph.Herzog@RocklandTrust.com).

Joe Herzog, RMA New England Chapter President

## 2017–2018 Chapter Officers

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**Chapter Administrator:**

Julie Conroy

## Upcoming Chapter Events

### What's in Your Borrowing Base?

**Friday, March 23, 2018**

11:30 AM – 1:30 PM (Luncheon)

The Conference Center at Bentley

175 Forest Street, LaCava 300

Waltham, MA 02452

Moderator: Wayne Gniewkowski  
Principal, Crowe Horwath LLP

Panelists:  
John Hackett, Partner, Hackett Feinberg  
Paul Flynn, Jr., President, New England CDC  
Jim Shulman, Senior Credit Officer, Boston Private Bank  
Foster Fegarsky, Head of ABL Field Exam, TD Bank

Come and learn about the perils and pitfalls of relying on accounts receivable, including overlooked ineligible, perfection imperfections, credit insurance calamities and other relevant matters.

### *New Chapter Initiative!*

### Women's Affinity Group Open Forum Luncheon Hot Topics in Commercial Lending

**Thursday, April 5, 2018**

12:00 – 2:00 PM

Stoneforge Tavern and Publick House

90 Paramount Drive

Raynham, MA 02767

Panelists:  
Kristin Carvalho, President & CEO  
Milford National Bank & Trust  
Colleen Gouveia Moulton, VP Commercial Lending  
Rockland Trust  
Joan Medeiros, VP Commercial Lending  
Bristol County Savings Bank  
Maureen Walsh, SVP Credit Risk Management  
Citizens Bank

Join us for lunch and a lively panel discussion among these local women banking executives who will share

their personal career stories. Learn from these accomplished bankers how they navigated the banking industry to reach their current senior banking roles. You can expect to hear about the current lending environment generally, tips for managing your career path, and issues associated with workplace culture and gender-related bias. Sign up now and be a part of the discussion!

Visit [www.rmanewengland.org](http://www.rmanewengland.org) to register for What's In Your Borrowing Base? or the Women's Affinity Group.

### The Risk Management Association's 12th Annual Governance, Compliance, and Operational Risk Conference (a/k/a GCORXII)

**April 18-19, 2018**

Hyatt Regency  
575 Memorial Drive  
Cambridge, MA 02139

Come join with peers and colleagues to listen, learn and discuss issues associated with governance, compliance and operational risks. This conference is designed by practitioners for practitioners, and the value of the content is validated by the fact that it has sold out for the last five years! And this year's event is right in our back yard, so it is a terrific opportunity to attend for the first time.

Please visit [www.rmahq.org/GCORXII](http://www.rmahq.org/GCORXII) for more information and to reserve your place at the conference.

## Meet Our New Board Member



We are pleased to introduce you to one of our newest board members – Miriam L. Regan-Fiore. Miriam is a Senior Credit Officer at TD Bank and works on State Street in Boston. She is the primary credit approver on 3 portfolios including Middle Market and some other specialty portfolios such as not-for-profit and security alarm. She monitors and reports on portfolio quality, assists with pre-screens and structuring credits, and identifies deteriorating credits and action plans. Prior to joining TD, Miriam was in Portfolio Management at Citizens Bank in various roles including managing teams that supported portfolios in the Regional business line, Middle Market and other specialty lines of business. Miriam spent 25 years with Bank of Boston and its successor banks, holding various positions in Foreign Exchange, Loan Review and as a Relationship Manager and a Commercial Team Leader. She also spent 2 years as a Federal Bank Examiner with the OCC based in the Boston office. Miriam lives in Winthrop, MA, and has served on the local Finance Commission. She enjoys skiing, and acts as a ski instructor for Ability Plus in New Hampshire.

Our chapter presents opportunities for individuals to get involved. Chapters rely on the talents of volunteers to stage many of their programs, conduct membership development efforts, and promote the ideals of the Association. To find out more about how you can get involved in our chapter, contact: Julie Conroy, [Julie@rmanewengland.org](mailto:Julie@rmanewengland.org).

## RMA Credit Risk Certification

### Why RMA-CRC?

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills, skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA.

For more information, visit <http://www.rmahq.org/crc>.

### Credit Risk Management Audioconference Series

**March 13, 2018** – Maintaining Credit Culture in a Changing Regulatory Environment.

**April 10, 2018** - Credit Review – Increasing the Profile of the Third Line of Defense

**Time:** All audio conferences will be held at 1:00 p.m. Eastern Time (10:00 a.m. Pacific Time).

### Fees\*

**RMA Associate members:** \$120 for each audio conference (per phone line).

**RMA Professional members:** \$130 for each audio conference (per phone line).

**Nonmembers at RMA member institutions:** \$130 for each audio conference (per phone line).

**Nonmembers:** \$180 for each audio conference (per phone line).

\*Additional listeners cost \$0.

Visit [www.rmahq.org](http://www.rmahq.org) for the complete list of upcoming Credit Risk Management, Enterprise Risk Management (ERM), Operational Risk, and Regulatory Audio Conferences.

## RMA National Training Courses Held in New England

The RMA New England Chapter is cosponsoring the following open enrollment seminars.

We hope to see you at these events!

**Lending to Medical and Dental Practices** | Boston, MA, 3/12/18

**Lending to Nonprofit Organizations** | Leominster, MA, 3/22/18

**Construction Loan Management: Administering the Construction Loan Process** | Lowell, MA, 4/4/18

**Real Estate Lending Academy, Boston** | MA, 4/9-4/11/18

**Analyzing Construction Contractors** | Lowell, MA, 4/26/18

**Commercial Loan Documentation** | Brockton, MA, 5/8-5/9/18

**Business Writing for Bankers** | Leominster, MA, 5/21/18

**Asset-Based Lending for Non-Asset-Based Lenders** | Lowell, MA, 6/11/18

**Lending to Wealthy Individuals** | Boston, MA, 6/27/18

To register for any of these events visit: <http://www.rmanewengland.org/pages/events.html>

For additional information on any of RMA's course offerings, please visit us on the Web at [www.rmahq.org](http://www.rmahq.org).

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