



FOR IMMEDIATE RELEASE

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Leonardo Ramos Joins Columbia Bank as Senior Vice President, Head of Mortgage Sales

(FAIR LAWN, NJ MAY 27, 2022) - Columbia Bank ('the Bank") is pleased to welcome to its team, Leonardo Ramos, the new Senior Vice President, Head of Mortgage Sales, effective immediately. Mr. Ramos brings to Columbia Bank, a wealth of mortgage experience and knowledge, along with a deep understanding of mortgage strategy, systems implementation, and community development.

Mr. Ramos will be responsible for expanding Columbia Bank's mortgage business across New Jersey and entering into the Pennsylvania and New York markets. Additionally, he will continue to support low moderate income communities in attaining greater home ownership with a mortgage from the Bank.

An established financial services leader with 22 years of banking and mortgage lending experience, Mr Ramos' most recent role was CRA Mortgage Sales Manager for Santander's retail footprint in the North East. In this position, he oversaw a team of Community Mortgage Development Officers and drove the CRA mortgage strategy for the bank, as well as the Affluent NRA strategy for Banco Santander Internacional in Miami.

Earlier in his career, Mr. Ramos had a number of occupations in retail banking including: Senior Associate in Sales, Strategy and Implementation, At Work Regional Manager, Branch Manager, Mortgage Loan Officer, Small Business Banker, Financial Specialist and Banker.

Leonardo Ramos, Columbia Bank's new Senior Vice President, Head of Mortgage Sales. Image Courtesy of Columbia Bank

To help create a better future for the communities in which he has served,
Mr. Ramos volunteers at several nonprofits in New Jersey and New York,
including the Puerto Rican Association for Human Development (PRAHD) in Perth Amboy and the Iron Bound Community
Corporation (ICC) in Newark. He served at these organizations while leading Santander's internal Latin/Hispanic Business
Resource Group for two years (Conexión).

Mr. Ramos holds an MBA from Rutgers University and a Bachelor's of Science from Lee University. In his leisure time, he enjoys painting with acrylics, an art form where he enjoys some notoriety, and traveling around the world with wife Sandra and son Andres. Mr. Ramos and his family reside in the town of Morris Plains, New Jersey.

About Columbia Bank

Founded in 1927 and headquartered in Fair Lawn, NJ, Columbia Bank has 66 full-service branch networks spanning the state of New Jersey, an asset base of approximately \$9.1 billion. Columbia Bank offers a full suite of consumer and commercial products, including online and mobile banking, localized lending centers as well as title, investment and wealth management services. For more information about Columbia Bank's complete line of products and services, visit www.ColumbiaBankOnline.com. Follow Columbia Bank on: Facebook, Instagram, Twitter, YouTube & Linked In.