

URSB Expands Management Team - Hires Head of Retail Banking, Loan Servicing Manager and BSA/Information Security Officer

CARTERET, N.J. (May 24, 2022) / PRNewswire/ - URSB, Carteret's hometown bank providing over 100 years of outstanding personalized banking service with a commitment to the community, has recently made three new additions to its management team.

James Raborn joins the Bank's management team as **Head of Retail Banking**. Mr. Raborn brings over 15 years of banking experience to URSB. His experience includes the implementation of business development and marketing strategies to promote deposit and lending growth, as well as the introduction of new retail products and platforms for consumer and business customers. Jim holds a Bachelor of Arts degree from Tulane University and a Juris Doctor degree from Rutgers University School of Law (Camden).

Having grown up in nearby Woodbridge Township, Mr. Raborn is familiar with Carteret and the surrounding communities. He currently resides in Flemington, NJ.

In addition, in March 2022, **Christine Germann** joined URSB as **Vice President – Loan Servicing Manager**. She has over 20 years of experience in loan operations and administration in the banking industry. Christine has a proven track record of supporting a bank's consumer, residential and commercial lending functions while ensuring timely responses to customer inquiries about their loans. Ms. Germann currently resides in East Windsor, NJ.

Theodore R. Kawoczka was hired in December 2021 as **Senior Vice President – BSA and Information Security Officer**. Ted has more than 30 years of experience in BSA and information technology management. He possesses vast knowledge of how customers rely on technology to support personal and business banking needs and what regulators expect of financial institutions in the areas of BSA/AML, OFAC and Cybersecurity compliance. Ted holds a Bachelor of Arts degree from Columbia University and currently resides in Yardley, PA.

Kenneth R. Totten, President/CEO and Chairman of URSB explained that "these additions to URSB's management team positions the Bank for continued growth over the next few years and ensures that the Bank will be able to continue to serve its customers from Carteret and surrounding communities with the most up-to-date suite of deposit and lending products." He added "Jim Raborn, who brings extensive banking experience in many areas to URSB, will focus on the enhancement and expansion of the Bank's retail/deposit banking services. Christine Germann is a welcome addition to our team with vast experience in loan administration who will help to ensure a high level of support for our lending customers. Ted Kawoczka, as BSA/ISO Officer, will help to the Bank comply with regulatory requirements which directly benefits the Bank and its customers."

ABOUT URSB

With over 100 years of an outstanding reputation for providing personalized service to its customers and a passionate commitment to its community, URSB, Carteret's only hometown-based bank, serves the business and personal banking needs of customers throughout Central New Jersey. The Bank's suite of products and services includes business and personal accounts, mobile banking, residential mortgages, home equity loans and lines of credit, as well as commercial mortgages for multi-family and mixed-use properties.

Online and mobile services allow secure access to accounts and provides the ease of banking at a customer's convenience. Offering high interest checking accounts and among the most competitive CD rates in the market, URSB is a modern financial institution dedicated to providing powerful financial tools to allow customers to pursue their dreams while remaining financially secure.