



Janet Raymond
Senior Vice President

25+ years of banking related experience

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Jan Raymond has held senior management positions in both the commercial and retail divisions of major New England banks over the last twenty-five years. As a Regional President at Citizens Bank in New Hampshire (whose \$160 billion U.S. parent is owned by the Royal Bank of Scotland) she successfully implemented a sales initiative that improved teamwork between commercial lenders, retail branch personnel and private bankers. Before assuming that position, she had managed private banking, headed up the bank's workout unit and been on several merger teams working with banks that Citizens had acquired.

Beginning in 2003 as Director of Community Banking for Ocean National Bank, a \$2 billion bank owned by the Chittenden Corporation, Jan was largely responsible for the integration of Granite Bank's 15 branches into the organization. In addition, she oversaw small business lending, training and marketing and chaired the bank's Asset Liability Committee.

While at Ocean she introduced the MZ BIERLY approach to business development that provided branch managers and business bankers with the strategies, tools and guidance they needed to develop more profitable accounts while strengthening the personal relationship between bankers and customers. Jan also implemented an on-boarding program for new and existing customers, a mentor program involving branch managers and commercial lenders, and a career development program for Retail Banking designed to increase job proficiency and overall job satisfaction.

A graduate of the Darden Graduate School of Banking at the University of Virginia and Rivier College , Jan has been an instructor for RMA and AIB. Her banking experience, collaborative management style and creative, problem-solving approach make her a highly effective facilitator and coach.