

Building Relationships and Communities

The First Bank of Greenwich's genuine commitment to customers and small business owners helps communities thrive.



Frank J. Gaudio, President and CEO
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“eat, breathe, and sleep customer service every day of my life,” says Frank Gaudio, President and CEO of The First Bank of Greenwich. “I’m an accountant by nature, but my passions are personal relationships and business development. That’s how I built the bank.”

Native to Westchester, Gaudio is deeply invested in the success of local businesses, customers, and the community. At The First Bank of Greenwich, Gaudio is keenly aware of his bank’s tremendous role within the community.

“We play a greater role than ever in providing critical business loans, supporting neighborhood nonprofits,

and investing back in the community,” he says. “People associate community banks with just retail banking, but we provide so much more.”

That includes a full range of services, from business banking to residential lending and commercial loans. In fact, The First Bank of Greenwich backs residential loans up to \$8.5 million, with substantially higher limits on joint venture lending. “We did 19% loan growth last year alone when all the other banks hit about 5% because they can’t match our expertise,” Gaudio says.

Personal Banking, Unparalleled Service

“On personal banking, we provide unparalleled service, hands down,” says Gaudio. While corporate banks provide a lot of products, they don’t prioritize customers like community banks do. “But when it’s time to buy a house or start a business, customers deserve help from someone who can guide them through the process.

“To be a good lender, you have to understand your customer and their needs—and that requires a one-on-one relationship,” he adds. With decades of local experience, Gaudio’s team matches

speed with longevity. All financial decisions are made quickly in-house by dedicated lenders committed to long-term partnerships.

“I make certain customers never experience routine turnover at the branches. From our branch managers to our lenders, our team has been with us a long time—so when customers come back in the future, they get personal service from a team they know and trust,” Gaudio says.

Opened in 2018, The First Bank of Greenwich’s Westchester branch provides even more opportunities to connect with the community. The bank’s advisory boards bring business owners together to learn, network, and grow, which brings more exposure to local small businesses.

Across The First Bank of Greenwich’s three area banking centers and beyond, customers can count on dedicated service and personalized banking solutions right in their community.

“So many of our customers have been with us for life. We’ve helped them open their first account, and now we’re helping them purchase a home or expand their line of credit,” Gaudio says. “We service the customer relentlessly. That’s our mission, and it’s why our bank is so successful. If you’re looking for a relationship with someone who will be by your side as you grow, we’re that bank.”



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