

Spreading the Wealth

In one of the nation's most competitive banking markets, The First Bank of Greenwich proves that personal service, responsiveness, and results matter most.

While national chains and digital-first platforms dominate with scale and speed, The First Bank of Greenwich wins by staying personal. At The First Bank of Greenwich real people answer phones; clients are greeted by name; and when something needs attention, the bank president's direct number is available and ready to call. This kind of access is rare in modern banking, but in the high-pressure markets of Fairfield and Westchester Counties, where expectations run high and competition is fierce, The First Bank of Greenwich has earned a loyal following by prioritizing relationships, showing up for the community, and delivering on every promise.

"My goal is to be helpful, honest, and do my best," says Frank J. Gaudio, president and CEO. "Luckily, I work with people who care deeply, support one another, and take pride in what they do, and that makes all the difference. Yes, we



Frank J. Gaudio
President and CEO

have all the tech the big banks have, but we've never lost our personal touch. That's what sets us apart."

Actions Speak Louder Than Words

A longtime resident of Westchester, and with more than three decades of banking experience in the area, Gaudio's relationships, instincts, and on-the-ground presence give The First Bank of Greenwich an edge most banks simply can't replicate. Plus, with branches in Cos Cob, Stamford, and Port Chester, The First Bank of Greenwich serves some of the most diverse, discerning, and demanding banking regions in the country. While clients range from multigenerational business owners to first-time homebuyers, they share a desire for fast answers, flexible solutions, and bankers who genuinely care.

"Some clients want to do everything remotely, and that's fine," says Gaudio. "But others want to walk in, sit down, and talk to someone who actually knows their name. We're here for both."

Care like that extends beyond banking, as the team supports 38 local nonprofits, leads school supply drives, sponsors arts programming, and consistently shows up for causes that strengthen the neighborhoods they serve.

An overwhelming sense of commitment to personal service also extends to every part of the business, including lending. Since Gaudio stepped in as president in 2014, the bank has significantly expanded its loan capabilities, regularly financing deals of up to \$10 million and beyond.

One standout moment was when Gaudio invited the owner of a local ice cream shop to join the advisory board. The owner showed up at the first meeting in a suit, with his grandsons by his side, and mentioned that no one had ever asked for his opinion before. However, making people feel valued and seen on a daily basis is what this bank is all about. Raised in a family-run retail business, Gaudio learned early that customer loyalty isn't built on convenience but rather earned through consistency, empathy, and showing up when it counts—no matter how big or small the need.

Looking ahead, he emphasizes that customer service will always be a top priority, and in doing so, The First Bank of Greenwich will remain a leader in an ever-evolving market. *"When someone's navigating a challenge, financial or otherwise, we don't walk away. We show up, we figure it out, and we stay with them until it's solved,"* Gaudio concludes.



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