

## SPEAKER PROFILES



**Emelia A.S. Galdieri**  
Bank Commissioner  
State of New Hampshire

Emelia Galdieri is the Bank Commissioner for the New Hampshire Banking Department. She has worked for the Department since June of 2012; first as a hearings examiner for the Consumer Credit Division, later becoming legal counsel, and then deputy commissioner. Prior to working at the Department, Emelia served as senior law clerk for the New Hampshire Superior Court. In that role she worked closely with many Superior Court judges, including the Honorable James D. O'Neill, III and the Honorable Tina L. Nadeau, supervised all Superior Court law clerks, and drafted legal opinions.

Emelia is a life-long New Hampshire resident. She received her bachelor's degree from the University of New Hampshire and her juris doctor from the University of New Hampshire Franklin Pierce School of Law.



**David L. Thomas**  
President and CEO  
EPG, Incorporated

As CEO and President, Dave Thomas leads the EPG, Incorporated team with providing investment advisory and strategic consulting services to community-based financial institutions and select high net worth private clients. For over 30 years, Dave has worked closely with CEO, CFO, and senior leadership teams, creating clarity and building and implementing actionable balance sheet strategies. His and EPG team's collective specialized knowledge guides client understanding of the environments they operate in, the investment markets utilized, and creating balance sheet strategy that meet business and risk management goals.

Mr. Thomas' career includes private investment and community based financial institution advisory with National bank of Detroit, Merrill Lynch, and EPG, Incorporated. Mr. Thomas presents extensively to community bank board of director groups and community bank associations. He is a graduate of the University of Notre Dame and is active with a variety of New England based community and non-profit organizations.



**Ryan Hale, IOM**  
VP/Government Relations  
NH Bankers Association

After graduating from Keene State College in 2000 with a BS in Safety and Health Management, Ryan joined the NH Hampshire Automobile Dealers Association (NHADA) where he spent 18 years advocating for the industry. In 2013, he began his government relations career where he assisted in a major overhaul of the dealer franchise law and workers compensation reform. In 2018, he joined the NH Bankers team as Government and Member Relations Manager before becoming the Vice President of Government Relations in 2019 which is the position he currently holds today. Ryan achieved his Institute for Organizational Management (IOM) designation in 2018 which is a rigorous 4-year program for association and chamber executives, hosted by the US Chamber of Commerce.



**Sharon A. Zacharias**  
SVP, Human Resources Director  
First Seacoast Bank

Sharon has more than 25 years of dedicated experience in the human resources field. She joined First Seacoast Bank in June of 2018 and is responsible for talent and benefits management, employee engagement and retention, cultivating a positive culture in the workplace and developing best practices in human resources.

Prior to joining First Seacoast Bank, Sharon held senior leadership positions in human resources at regional and national institutions. Sharon is currently a member of the First Seacoast Bank's Compensation and Personnel Committee, the NH Bankers Association Human Resources Group, the Society of Human Resources Management and several other human resources affiliate organizations. Sharon also dedicates her time to the Dover Children's Home as the Vice Chair of the Board of Directors and also serves as the Chair of the Personnel Committee.



**Cherie Boudreau**  
Human Resources Administrator  
First Seacoast Bank

Cherie Boudreau is an experienced, versatile human resource leader and benefits management professional with more than 25 years dedicated to the field of Human Resources. Cherie joined First Seacoast Bank in September of 2015 and is currently responsible for all functions related to payroll and benefits administration in addition to playing

an integral role in supporting the HR Director with initiatives to support the Bank's goal of employee engagement, development and retention.

Before joining First Seacoast Bank, Cherie served as Director of Human Resources for Delta Ambulance, a Maine EMS Agency and prior to that held Human Resource leadership positions with Bath Savings Institution. Cherie is a member of Dover Mental Health Alliance and serves on several committees at First Seacoast Bank.



**Bradford C. Paige**  
President & CEO  
Kennebunk Savings Bank

Brad Paige is celebrating his 25<sup>th</sup> anniversary with Kennebunk Savings, joining the Bank in 1998 and being appointed President and Chief Executive Officer in 2009. He is a graduate of Kennebunk High School and St. Lawrence University and is an honors graduate of the New England School of Banking at Williams College.

Brad has served on the boards of a number of non-profits over his career; he currently serves on the Futures Board of Northeast Passage at UNH, the board of SOS Recovery Community Organization in Dover, NH, and is pleased to be joining the newly formed Maine Recovery Friendly Workplace Advisory Board.

Brad believes deeply in the value of community and community banking, and is proud to be a part of a purpose-driven organization that is focused daily on its mantra that helping one another is always the right thing to do.



**Shannon Prescott, CWCA, COSS**  
Director of Risk Control  
The Richards Group

Shannon is the Director of Risk Control at The Richards Group, serving Business Insurance clients with employment practice compliance and safety program evaluation and implementation, helping them achieve compliance with OSHA, DOT and DOL regulations. In addition, she provides First Aid/CPR courses and Mental Health First Aid courses.

Shannon is a licensed Property & Casualty Producer, a Certified WorkComp Advisor, a Certified Occupational Safety Specialist and is an Authorized OSHA Outreach Trainer for General Industry and Construction courses.

Shannon serves on the VT Safety & Health Council and is also an active member of the Massachusetts based, Franklin County Young Professionals, currently serving as the organization's Chairperson.



**Amy K. Bassett**  
District Director, NH District Office  
U.S. Small Business Administration

Amy K. Bassett was appointed as district director of SBA's New Hampshire district office in December of 2020. Prior to her appointment in New Hampshire she served as the SBA district director in Maine.

In her role as district director, Ms. Bassett is responsible for leading the New Hampshire SBA team in the delivery of SBA's financial assistance, entrepreneurial development and contracting programs throughout the state. Key to the delivery of programs and services is the close collaboration she helps foster with lending partners, SBA resource partners, economic development professionals and local and state entities.

She began her career with the SBA in the New Hampshire district office in 1990 and held a variety of positions during her time with that office. She is a NH native and proud graduate of Plymouth State College.



**Robert Francis Clifford, III**  
VP Data & Business Intelligence Officer  
NH Mutual Bancorp (NHMB)

Robert is responsible for developing an overall data strategy for NHMB and its affiliate organizations with the end goal of leveraging data as strategic assets for decision making.

Robert spent 15 years at the Federal Reserve Bank of Boston in Research, Supervision and Regulation, and most recently creating and leading their Data & Analytics department. He was also the Head of Analytics for the Main Street Lending Program, the Federal Reserve's emergency lending facility developed in response to the pandemic.

In his free time, Robert enjoys volunteering for the United Way. He is an avid outdoorsman, pursuing skiing, running, camping and hiking; and, he is working on completing all 4,000 footers in New England, known as the *67 NE*.



**Thomas W. Grottke, CPA**  
Member Managing Partner  
The NBS Group, LLC

Tom has nearly 38 years of professional experience working in the banking industry as a consultant, executive/Board advisor, and auditor. Mr. Grottke leads The NBS Group, LLC delivering strategic, technology, and operational consulting services to community-based and regional banks and credit unions.

Tom recently led Crowe LLP national Financial Services Performance Improvement Consulting practice from 2018 to 2023. Prior to Crowe acquiring his own bank advisory services practice, The NBS Group, in 2018, he led a northeast regional consulting practice focused on community and regional based financial institutions provided strategy, technology, and operational consulting services 2002 to 2018. Prior to starting his own practice in 2002, he was the Lead Advisory Services Partner on hundreds of banks, thrifts, credit unions, and investment services companies with his previous employers KPMG LLP (1995 – 2002) and Arthur Andersen & Co. (1985 – 1995). Tom's most senior positions with his previous employers were: Managing Director at Crowe, Advisory Services Partner at KPMG, and Senior Manager at AA&Co.

**Publications and Speaking Engagements:**

Tom has published numerous articles, been quoted often in industry press, and spoken many times over the last 30 years on bank technology planning, strategy, performance, and other industry topics. He has been a speaker for Crowe, RMA, FMS, ABA, BankDirector, and the Illinois, Indiana, Pennsylvania, Massachusetts, New Jersey, New York, and Connecticut state banking associations. He has been a keynote speaker with bank technology providers Abrigo, COCC, nContract, Open Solutions (acquired by Fiserv), and at regional Fiserv conferences. He also has spoken multiple times to accounting and business organizations and students at UCONN, Clemson University, Bryant University, and Southern, Eastern and Central Connecticut State Universities.

**Education & Certifications:**

- Bachelor of Science, Accounting
  - University of Connecticut | Storrs, Connecticut
- Certified Public Accountant – Connecticut (CSCPA)