

# Ronald J. Rioux

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## Experience

- 1993 to present **PRESIDENT, CHIEF EXECUTIVE OFFICER**  
**St. Mary's Bank**, Manchester, New Hampshire; a \$645 million community credit union—the first established in the United States in November 1908.
- President, Riverside Financial Services, Inc.; a credit union service organization, wholly owned by St. Mary's Bank
- 1992 to 1993 **VICE PRESIDENT, First Deposit National Corporation**, a \$2.5 billion consumer lending services company head quartered in San Francisco, with two affiliate banks in New Hampshire: First Deposit National Bank in Tilton, and First Deposit National Credit Card Bank (*now Providian Bancorp*) in Concord. A wholly-owned subsidiary of Capital Holding Corporation. Provided financial consulting services to business as a loaned executive to the New Hampshire Department of Resources and Economic Development and the Governor's Office.
- 1992 to 1993 **EXECUTIVE DIRECTOR, Winisquam Community Development Corporation**, Tilton, New Hampshire; a loan guarantee program funded by First Deposit National Bank of Tilton, New Hampshire.
- 1991 to 1992 **CONSULTANT, RJR Consultants**, Exeter, New Hampshire; a banking and financial services consulting company that I organized in 1991. Client list included:
- State of New Hampshire
  - New Hampshire Department of Resources and Economic Development
  - New Hampshire Bankers Association
  - Southeast Bank for Savings
  - First Deposit National Bank
  - First Deposit National Bank Credit Card Bank (*now Providian Bancorp*)
- 1976 to 1991 **SENIOR EXECUTIVE VICE PRESIDENT (1989 - 1991)**  
**Consumer Banking Division**  
**Fleet Bank-NH**, Nashua, New Hampshire (*formerly Indian Head Banks, Inc.*), a \$1.8 billion full-service statewide commercial bank; a wholly-owned subsidiary of Fleet/Norstar Financial Group. Administered the consumer banking function of a 36-branch office network and ATMs, including consumer deposits and loans, residential mortgages, credit cards, home equity loans, business loans, private banking, student loans, marketing, public relations, and community reinvestment activity.  
**PRESIDENT & CHIEF EXECUTIVE OFFICER (1983 - 1989)**  
**Indian Head Bank & Trust Company**, Portsmouth, New Hampshire; \$400 million full-service commercial bank operating under a five-affiliate bank holding company structure.  
**EXECUTIVE VICE PRESIDENT, CHIEF ADMINISTRATIVE OFFICER (1978 - 1983)**  
**Indian Head Bank & Trust Company**, Portsmouth, New Hampshire  
**VICE PRESIDENT, Lending Division (1976 - 1978)**  
**Indian Head Bank of Exeter**, Exeter, New Hampshire; a \$65 million full-service bank.

1972 to 1976 **VICE PRESIDENT & CASHIER**  
**National Bank of Lebanon**, Lebanon, New Hampshire

1968 to 1972 **LOAN OFFICER**  
**Bank of New Hampshire**, Nashua, New Hampshire

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## Education

- B.S., Business Management, cum laude, Southern New Hampshire University (*formerly New Hampshire College*)
  - Additional course work at Saint Anselm College and Rivier College
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## Community Affiliations

- Founding member and past Chairman of the **NHCUL Community Outreach Committee**, which in October 2003 launched a five-year, \$35 million commitment from a pool of lendable funds from the state's credit unions to help N.H. residents facing hard financial times. Assistance will be offered in the form of emergency loans up to \$500 for payment of utility bills or medical needs and home ownership loans up to \$150,000 through local community housing agencies and community aid organization in finding residents who are qualified to apply.
- One of the founders of **America's Credit Union Museum Foundation**, which owns and operates *America's Credit Union Museum* in Manchester, N.H.; currently serves as Vice Chairman. The museum details the credit union movement in the United States and is located at the site of the first U.S. credit union established in 1908. The building also provides meeting space for use by credit unions for training sessions, educational seminars, strategic planning meetings, etc.
- Chairman of the **NHCUL Federal & State Legislative Activities Committee/PAC Committee**
- Advisory Board member of the **Manchester Community College**
- Trustee of **RiverWoods of Exeter**, a not-for-profit, continuing care retirement community
- Board member and Treasurer of **Catholic Medical Center**
- Member of the **Catholic Diocese Finance Council**
- Member of the **Catholic Diocese Long Range Planning Commission**
- Vice Chairman of the Board of **New Hampshire Catholic Charities**
- Past Chairman of the **New Hampshire Credit Union League (NHCUL) Board**
- Former member (2004-2007) of the **CUNA State Credit Union Subcommittee**, addressing consumer regulatory issues as they apply to state chartered credit unions on a national level.
- Former member, **CUNA Renewal Committee**, to consider recommendations regarding the governance structure of CUNA and their overall mission in serving member credit unions. One of 12 members this past year; meets once every five years.