



JAMES J. CARPENTER

JANET JONES

James J. Carpenter

Senior Executive Vice President and Chief Lending Officer
New York Community Bank

Carpenter began his banking career as a branch manager and commercial leader at American Savings Bank. In 1991, he joined Columbia Federal Savings Bank, which later became known as CFS Bank. Carpenter was senior vice president in charge of commercial real estate lending in 2000 when the bank was acquired by New York Community Bank. Prior to banking, Carpenter was a group credit and mortgage life insurance sales representative for the Beneficial Insurance Group and Minnesota Mutual Life.



JANET RYTEL

NEIL SEIDEN

Janet Jones

Director of Nonprofit Strategies
Synergy Wealth Strategies

Jones is now to the nonprofit strategies division at the Smithtown financial advisory firm. Jones brings diverse experience working with local nonprofit organizations to her new position. Most recently, she was development director of the Westhampton Beach Performing Arts Center. Prior to that, she was Verizon's director of community affairs for Long Island, administering the Verizon Foundation's program in Nassau and Suffolk counties. Jones serves on the board of directors for the Middle Country Library Foundation.

Janet Rytel

Vice President, Branch Manager
Gold Coast Bank

Gold Coast recently named Rytel vice president and branch manager of its Islandia location. Rytel has spent 30 years in banking, focusing on commercial branch banking for more than a decade. She was most recently assistant vice president/branch manager for New York Commercial Bank in Islandia and previously served as branch manager for Chase Manhattan Bank in Bay Shore. In her new role, Rytel's primary responsibility is serving as a key contact for business owners, corporate management and the professional community.

Neil Seiden

Managing Director
Asset Enhancement Solutions

A certified public accountant with more than 25 years of accounting experience, Seiden has served as a chief financial officer for companies with annual sales ranging from \$5 million to \$90 million. In his role with Fort Washington-based Asset Enhancement Solutions, Seiden provides investment banking and consulting services to help clients solve unfavorable challenges such as operational, financial or liquidity issues, or positive challenges such as satisfying opportunities for rapid growth and expansion. The firm has arranged more than \$175 million in financing for both public and private companies in a variety of industries.

Peter Smith

Independent Registered Representative
Raymond James Financial Services

Smith is branch manager of his Melville independent office of Raymond James Financial Services, a firm he partnered with in 1984. With more than 36 years of financial planning, insurance and investment management experience, Smith works mainly with individuals and closely held businesses. One of his areas of concentration is the wine industry on the North Fork and in Northern California, along with the agricultural industry in his native Vermont. He is a member of The American Business Association, Vistage International and the Long Island Business Development Council.

Ralph D. Spencer Jr.

Vice President of Consumer Lending
Suffolk Federal Credit Union

Suffolk Federal in Medford recently brought Spencer on board as vice president of consumer lending. Spencer, who has close to 30 years of lending and retail banking experience, was most recently the director of development for Veriana Networks Inc., a financial company in Marion, Ind. Prior to that, he was vice president of retail lending for Mutual Bank, also in Marion. In that role, he was responsible for consumer loans and mortgages.



PETER SMITH

RALPH D. SPENCER JR.