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**CLINTON SAVINGS BANK HIRES LORI KOWAL AS
VICE PRESIDENT, COMMERCIAL LOAN ADMINISTRATION**

(CLINTON, Mass., January 21, 2025) – Clinton Savings Bank welcomes Lori Kowal as Vice President, Commercial Loan Administration. Ms. Kowal joins the Bank from Bay State Savings Bank in Worcester, MA. She comes to Clinton Savings Bank with over 30 years of experience at various community banks across Massachusetts.

Lori will be responsible for monitoring and managing all aspects of the commercial lending area including loan closings and bookings as well as maintaining all commercial loan policies and procedures to ensure adherence to compliance regulations.

“We are thrilled to have Lori join our Commercial Lending team. We have long believed that the knowledge that our team has, along with easy access, and remarkable service position Clinton Savings Bank apart from other Commercial Lenders. We are excited for Lori to share that mission, and expand on it,” said Robert Rivard, SVP, Senior Commercial Lending Officer.

Lori resides in Spencer, MA.

About Clinton Savings Bank

Established in 1851, Clinton Savings Bank is among the oldest mutual community banks in Massachusetts with more than \$743 million in assets. Clinton Savings Bank (CSB) offers [business](#) and [consumer](#) banking, through six full-service branches in [Berlin](#), [Bolton](#), [Boylston](#), [Clinton](#), [Shrewsbury](#), [Sterling](#), [West Boylston](#) and as a member of the [Allpoint](#) network access to over 55,000 ATMs. CSB also provides [mobile and online banking](#). For more information, please visit [clintonsavings.com](#)., Facebook, Twitter or Instagram.



LORI KOWAL, VICE PRESIDENT, COMMERCIAL LOAN ADMINISTRATION