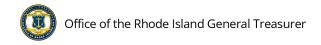


2024 Annual Report



#### **MISSION**

To promote economic growth and financial security for all Rhode Islanders.

#### **VISION**

To protect the State's assets through sound investments, strengthen the State's financial position by operating with greater transparency and accountability, and ensure that all Rhode Islanders can benefit from Treasury's exceptional performance and initiatives.



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#### Thank You

As General Treasurer, I am focused on protecting and growing the state's assets and helping all Rhode Islanders create and develop a strong financial foundation. From ensuring that our investments grow at a healthy and sustainable pace, to improving the State's bond rating, to expanding and creating programs that have a positive impact on Rhode Islander's pocketbooks in the years ahead. Despite progress, many of our neighbors struggle with inflation, cost of living increases, and other economic challenges. This is why I have centered my efforts over the past year around helping more Rhode Islanders build and maintain wealth.



I am pleased that we continue to reunite thousands of Rhode Islanders with millions of dollars in previously unclaimed property, provide monetary support to hundreds of victims throughout the state, and promote financial education in our schools. This past year we also took bold steps towards the implementation of new programs that will help Rhode Island families earn and save more money.

In 2024, the Pension Advisory Working Group that I convened at the legislature's request completed its work and published its findings assessing the impact of the 2012 pension reforms. This report guided the General Assembly as they crafted, reviewed, and ultimately passed a series of changes to the state's pension system that will benefit active and retired members of the Employees' Retirement System of RI (ERSRI).

This past October, I was proud to announce a new medical debt relief program that will help thousands of Rhode Islanders abolish their outstanding medical debt. In November, I announced a strategic partnership with the State of Connecticut, an important first step towards implementing RISavers. This program will offer individual retirement accounts to the 40% of Rhode Islanders in the workforce who are not offered a retirement savings program at work. These two initiatives have a simple goal: to help individuals keep more of the money they earn so they are prepared for a comfortable retirement in the future.

I'm proud of our Treasury team and confident we'll continue to grow the state's assets and help Rhode Island families build wealth. We have a great team and strong partnerships across government, private, and non-profit sectors. I thank the General Assembly and all of you for supporting our efforts. Best wishes in the year ahead.



#### Investments

ERSRI's defined benefit investment portfolio holds nearly \$12 billion (as of December 2024) in pension assets and constitutes the primary source of retirement income for more than 60,000 active and retired teachers, first responders, and state and municipal employees. These funds are managed by Treasury's investment team under policies set by the State Investment Commission (SIC).

In 2024, the State's portfolio maintained a positive growth trajectory, demonstrating strong long-term performance. As of June 30, 2024, the defined benefit pooled trust demonstrated a 10.5% net investment result, outperforming the benchmark return of 9.7%. The pooled trust's 3-year performance demonstrated a 5.8% net investment result, outperforming the benchmark return of 4.4%. The portfolio closed FY2024 with \$11.4 billion in assets, the highest fiscal year-end asset value in the State's history.

Because ERSRI's defined benefit system pays more in benefits each year than it receives in contributions, Treasurer Diossa has made it a priority to monitor and optimize the portfolio's ability to withstand economic downturns and sustainably meet its benefit payment obligations.

Additionally, the SIC, Chaired by Treasurer Diossa, has been diligent in safeguarding the State's investments while ensuring long-term sustainability and growth. The SIC completed an assessment of the portfolio's strategic asset allocation in 2024 and assessed the portfolio's ability to mitigate the impact of various investment risks while meeting its long-term return objectives.

#### BY THE NUMBERS

\$11.4 B

10.5%

**71%** 

FY2024 Pension Defined Benefit Fund assets (fiscal year close all-time high)

Annualized Return

Outperformed 71% of public defined benefit pension funds with greater than \$1B in assets

## Employees' Retirement System of Rhode Island

ERSRI provides retirement, disability, and survivor benefits to state employees, public school teachers, judges, state police, participating municipal police and fire employees, and employees of participating municipalities in Rhode Island. Currently, the state pension system is on track to reach the target funding ratio by 2031.

ERSRI staff also provides counseling, customer service, and ongoing support to its more than 60,000 active and retired members.

In 2024, ERSRI was once again awarded a Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association of the United States and Canada.

In late 2023, at the legislature's request, Treasurer Diossa convened a Pension Advisory Working Group to assess the impact of Rhode Island's 2012 pension changes on retirees and active members of the system, as well as on taxpayers and other stakeholders. The Working Group held six public meetings concluding February 2024 and issued a final report at the close, which led to the introduction and passage of several legislative provisions affecting pensions.

Following those changes, Treasurer Diossa, with ERSRI Executive Director Frank Karpinski, hosted five in-person town halls throughout the state, and one virtual town hall, to help ERSRI members and the general public understand these changes.

The Working Group's report is available on ERSRI's website (www.ERSRI.org) or by scanning the QR code below.



### Pension Changes Enacted in 2024

Several provisions became effective 7/1/2024 and have been implemented by ERSRI. These include:

Eligible retirees who retired on or before June 30, 2012 will now receive annual COLA at the full calculated amount regardless of funded status;

Retirees on or after July 1, 2012 will be eligible to receive annual COLA at the full statutory amount when their respective plans reach a funded status of 75% (instead of 80%);

Active members with dates of retirement on or after July 1, 2024 will have their Final Average Salary (FAS) for retirement calculated on the highest 3 years, instead of the highest 5 years;

Active state employees employed in certain public safety positions will be eligible to retire earlier and will receive a higher benefit multiplier for service earned starting January 1, 2025.

## ERSRI Membership

TEACHERS	
Active Members:	13,497
Average Salary:	\$88,979
Average Age:	46.8
Average Years of service:	15.8
Retirees & Beneficiaries:	11,727
Average Annual Benefit:	\$46,636
Average Retiree Age:	75.6

STATE EMPLOYEES		
Active Members:	11,235	
Average Salary:	\$77,020	
Average Age:	48.8	
Average Years of service:	12.9	
Retirees & Beneficiaries:	11,336	
Average Annual Benefit:	\$33,285	
Average Retiree Age:	75·²	

PUBLIC SAFETY	
Active Members:	1,998
Average Salary:	\$82,180
Average Age:	40.2
Average Years of service:	12.2
Retirees & Beneficiaries:	13,66
Average Annual Benefit:	\$40,904
Average Retiree Age:	64.4

MUNICIPAL EMPLOYEES		
Active Members:	6,228	
Average Salary:	\$50,056	
Average Age:	50.4	
Average Years of service:	10.7	
Retirees & Beneficiaries:	5,521	
Average Annual Benefit:	\$17,879	
Average Retiree Age:	74.5	

### Cash Management

Treasury's Cash Management Team provides daily liquidity services for Rhode Island's various operating funds across all departments. At any given point during the fiscal year, state accounts can hold substantial amounts of available cash - as much as \$3.5 billion. The Cash Management Team manages the short-term investment of these funds to generate additional revenue for the State.

At the Treasurer's direction, the Cash Management Team transferred nearly \$1 billion into U.S. Treasury and Agency notes to take advantage of historically high yields. From January to November of 2024, this program achieved a total return exceeding \$47 million, while reducing the portfolio's risk profile.

The Cash Management Team also engaged in a comprehensive review of all internal systems to increase efficiency and more effectively track the State's cash flows to be better prepared to adjust to changing market conditions, and departmental demands.

\$47M

Total revenue generated in 2024 through U.S. Treasury notes

#### **Business Office**

Treasury's Business Office is tasked with ensuring that Rhode Island's financial operations remain secure, efficient, and effective. The Office prints and distributes all checks on behalf of Rhode Island, including state payroll checks, vendor payments, and associated reporting.

In FY2024, the Business Office processed and distributed close to 150,000 vendor and unclaimed property checks totaling \$568 million, serving as a liaison between state agencies and financial institutions. The Business Office is also in charge of approving and posting cash receipts to the State's general ledger on behalf of all state agencies.

Additionally, the Office's reconciliation unit approves, posts, and reconciles all cash receipts for the State, and works to provide early detection of fraud for state agencies. In FY2024, the Business Office reconciled approximately 60,000 transactions totaling \$83.22 billion.

## Debt Management

The Office of Debt Management (ODM) is charged with issuing a biennial Debt Affordability Study and an annual Locally Administered Pension Plan (LAPP) report. Furthermore, ODM is the State liaison to credit rating agencies on the issuance of general obligation bonds and lease participation certificates.

During FY24, ODM dealt with all three major rating agencies in connection with the issuance of the State's \$146.4 million General Obligation Bonds Series A and B. Moody's rated the bonds Aa2, with a Stable Outlook while Fitch and S&P rated the bonds AA with Fitch assigning a Positive Outlook, up from Stable. S&P also gave a Stable Outlook.

ODM also participated in the Rhode Island Health and Educational Building Corporation's \$93.5 million State Appropriation backed bond issue for the City of Central Falls to build a state-of-the-art high school.

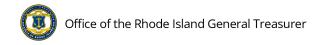
In April 2024, the LAPP Board issued its annual LAPP report, summarizing key information on the funded status and trends of each of the 33 locally managed pension plans and requiring that those plans having a critical funded status to present a plan of remediation to the Office of the Auditor General. A funded status (ratio of net position as a % of liabilities) score of 60% or greater results in a non-critical designation.

## Looking Out for RI Taxpayers

During the 2024 Legislative Session, the General Assembly enacted legislation introduced at Treasury's request requiring that municipalities with a locally-administered pension plan submit an actuarial experience study to the PFMB at least once every three years. See R.I. Gen. Laws § 45-65-6.

An experience study is a periodic review and analysis of the actual experience of a pension plan relative to actuarial assumptions and is a core tenant of responsible pension management and administration.

This requirement will keep municipalities accountable to taxpayers and help ensure the long term security of pensioner assets.



#### Helping Rhode Islanders Create and Retain Wealth

## **Abolishing Medical Debt**

Treasurer Diossa has made it a priority to help Rhode Island families build and retain wealth by access to greater economic opportunities, self-sufficiency, and retirement.

Medical debt can have a devastating impact on anyone, but this debt is most pronounced among people who are already struggling with poor health, financial insecurity, or both. Medical debt disproportionately affects uninsured, under-insured, and low-income households. For people and families with limited assets, even a relatively small unexpected medical expense can be unaffordable. High deductibles can contribute to insured individuals receiving medical bills that they are unable to pay.

In October 2024, Treasurer Diossa announced a new program, in partnership with Undue Medical Debt, and funded with a \$1 million allocation from the General Assembly, that works to abolish medical debt for thousands of individuals across the state. Getting medical treatment shouldn't force families into a lifetime of physical and financial hardship.

Working with the Treasurer's Office, Undue Medical Debt will purchase qualifying medical debt held by healthcare providers and secondary debt collectors. Rhode Islanders are eligible for relief if their medical debt amounts to 5% or more of their estimated annual income, or if their estimated annual income is below 400% of the federal poverty line.

The best part is that Rhode Islanders do not even need to apply. Qualifying accounts will have their debt canceled without any action by the resident. Residents will receive a letter from the Treasurer's Office and Undue Medical Debt stating the amount of debt forgiven and the former holder of that debt.

For more information, visit *treasury.ri.gov/programs/medical-debt-relief-program* or scan this QR code.



#### Helping Rhode Islanders Create and Retain Wealth

### Retirement Savings For All

Approximately 170,000 employees at over 4,000 Rhode Island businesses – 40% of all private sector workers across the state – lack access to a workplace retirement savings plan. RISavers is a voluntary retirement program that will offer private-sector employees a portable Roth Individual Retirement Account ("IRA"). Launching in 2025, RISavers is partnering with Connecticut's MyCTSavings Program and third-party administrator Vestwell State Savings to help employers offer a great new benefit and provide a seamless way for employees to save and plan for retirement.

While anyone can open a Roth IRA or another retirement account whenever they want, not everyone can navigate the financial sector. RISavers makes it quick and easy, helping ensure more Rhode Islanders are on the path toward a stable retirement.

RISavers is overseen by the Office of the General Treasurer. State law requires that all businesses with five or more employees that do not offer a qualified retirement plan must offer RISavers to their employees. Once enrolled, employees set the contribution rate and risk preference that best suits them. Accounts opened through the program are portable and will follow an employee if they change jobs over their career.



Treasurer Diossa announced the RISavers partnership with Connecticut's MyCTSavings Program and third-party administrator Vestwell State Savings in November of 2024 alongside State leaders.



The program is also a real benefit to employers. Business owners across Rhode Island find it increasingly difficult to attract and retain talented employees. Many employers – especially small businesses – can't provide retirement benefits because of high startup costs or limited administrative capacity. Now, these owners can advertise RISavers as an employee benefit at little to no cost to the owner. Since RISavers offers a Roth IRA, there is no employer match required.

For more information, visit treasury.ri.gov/risavers or scan this QR code.



## Financial Empowerment Through Education

Financial empowerment is the ability to make informed and confident financial decisions that lead to long-term financial stability and well-being. Treasury continues to help individuals and families across the state become self-sufficient, achieve financial stability, and create generational wealth by ensuring that more Rhode Islanders have access to the necessary tools and information.

In 2024, Treasurer Diossa brought together a group of community organizations and financial professionals to form the "Financial Capability Consortium". This group is enabling the Treasurer's goal of enhancing and supporting the financial capability of students in the urban core.

The consortium partnered with Distinctive Success Solutions, an educational consulting firm, to produce a report identifying resources, opportunities, challenges, and needs of four urban school districts. As a result, the consortium has partnered with the Central Falls School District to launch a comprehensive financial literacy pilot program for 8th graders at the Dr. Earl F. Calcutt Middle School beginning in January 2025. The pilot program includes access to a high-quality and culturally relevant middle school curriculum, supplemental programming, and financial education for parents.

This pilot initiative represents an important first step toward transforming financial literacy education for Rhode Island's students, particularly those in urban core districts like Central Falls. The lack of early financial education has long-term implications, and it is our collective responsibility to provide the next generation with the tools and knowledge necessary to thrive.



In April 2024, Treasurer Diossa hosted his annual Financial Empowerment Roundtable. Roundtable members participated in a group discussion where they were presented with the draft financial capability research report outlining a recommendations for the Treasurer's Office to support school districts.

# Ensuring A Path Towards Higher Education

With the continued rising cost of living increases, it is vital for the continued health of Rhode Island that all our residents have the opportunity to receive the education they need to succeed in the career of their choice.

CollegeBound Saver, Rhode Island's 529 tuition savings plan, offers tax-advantaged savings plans designed to encourage every family in Rhode Island - regardless of their income - to save for higher education expenses. Savings can be used at accredited colleges, universities, trade and vocational schools worldwide, as well as for registered apprenticeship programs. Research indicates that children with college savings, even less than \$500, are three times more likely to attend college and four times more likely to graduate.

In 2024, Treasurer Diossa continued his partnership with the Rhode Island Office of Library and Information Services to offer a Summer Reading Program with the opportunity to win a \$529 contribution for college and \$500 for their local library.

Treasurer Diossa also marked "529 Day" on May 29, 2024 by partnering with The Rhode Island Foundation to offer a \$300 contribution to the first 250 Rhode Islanders to open a 529 educational savings plan on that day.

Rhode Islanders can open a CollegeBound savings account with no minimum deposit in as little as ten minutes by visiting *CollegeBoundSaver.com* or scan this QR code.

\$468 M

in plan assets as of December 2024 (17.2% increase from December 2023)

24,108

accounts as of December 2024 (6.8% increase from December 2023)



CollegeBound Saver

# Helping Rhode Islanders Through the Crime Victim Compensation Program

While no amount of money can erase the impact of a violent crime, the Crime Victim Compensation Program (CVCP) assists victims with up to \$25,000 expenses related to violent crime, including: medical, dental and counseling expenses; relocation expenses; funeral and related expenses; and lost earnings. These funds help Rhode Islanders and their families who have experienced trauma because of violent crimes afford support systems and care.

In 2024, the General Assembly passed legislation - introduced at Treasurer Diossa's request - that will allow victims of sexual assault to submit a medical forensic examination in place of a filed police report. This change offers victims another option that prioritizes their well-being and comfort while also ensuring program integrity. The legislature also passed Treasury legislation that allows victims to use program funds to ensure their personal safety.

Administratively, the CVCP increased the nightly rate the program covers for hotel expenses from \$100 to \$150 to keep up with the rising costs. The program also established a partnership with Extended Stay America hotels saving 10% on rooms, allowing for more of the up to \$25,000 to go toward other expenses.

If you or a loved one has been a victim of violent crime in Rhode Island and you need assistance, the CVCP may be able to help. For more information, visit *RICVCP.com* or call (401) 462-7655.

#### BY THE NUMBERS

\$770,000 distributed to victims and families

1,029 claims received

# Reuniting Rhode Islanders with their Unclaimed Property

Unclaimed property consists of abandoned financial assets such as checking and savings accounts, unpaid wages, securities, life insurance payouts, uncashed checks, and the proceeds of safe deposit boxes that have been inactive. When an organization is not able to return your unclaimed property, it is handed over to Treasury's Unclaimed Property Division (UP) where it is kept safe until it can be returned to you.

UP proactively works to safeguard and return your money. In 2024, Treasurer Diossa championed legislation that aims to curb unfair and abusive practices and to protect Rhode Islanders by limiting finders' fees to 10% of the value of the property that is recovered. Furthermore, UP simplified the process for claimants to receive property faster by creating a one-stop shop that manages the transfer and liquidation of assets. Outreach efforts were expanded to increase public awareness through direct contact with Rhode Island-based companies, radio advertisements, over 50 events, and more.

## BY THE NUMBERS

\$15,000,000 returned to individuals

19,452 individuals reunited with their money

\$22,000,000 returned to the State General Fund in FY24 (increase of 48.7% from FY23)

Visit our new web domain: www.findRImoney.gov or scan the QR Code below



# Achieving A Better Life Experience (ABLE)

## Offering Rhode Islanders with disabilities the ability to save

RI's Achieving a Better Life Experience (ABLE) Program provides tax-advantaged savings accounts for individuals with disabilities and their families. Money saved in ABLE accounts can be used for any qualified disability expense, including mobility equipment, education, and transportation. With ABLE, Rhode Islanders with disabilities can save up to \$100,000 tax-free without a penalty. RI's ABLE also offers a cash account option with a debit card, that allows individuals with disabilities a higher level of financial autonomy.

In 2024, Treasury announced a new partnership with Rhode Island Education Collective and the Rhode Island Developmental Disabilities Council (RIDDC). The partnership focuses on implementation of Treasury legislation to increase program awareness by distributing relevant information to families of children with an Individualized Education Program (IEP). Treasury's goal is to increase program enrollment by 150% of 2023's 400 accounts by the end of 2026.

Through the National ABLE Alliance, Ugift® was created for friends and family to have an easy, free-to-use way to contribute directly to a loved one's ABLE plan account instead of traditional gifts. All gift contributions sent via Ugift are invested into the account owner's ABLE plan account and can be used to pay for disability-related expenses. ABLE account owners can easily use Ugift with a Ugift code that can be entered by family and friends to contribute at any time on UgiftABLE.com.

For more information on RI's ABLE, visit *savewithable.com/ri/home.html* or scan this QR code.





\$6.37M in ABLE assets

698 accounts

### Improving School Facilities Across RI

School construction has been booming in Rhode Island, with over \$3 billion in approved projects in the past six years. New schools are being built across the state, from Westerly to Woonsocket and Central Falls to Newport. This past year, nearly \$900 million in school construction bonds were approved by voters.

Treasury works to ensure that communities are maximizing their investment in public education facilities. With Housing Aid bonuses extended, and the bonus limit increased by 2.5%, communities could receive up to 63% reimbursement after their bond approval - an unprecedented amount of State aid. As a result of these changes, seven Rhode Island communities approved special bond votes in 2024 with funding and construction is coming soon.

Investing in school construction gives our children an appropriate environment to learn, improves educational outcomes, and strengthens our communities while creating thousands of construction jobs - a win-win for Rhode Island.



Created through legislation proposed by the Treasurer's Office, the mission of the Rhode Island Infrastructure Bank is to actively support and finance investments in the State's infrastructure. This is accomplished through a variety of means, including the issuance of bonds, originating loans and making grants, and engagement with and mobilization of sources of public and private capital.

Through its activities, the Bank fosters infrastructure improvements that create jobs, promote economic development and enhance the environment. For more information, visit RIIB.org or scan this QR code.



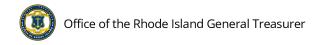
#### BY THE NUMBERS:

\$200.2M

in loans & grants in FY2024 \$78.7M

loaned through the Clean Water State Revolving Fund 4,947 jobs created

In 2024, the Bank granted over \$12.2 million for local resiliency projects to 20 communities.



# Banking on Rhode Island's Local Economies

Small businesses are the backbone of Rhode Island's economy. Treasury's BankLOCAL/Community Deposit Program provides necessary resources for Rhode Island small businesses to grow and succeed through partnerships with local banks and credit unions. Since its inception, BankLOCAL has issued \$56.25 million on loans to close to 600 businesses.



## BY THE NUMBERS

\$6.17 M invested in RI businesses during 2024

74
new businesses received
BankLOCAL loans

33%

of BankLOCAL businesses

identify as first time,

veteran, women- or

minority-owned

"The strength of the team is each individual member.

The strength of each member is the team."

- Phil Jackson

### Team Treasury

Carol Aguasvivas | Unclaimed Property Administrator
Alexandra Almonte | Director of College and
Retirement Savings Plan

Wilder Arboleda | Deputy Chief of Staff

Thelma Augusto | Wage & Contribution Manager

Jill Baribault | Retirement Counselor Jarvis Batista | Accounting Manager Christion Battey | Retirement Counselor

Claudia Cardona | Senior Retirement Counselor

Eileen Cheng | General Counsel

**Christopher Civittolo** | Director of Strategic Planning

Meghan Cole | Investment Accounting Manager

Brian Conklin | Chief Fiscal Manager

**Robin Cooney** | Business Services Specialist

Maria Corvese | Retirement Counselor

Susanne Costa | Accounting & Research Services Specialist

Jacqueline Coughlin | Senior Retirement Counselor

**Robert Craven Jr.** | Director of Policy and Intergovernmental Affairs

Gonzalo Cuervo | Chief of Staff

Jay David | Information Systems Manager

**Kimberly Decosta** | Director of Member Services

**Christopher Demarinis** | Senior Cash Management Officer

**Leah Dileone** | Retirement Counselor **James A. Diossa** | General Treasurer

**Patrick Donnelly** | Unclaimed Property Analyst

Roxanne Donoyan | Administrative Aide

**Kevin Elliott** | Senior Unclaimed Property Technician

Kelly Fay | Imaging Technician

**Joseph Ferreira** | Applications Coordinator

**Gladys Franco** | Executive Scheduler

Cynthia Gallucci | Senior Administrative Clerk

**Robert Gallucci** | Senior Unclaimed Property Technician

**Lisette Gomes** | Special Legal Counsel

Cheryl Haddad | State Receipts Coordinator &

Retirement Account Reconciler

**Heidi Halbur** | Deputy Director ERSRI

Ramon Hernandez | Outreach Coordinator

**Brian Issa** | Archives and Records Retention Specialist

Frank Karpinski | Executive Director ERSRI Tiffany Kaschel | Chief Operating Officer Ashley Klimczyk | Investment Analyst Chandree Kozlin | Retirement Counselor

Erica Kwiatkowski | Controller

**Evan LaBarge** | Deputy Cash Manager

Yangyang Li | Investment Officer

Amanda Lucas | Disability Pension Manager

Natalie Madonna | Accounting & Debt Services Specialist

Justin Maistrow | Chief Investment Officer

Gayle Mambro-Martin | Deputy Legal Counsel

Jeffrey Meehan | Director of Finance

**Cheryl Melise** | Senior Retirement Counselor

Joi Lyn Mendes | Senior Administrative Aide

John Midgley | Retirement Counselor

**Eric Motta** | Director of Retirement Business Systems

**Emma North |** Special Assistant to the Treasurer

Lisa Obrien | Senior Administrative Aide

Maryann Pernorio | Senior Retirement Counselor

Dana Peterson-Fatuda | Executive Aide

Peter Phillips | Debt Analyst

Regina Pimental | Principal Auditor

**Betty Jean Potenza** | Assistant Admin/Clerk

Jeannie Pratt | Bank Reconciliation Specialist

Francis Quinn | Public Debt Manager

Craig Rabitaille | Cash Management/Fiscal Officer

Ranika Reyes | Financial Ed & Constituent Affairs Director

Lisa Riley | Member Services Representative

**Arlis Rivas** | Deputy Program Administrator CVCP/UP

Nicole Rodriguez | Senior Administrative Aide

**Shirley Roy** | Applications Coordinator

Marleny Saldarriaga | Senior Cash Management Officer

**Susan Salvatore** | Administrative Aide **Paula Scola** | Retirement Counselor

John Shaw | Customer Experience Manager

Nicholas Singh | Senior Accountant

Marion Solomon | Applications Coordinator

Caitlin Springer | Administrative Aide

Rucha Tawde | Data Analyst

**Jeffrey Thurston** | Cash Manager

**Brian Traupman** | Retirement Aide

Matthew Vatter | Administrative Aide

Paul Vatter | Retirement Counselor

Stacey Vess | Assistant Admin/Clerk

Stacey Whitton | Chief Financial Officer

