



**FOR IMMEDIATE RELEASE**

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**The Human Services Council and First County Bank Partner on New Loan Savings To Benefit Non-Profit's Community Programs**

**STAMFORD, Conn., April 28, 2014** -- The Human Services Council is pleased to announce that it has successfully closed on a new twenty-five year loan with First County Bank. This expands on the long-standing relationship between First County Bank and the Human Services Council, allowing this Norwalk-based nonprofit to enhance its ability to provide services to local children and families. By working with First County Bank to consolidate its long-term debt and refinance at today's record low interest rates, the Human Services Council will save more than \$160,000 over the next five years.

"Simply put, this is a game-changer for us", commented Anthony DiLauro, Executive Director of the Human Services Council. "The opportunity to decrease our debt service and the resulting savings will allow us to expand the quality and scope of our programs for children and families. This is a perfect example of how local banks and nonprofits can partner together in order to strengthen our community as a whole. We are so appreciative of First County Bank's confidence in our future success."

The savings resulting from restructuring the loan with First County Bank can now be directly applied by the Human Services Council into enhancing and expanding its programs, helping this non-profit fulfill its mission of creating and fostering programs that educate, safeguard, and empower the people of our communities. The Human Services Council's impact on the lives of local children and families is impressive: in 2013 alone, they provided direct services to over 1400 people, and positively touched the lives of over 8000 people in the communities of New Canaan, Norwalk, Westport, Wilton, and Weston.

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"We were looking to continue our long-term relationship with the Human Services Council," said Rick Zaremski, senior vice president of commercial lending at First County Bank. "We customized the loan consolidation to best meet the agency's needs which will allow them to expand their services to provide care for a greater number of people in our community. It's wonderful to be part of such a positive result."

The Human Services Council is home to Children's Connection, the Dr. Robert E. Appleby School Based Health Centers, the Norwalk Mentor Program, the Mid-Fairfield Substance Abuse Coalition, and 40 South Main Street Housing. With a primary focus on helping youth and their families, these five programs address: child abuse and advocacy, school-based medical and mental health services, mentoring, alcohol and drug prevention, and homelessness. All five programs, and the communities they serve, will benefit from the Human Services Council's partnership with First County Bank

"I am pleased to say that through First County Bank's commercial lending expertise, the Human Services Council's debt restructuring resulted in a significant savings over the next five years," said Reyno A. Giallongo, chairman and chief executive officer at First County Bank. "For any customer, especially a nonprofit, this is an extremely important financial transaction that positively affects not only the organization but the communities it serves. We are proud to be their bank of choice."

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**Photo caption L to R: Rick Zaremski**, senior vice president commercial lending of First County Bank, **Tyrone Johnson** and **Jamal Alexandre**, Norwalk High School students in the Norwalk Mentor Program, **Anthony DiLauro**, executive director of the Human Services Council, **Reginald Roberts**, principal of Norwalk High School. The Human Services Council sponsors the Norwalk Mentor Program and the Dr. Robert E. Appleby School Based Health Center at Norwalk High School.

### **About First County Bank**

First County Bank, headquartered in Stamford, Conn. for more than 160 years, is an independent mutual community bank with 15 branches in Stamford, Greenwich, Darien, New Canaan, Norwalk and Westport offering deposit products, mortgages, trust and investment services, business banking services and online banking. First County Bank has more than 220 employees and assets in excess of \$1.3 billion. For additional information, please visit [www.firstcountybank.com](http://www.firstcountybank.com). Become a fan by clicking "Like" on the bank's

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Facebook page at <http://www.facebook.com/firstcountybank>. Follow it on Twitter at <http://www.twitter.com/firstcountybank> or look for First County Bank on LinkedIn at <http://www.linkedin.com/company/920207>.

### **About The Human Services Council**

For seven decades, the Human Services Council has identified unmet community needs and 'filled in the gaps' by creating and fostering programs that educate, safeguard and empower the people of our communities. With a primary focus on helping children and families and the Greater Norwalk area, its five programs address child abuse and advocacy, school-based medical and mental health services, mentoring, alcohol & drug prevention, and homelessness. In collaboration with its community partners, the Human Services Council positively impacts the lives of over 8,000 children, families, and individuals each year.

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