

JUNE 2019 | ISSUE NO. 22

CRESCENT CONNECTION



SUMMER SAVVY

POCKETBOOK POINTERS
Monthly Financial Wellness Tips

FACING THE FUTURE
with Stephen Notarianni

MAXIMIZE YOUR BENEFITS
How to be a Crescent Scholar





Table of Contents

- 4** The Crescent Guardian: Real-world Consequences: Baltimore
- 6** Crescent Academy: Mandatory Course Due Dates
- 7** You're Golden: Vitality Tips
- 10** How Happy Are You At Work?
- 12** New Beginnings: The Crescent Bank Onboarding Experience
- 15** Chatting with Gary Spring 2019
- 16** Pocketbook Pointers: Monthly Financial Wellness Tips
- 18** Facing the Future with Stephen Notarianni
- 24** Employee Spotlight: Zelihea Hayes
- 28** YOU Can Make a Difference
- 29** Maximize Your Benefits: How to be a Crescent Scholar
- 30** Be a Pro at Defusing Workplace Tension
- 31** Staying Healthy While Traveling

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Zelithea Hayes

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Stephen Notarianni

Note from the Editor

Summer is (basically) here and it's time to soak up some sun. Between all that relaxing, spend some time in Crescent Academy: MindTools working on your Personal Learning Plan. The end-of-year reviews are closer than you think so plan out what you'd like to accomplish in your professional development before the year ends. Although hands-on industry knowledge is priceless, don't disregard the value of building on your professional skills. Sun tans and soft skills for the win!

- Kimberly Gagnet

Up and Across

Daniel Murphy is now a Business Systems Analyst II.

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The Crescent Guardian

Monthly Information Security Awareness

Real-world Consequences: Baltimore

This month, we highlight the types of consequences that can occur during a real-world attack when information security awareness and resources are de-prioritized. Recently, the city of Baltimore experienced a ransomware attack that shut down many of the essential services provided to its citizens. Some of the aftermath is detailed below, from author Sean Gallagher's recent article.

"It's been nearly two weeks since the City of Baltimore's networks were shut down in response to a ransomware attack, and there's still no end in sight to the attack's impact. It may be weeks more before the city's services return to something resembling normal—manual workarounds are being put in place to handle some services now, but the city's water billing and other payment systems remain offline, as well as most of the city's email and much of the government's phone systems.

It's not like the city wasn't warned.

Baltimore's information security manager warned of the need for such a policy during budget hearings last year. But the final budget did not include funds for that policy, nor did it include funding for expanded security training for city employees, or other strategic investments that were part of the mayor's strategic plan for the city's information technology infrastructure.

To top it off, unlike the City of Atlanta—which suffered from a Samsam ransomware attack in March of 2018—Baltimore has no insurance to cover the cost of a cyber attack. So the cost of cleaning up the RobbinHood ransomware, which will far exceed the approximately \$70,000 the ransomware operators demanded, will be borne entirely by Baltimore's citizens.

The Crescent Guardian

Monthly Information Security Awareness

Real-world Consequences: Baltimore

Some of the affected services included:

- Real estate purchases cannot be closed, though Mayor Young said that a paper-based workaround for handling closings would be put in place.
- Water bills and other city charges (including parking tickets and citations from the city's speed camera and red light camera network) cannot be paid.
- And many city workers have had to resort to using their own laptops without a connection to city networks, as well as personal e-mail addresses and cell phones, in order to get work done.
- Other tasks are idled completely or have gone back to paper-based processes the city was in the midst of trying to eliminate.

Tracking down how and when the malware got into the city's network is a significant task. The city has a huge attack surface, with 113 subdomains—about a quarter of which are internally hosted—and at least 256 public IP addresses (of which only eight are currently online, thanks to the network shutdown).”

It goes to show you that events that take place in the “cyber realm” can and do translate to real-world consequences. Imagine not being able to sell your house or pay your bills because of a hacker! All the more reason we rely on Crescent employees to constantly remain vigilant during the course of their daily duties, as the bad guys are constantly on the prowl.

~Darryl Bercegeay
VP/Information
Security Officer



Disaster Preparedness & Fire Prevention and Safety Courses Due June 11

Please go to Crescent Academy and complete these mandatory courses before the due date.

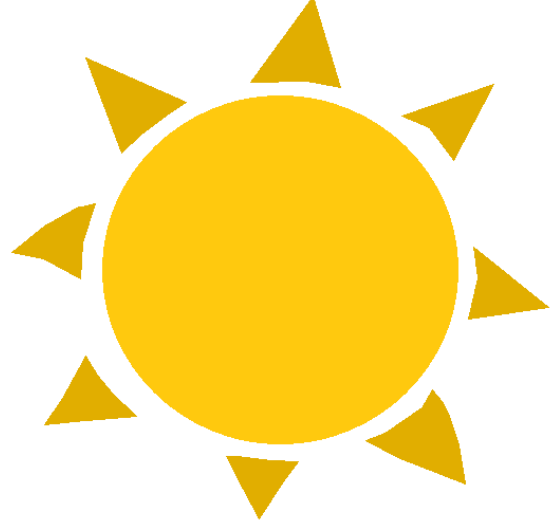
Why these courses are important:

These courses will provide you the information needed before, during and after a location closing due to an 'event'. Events are defined as anything that impedes day-to-day operations at any of Crescent Locations; Operation Centers, Call Centers, Bank Branches and/or Loan Production Offices. Employee responsibilities will be defined. If you are a member of the Disaster Recovery Team, you will be instructed on what to do as well. If you have any questions refer to your direct manager for further assistance.



You're Golden

By Diana Derbas, VP/Compensation/Recruiting Manager



The new Vitality Wellness program has created a lot of buzz! The bank has given us the chance to interact with an entirely new program, with valuable content and many ways to participate. So, how are you going to get your points? That was my first question to myself! Then I realized I'm already doing many of the activities that will get me points.

First tip – register on the site and complete your Health Review – fast and easy points! Next: Load the app on your smart device (iPhone, Android, iPad, Microsoft Surface, etc). And then: Check out the app!

Some other tips:

If you don't have a gym membership, and you want a quick in home workout, you can rent workout DVDs from the library and when you find ones you like, buy used copies cheaply from Amazon or Ebay.

If you have a fitness tracker, sync it. If you don't have one now, you'll have the opportunity to use points to purchase one on site (enter via Banking on Fitness).

Get bonus points for exercise using the "Active Rewards" option on the app. Click on "Rewards" at the bottom of the app, and follow the prompts to "Activate". You'll get weekly activity point goals, and when you reach them, you'll get a chance to spin for bonus points!

Sign up for the Healthy Food Program – you might already shop at Walmart, so save some money and earn points with healthy food choices you are probably already making!

Double up on points! Listen to the webinars on headphones while you vacuum, clean house, take a walk – get points for steps and points for the great webinar content!

You are already doing lots of healthy, wellness related activities. Stay well, get even healthier by incorporating some new ideas in your daily activity and nutrition, and earn those points!



NOLA READY

THE CITY OF NEW ORLEANS

Hurricanes and Tropical Weather

Each year, hurricane season lasts from June 1st to November 30th. Dangers from these storms include high winds, heavy rain, tornadoes, flooding, and power outages. Depending on a storm's severity, the City of New Orleans might issue a mandatory evacuation order. **If the City issues a mandatory evacuation, all residents and visitors must leave.** If an evacuation is not ordered, it's up to you to decide to evacuate or shelter in place.

Tropical weather begins with a low-pressure area of circulating winds over water. A system can develop into a:

Tropical depression: winds of 38 miles per hour (mph) or less

Tropical storm: winds between 39 and 73 mph

Hurricane: winds of 74 mph or more. Hurricanes are given a category - 1 through 5 - based on wind speed. The higher the winds, the higher the category.

- Prepare for a storm
- Shelter in place
- Evacuate
- City-assisted evacuation
- Return to New Orleans

To read more about these 5 steps and more, visit the Nola Ready website at <http://ready.nola.gov/plan/hurricane/>

| Home kit | Go bag |
|--|--|
| What you need to shelter in place for 3 days | What you need to evacuate |
| Non-perishable food for 3 days | Clothes |
| 3 gallons of water per person | Soap, toothbrush, & toothpaste |
| Manual can opener | Bedding |
| Flashlight & extra batteries | Identification (ID is not required for City-assisted evacuation or for shelter admission) |
| Matches or lighter | Cash |
| First Aid Kit | List of emergency contacts |
| Week's supply of prescription medications | Medications, copy of medical records, & prescriptions |
| Radio (battery operated or hand crank) | Birth & marriage certificates |
| Books & games | Documents that prove where you live |
| | Insurance policies |
| | Pet supplies |



KNOW YOUR ZONE

Hurricanes and Tropical Weather

Chesapeake is no stranger to hurricanes, so take a moment and learn how to prepare for a potential land-falling tropical storm or hurricane.

Sign up for Chesapeake Alert for emergency notifications by email, phone or text. Make sure to sign up and stay up to date.

Know Your Zone. Make sure you also know your evacuation zone, so you know when to go.

Make a family emergency communication plan.

Put together a disaster supply kit, including a flashlight, batteries, cash, first aid supplies, and copies of your critical information if you need to evacuate.

Chesapeake, VA

Go to KnowYourZoneVa.gov to find your storm evacuation zone, and for more information.

| Home kit | Go bag |
|--|--|
| What you need to shelter in place for 3 days | What you need to evacuate |
| Non-perishable food for 3 days | Clothes |
| 3 gallons of water per person | Soap, toothbrush, & toothpaste |
| Manual can opener | Bedding |
| Flashlight & extra batteries | Identification (ID is not required for City-assisted evacuation or for shelter admission) |
| Matches or lighter | Cash |
| First Aid Kit | List of emergency contacts |
| Week's supply of prescription medications | Medications, copy of medical records, & prescriptions |
| Radio (battery operated or hand crank) | Birth & marriage certificates |
| Books & games | Documents that prove where you live |
| | Insurance policies |
| | Pet supplies |

How Happy Are You At Work?

By Tina Ossenkopp, AVP/Talent Development Trainer

Since TINYpulse was introduced back in July of 2016 the question 'How happy are you at work?' has been asked fifteen times. We know some of you have expressed that we ask that question TOO much. In the previous article we explained why we ask 'those' questions now let's explore why we ask the 'happiness' question.

Who is responsible for your happiness at work; you, co-workers, manager, c-suite or the owner? All of these people have an impact on your happiness but the only one who is 'responsible' is YOU. We have to take ownership over how we allow outside influences affect our days. If you are unhappy about something that happens at work then it's up to you to communicate with whomever made you unhappy so that they can adjust. TINYpulse is one place where you can anonymously share that information.

During my research of this question I found that our organizational average for this question is a 6.7. What does a 6.7 mean to you and the organization? It means that we are not jumping for joy but it also means we aren't ready to jump ship. 6.7 is a solid score, but what can be done to raise that score? This question went out through good and bad times. All companies go through layoffs, restructuring, and many other changes that have an impact on an organization.

If happiness is your responsibility, then why do we let our feelings impact how we respond to this question?



To the right is the happiness question that we asked when we first rolled out TINYpulse on July 4, 2016. When reviewing the bar graph you can see that most everyone who responded scored this a 5 or better. Why was that? What is most interesting about this question is that no one provided written feedback but 53% of the staff gave their rating. This was the first time we used the tool. There was a learning curve, but 53% of the staff responded.

When we asked this question on April 17, 2019, the bar graph distribution looks much different. Those that responded have various ratings and our participation is much lower, only 11% of the staff participated. Participation is key to any program, even on a question we ask often.

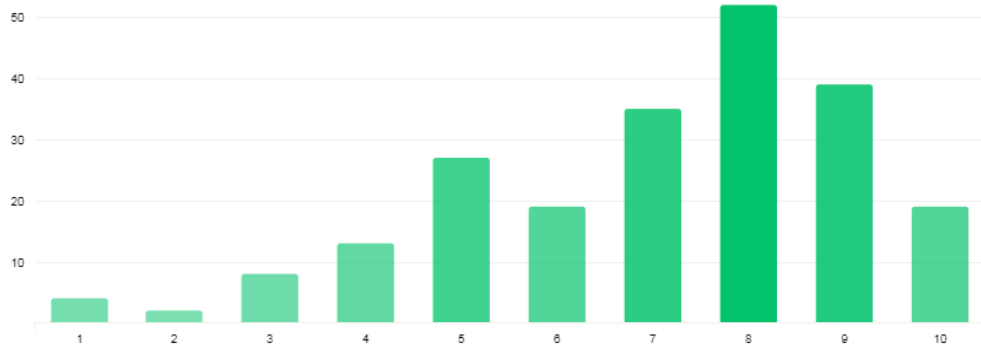
In order for change to occur, those in charge need to know what's going on. Utilizing TINYpulse is the way you do that. We encourage everyone to use this tool to have your voice heard, even when the happiness question is asked.

TINYpulse for the week of Jul 4, 2016

How happy are you at work?

1 being extremely unhappy and about to quit, 10 being extremely happy and jumping with joy.

SENT TO



Organization Average



Industry Benchmark



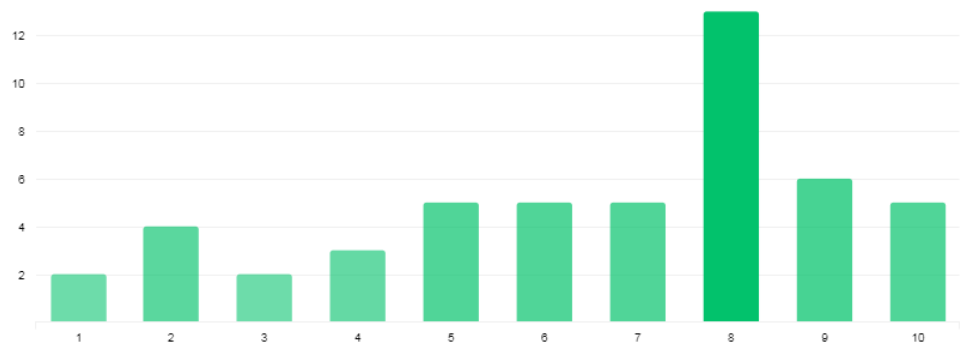
Overall Benchmark

TINYpulse for the week of Apr 17, 2019

How happy are you at work?

1 being extremely unhappy and about to quit, 10 being extremely happy and jumping with joy.

SENT TO



Organization Average



Industry Benchmark



Overall Benchmark

New Beginnings: The Crescent Bank Onboarding Experience

By Aaron Manaseri, Data Warehouse Analyst III

As a relatively new employee at Crescent Bank, I've had the benefit of going through the company's onboarding process. The new employee orientation combined with the online training classes and portals allow employees to access all aspects of the organization. These tools have greatly helped with my integration at my new position and have been very helpful in learning about both the culture and history of Crescent Bank.

Another important part of the onboarding process was getting an understanding of the tools and information needed to become a productive member of the Crescent Team. Having an understanding of the processes, applications, and portals that Crescent provides its employees made me feel comfortable and allowed me to relax and jump right into my new position.



One thing I thought was great was the inclusion of long time employees in the new employee onboarding experience. This made me feel like Crescent was a company that I have a future with. It also allowed me to meet individuals from other departments that I wouldn't normally interact with in my day to day activities, and learn how they contribute to the organization. I also benefited from having a manager that went above and beyond to make me feel at home. Thomas Leblanc took the time to walk through and explain the existing processes and the future direction the company would like to take that will enable it to grow.

The one thing that has stuck with me through the entire process is how happy and helpful the employees of Crescent Bank are. Every question was answered with a smile and whenever I needed anything there was always someone that took the time to help. I truly feel that the Crescent Bank onboarding process made me feel more welcome and part of the Crescent Bank Family.



What do you think of MindTools?

"I find that the Crescent Academy: MindTools application is very informative and it houses some useful business related information. I especially enjoy reading the section on Team Management - Managing Around the World."

- Alexis Broussard, HR Assistant
Airline Ops Office

"I really enjoy how easy it is to navigate the website and find the content that I am looking for. My current favorite area is the Career Skills section. There are so many things to learn."

- Wendy Sarpy, Document Imaging
Operator I
Airline Ops Office

"I like Crescent Academy: MindTools because it's designed to easily pinpoint self development courses you may find interest in. I often use the "Skill Areas" portion of the homepage to help select cool different podcast or good articles on leadership skills, stress management and decision making!"

- Keshia Hernandez, Quality Assurance Specialist I
Chesapeake Office

"I like how the articles are well organized by skill areas to make it easy to quickly explore information about the topics that interest me."

- Danny Callais, IT Infrastructure
Engineer II
Baton Rouge Office

"When you guys first sent this out, I was impressed by everything. There is a lesson in everything!"

- Tasheik Heckstall, Customer
Relations Rep I
Chesapeake Office

Chatting with Gary

In this installment of Chatting with Gary, one of our Talent Development and Employee Engagement trainers, Tina Ossenkopp, sat down with our CEO Gary Solomon to ask more questions from the staff. Tina and Gary met at the Veterans Branch. In this video, Gary talks about the initiatives in 2019, preparing for 2020 and Undercover Boss.

Special thanks to Darline Scheuermann and her staff for their hospitality and patience while recording this session.





Pocketboo

Monthly Financial

Tip #1

Up Your Savings Game with a Certificate of Deposit

By Brad Blanchard, Human Resources Generalist I

Everyone is familiar with the instant feeling of happiness when you spend money, but many forget about the feeling of relief and stability you receive over the long term when you SAVE money. Putting funds aside for the future provides a cushion which may provide much needed relief in the future.

Certificates of Deposit (CDs) are an excellent way to help you stay disciplined and make your money work for you. They are simple to understand and easy to set up. Crescent Bank CDs are currently available to Louisiana residents only but will soon be available nationwide.

CDs are similar to savings accounts except you cannot withdraw the funds during a specified term without owing a penalty. In exchange for leaving your money in place for longer, you earn a higher rate of return. Generally, the more money you invest and the longer term you choose, the higher the Annual Percent Yield (APY) will be. Crescent Bank offers some of the highest CD rates in the industry.

The best part of a CD is that the APY is guaranteed and insured by the FDIC up to \$250,000 per person, unlike other investment products which are subject to market volatility.

Key Pointers

Financial Wellness Tips



CDs are a great way to add diversity to your savings portfolio including your Crescent Bank 401K. You can rest assured that your money is safe and earning a consistent return.

The main distinction of a CD is the fact that you have to leave your money in the investment for the specified period or term, as it is commonly referred to. A great solution to consider is called Laddering. You simply separate your money into portions and invest them at increasing term lengths.

Once the CD with the shortest term matures, you may reinvest it in a longer-term, higher-rate CD. You keep doing that as each CD matures so that eventually every CD will have a higher rate, with one maturing every year.

Sometimes it is hard to put money aside, but if you put a little cash into a savings or money market account every pay period it will accumulate and earn a small return. Once you have enough cash to invest in a \$1,000 CD you can start to capitalize on the higher yield of CDs. Saving a few dollars and investing that money via CDs helps keep your money available for short term needs and it also allows your savings to grow faster with higher interest rates. The younger you are when you start saving, the better prepared you will be for your future.



12 MONTH CD **2.60%** APY OR 60 MONTH CD **3.05%** APY

VISIT CBTNO.COM TO OPEN YOUR CD ONLINE



Facing the Future with Stephen Notarianni

By Jessica Mackin, Loan Servicing Team Lead

Many of you participated in our recent survey about Crescent Connection. Overwhelmingly, the content you requested most was insight into the minds of our leaders and each other. In that light, we're continuing our "Executive Interview Series" this month with Stephen Notarianni, Chief Financial Officer.

You may not have met Mr. Notarianni directly, but you've likely seen his name before in the email blast he sends which gives a brief overview of our financials. He's a seasoned industry veteran with over 16 years of experience in nearly every aspect of auto finance.

As our CFO, Mr. Notarianni's primary objective is to envision a future that will keep us relevant, profitable, and pioneers in the industry. As of now, Crescent Bank is the only bank that does what we do; we focus our efforts entirely on subprime auto lending. While the opportunity is there, learning our customer base and leveraging that into profit can be difficult. Read on to learn more about how we're doing now, what the future of the business looks like, and how we're going to stay ahead.

JM: What does a typical day look like for you? Are you focused more on big picture stuff or do you find yourself putting out a lot of fires?

SN: I spend a lot of my day in meetings with various groups and functions. Those tend to be about the details or whatever fire is burning brightest that day. Overall, I try to focus more on strategic planning. I always want to make sure that I can see where we are heading. I view that as my most important job – to predict our future state accurately and influence what we’re doing today to ensure our future is as bright as possible. For day-to-day operations I rely heavily on Lisa Hedenberg and Melissa English. They keep me informed about what’s going on across the bank and are fantastic at what they do.

JM: What publications or trade journals do you like to read to keep a pulse on what’s going on in the industry?

SN: I like to check out S&P Financial, Wall Street Journal, and American Banker. S&P, formerly SNL, has a really great interface which allows me to look up nearly any company and see their size, what the business is, and a number of other things. It’s a valuable resource.

JM: I did a little internet sleuthing to prepare for this interview. I noticed that you put out a testimonial video for TINYPulse. How do you feel introducing TINYPulse has influenced our corporate culture?

SN: It took a while for people to become comfortable with the software. It took some convincing that it is truly anonymous before we started to get feedback. I think it’s a great way to begin some conversations.

While the Talent Development and Employee Engagement department is primarily responsible for responding to suggestions now, it's a great tool to see the things that might be on people's minds that you would never have considered to be problematic. For example, our National Credit Officers used to be called Junior Loan Officers. An employee felt that the title didn't speak to their level of experience, it was an easy enough change to make, but it was something I wouldn't have given a second thought to without TINYPulse.

JM: You've been with us for over a decade. How would you compare the company we have now to the company you started with?

SN: It's night and day different, for most things. Our level of sophistication in underwriting, risk modeling, servicing and many other areas has evolved tremendously since I started here. We use data and analytics to drive this company, something that is pretty uncommon for a bank our size. The recession hurt us like everyone else and we've made some of our own mistakes too. But we now have strong capital ratios that help insulate us from unplanned losses. And we also price our loans 30% higher to provide a buffer against things we can't predict. So we've definitely learned from our past mistakes and we are managing the company responsibly. We're also focusing on growth, something we've always done, but with a little different perspective. We want to get bigger but we want to make sure we're doing it in a way that's sustainable and profitable over the long haul.

So it's not a race to get as big as we can as fast as we can, it's more about slow and steady wins the race. Finally, we're more focused on technology today than in the past, which will help us work faster and smarter. So for those reasons, I'd say we are much different than the past. But on the flip side, we're still a pretty casual company. And I think we are a fun company compared to most. I think Gary sets the tone on that – he's not big on formality.

JM: I know this is a long way away, but where do you envision a company like ours fitting into the auto industry as driving becomes automated and consumers lean more to renting cars as needed as opposed to owning?

SN: We're probably at least 10 or 15 years if not more away from that becoming a reality, from getting that kind of mass acceptance. When I think about it I think, companies like Uber don't do any kind of financing. As consumer preferences change in our industry, we can change with it. Remember, most people don't make large purchases with all cash. People will always need financing. So maybe there's a way that we could be a financing arm for companies like Uber and Lyft, helping put their drivers in cars and having their loans paid back to us via the earnings the drivers make per trip.

JM: What are some new technologies in the industry that we might see here at Crescent?



SN: Expect a bit more automation in the future. I know that people hear that and think, “Does this have the potential to put me out of a job?” but people should really be thinking of it as “What will this free up my brain to do?” Brian Donohue says often that computers are great at doing repetitive tasks and humans are superior at critical thinking and problem solving. I really like that phrasing and philosophy. One area in particular that we’re looking at making some changes in is automatic decisioning, specifically auto approvals. In some cases we know right off the bat whether it’s going to be an approval or denial. We’re working on making our systems more proficient at handling things that could be considered slam dunks to free up our talented credit officers for those “gray” areas,

ones that we need to have a pair of human eyes look at to see if it’s the right type of risk for us.

JM: You also do a little work for us on the marketing side of things. Have there been any surprises there?

SN: I’ve been amazed at how targeted we can get with our advertisements. We can market our CD product to people in specific geographical locations and pinpoint things like income levels to make sure our CD ads are being seen by people who might be interested. It’s pretty amazing the level of detail you can go to with digital marketing, and also a little creepy from a consumer point of view.

JM: Is there anything you wish you could tell Crescent Bankers directly?

SN: I would tell them that we've never been better. And I mean that with the utmost sincerity. I would say, our success next year is conditioned on what we do today. Our outlook is stable and positive. Work toward efficiency. If you think you might have a way to do something better, tell us. If something drives you mad, find a better way to do it. And communication is important. It's great to be a subject matter expert in your field. We need those people, no doubt. But as we grow, we increasingly are going to need people who will step outside of their comfort zones and try to find ways to bridge gaps to help us in ways that might be outside of their individual knowledge.

We need people that bring people and ideas together. We need to work together so we can achieve our goals. And we will always have peaks and valleys to some extent, but I've never been more proud to be a Crescent Banker.



EMPLOYEE SPOTLIGHT

*By Ray David, Customer
Relations Rep I*

Every month, we at the Crescent Connection like to put an employee in the spotlight. They stand out to us, but with the distance between our locations you may not have had the chance to get to know him or her. I personally nominated Mrs. Hayes because she is someone who I admire greatly. She has a nurturing presence that she shares with everyone she comes in contact with. If you need it, and she has it, it's yours. What I find most interesting about "Mrs. Zee" is her no-nonsense, yet fun spirited personality. That kind of versatility is rare and refreshing. Without further ado, I'd like to introduce you all to Mrs. Zelithea Hayes.

RD: Mrs. Zee, tell me where you are from and a little bit about your background.



ZH: I was born and raised in Manhattan, specifically Washington Heights. I was an only child, and graduated from high school at St. Patrick's Cathedral and then attended college. I met my husband in 1985, had my son Maurice, "Moe", in 1989 and daughter, Destany, in 1996. My son was born in Englewood, NJ and my daughter born in Norfolk, VA. We relocated from New York to Virginia Beach in 1991. My husband and I got married in 1990 and were married for 19 years before he passed in 2009.

Zelithe Hayes

Customer Relations Rep II

I have 2 beautiful grandchildren,
Jamari age 11 and Armanii age 6.

RD: What hobbies do you enjoy?

ZH: I love planting flowers in my yard.

RD: Do you have a favorite quote?

ZH: "God gives the hardest battle to
the strongest people."

RD: How do you hope people see you?

ZH: I hope that people see I am willing
to help at any moment and will give
you the shirt off of my back.

RD: Do you have a funny story from
your time here at Crescent?

ZH: I worked in the old building on
Independence Pkwy. It was a late night
and a storm was coming. I always
parked in the back and quite a few of
us went to close our car windows. As I
tried to make my way back to the
building, I got caught in a strong wind.
Shadonna was in her SUV which was
parked right at the door. We both got
stuck in a mini tornado!

Her door flew open, she had to pull me
into her truck for safety and my legs
were flapping in the air while she was
holding my arms. We laugh about this
now, but she saved my life.

RD: If you could have one
conversation with anyone living or
deceased, who would it be?

ZH: My husband and my mom who
were my best friends. I hope they're
both resting in peace.

RD: Do you have a guilty pleasure?

ZH: Root beer floats. I LOVE root beer
floats.

RD: Who is your favorite
musician/band/singer?

ZH: The Whispers and Mary J Blige

RD: Do you have a favorite movie?

ZH: Grease, the original version with
Olivia Newton John and John Travolta.
I also love New Jack City.

Zelithe Hayes

Customer Relations Rep II



Top: her son, Moe.
Bottom: her late husband, Gregory.

Zelithe and her daughter, Destany.

Top: her grandson, Jamari. Bottom: her granddaughter, Armanii.

What Can Our EAP Do For You?

An Employee Assistance Program (EAP) is a unique employee benefit that is offered at no cost to you and your family. This benefit is covered 100% by Crescent Bank. The EAP is designed as an intervention program that serves to identify and help with resolving any number of problems. This can include personal, professional, financial, emotional, marital, family, or substance abuse. EAP counselors are available to provide confidential screenings to prevent small problems from becoming overwhelming, costly and destructive. The EAP is designed to provide short-term counseling, to simply listen, or identify new ways to cope with common, but sometimes painful problems.



How do EAPs work?

When you first call our EAP, you will be connected with an Intake Coordinator who will assist to identify your concerns and match you with the right support. A confidential referral can be provided to assist with a number of issues including but not limited to:

- Stress Management
- Anxiety, Depression or Trauma
- Relationship/Marriage
- Grief and Loss
- Addiction and Recovery
- Legal or Financial Issues
- Career Development
- Parenting or Eldercare Support
- Mental Wellness
- Workplace Concerns

Private and Confidential Referral

It is difficult to know where to turn when personal problems arise. The EAP keeps abreast of the best providers in your area. The EAP can facilitate referrals and guide your family through the treatment process—saving time and headaches. Your participation in the EAP is voluntary and strictly confidential. No information is ever reported without your consent back to Crescent Bank.

HELP STARTS HERE | CALL OUR EAP TODAY!



Interface EAP

www.4eap.com

713-781-3364

Toll Free 1-800-324-4327

Hablamos Español 1-800-324-2490

info@ieap.com

Crisis Counseling available

24-7-365



YOU Can Make a Difference

By Amy Sibille, Business Systems Analyst I

We all know of families in need. We all tend to be a little more generous, more giving, around the major holidays of Thanksgiving and Christmas. That's not the only time families need us. They need us right now.

Many families rely on subsidized or free breakfast and lunch during the school day in order for the children to enjoy healthy, balanced meals. So what happens when the school year ends? That's right – the children lose access to these programs.

Factor in that many families are also burdened with the added expense of full-day summer care for the younger ones and the older children. Although some can stay home alone, they still need to eat. Families that struggle during the school year are put in a critical situation during this time.

Here's where YOU make a difference! Pick up extra canned soups, mac and cheese, easy-fix meals, juice, and drop them at your local Food Bank. Drop off your contributions in the Food Bank bins located at the exit doors of many supermarkets. Hold a food drive in your neighborhood, or with your child's summer sports leagues, or at your church. Organize one at your location with Crescent Bank! Help make things a little bit easier for someone this summer.





Maximize Your Benefits: How to be a Crescent Scholar

By Kimberly Gagnet, Communications Assistant

“Education is the most powerful weapon which you can use to change the world.”

- Nelson Mandela

The Education Assistance Reimbursement Program was created in 2004 to invest in our employees. This program encourages higher education and is willing to reimburse for courses that meet the requirements.

Tuition assistance program participants were 10% more likely to be promoted, according to a study with Cigna, Lumina Foundation and Accenture conducted in 2016. Many employers have noticed the long-term benefits of investing in their employees with this program. According to Deloitte, 71% of U.S. employers offer tuition assistance programs to their employees.

“If someone hasn’t been in higher education for a while, it’s a great opportunity for them to jump back in and get started,” said JoAnn Haffner, VP/Benefits/Employee Relations Manager.

Sarah Cripe, a Credit Dispute Supervisor, utilized this program for her bachelor’s in psychology and just recently graduated. She said that the reimbursement program was an easy process that helped cover the cost of the courses, technology and book fees.

“The program shows employees that the work they are doing towards their education is valued by the bank,” said Sarah. “It is a great way to invest in employees to help them grow in their roles.”

For more information about our Educational Assistance Reimbursement Program, the policy can be found on iHR: Forms > Employee Documents > Educational Assistance Policy. You can also email ihr@cbtno.com for more specific questions.





Be a Pro at Defusing Workplace Tension

Conflicts can be costly in time, energy, and productivity. You can't eliminate them, but you can create workplace communication and team traditions that intervene with them sooner. The key is spotting conflicts in their initial stages of workplace tension. For example, a coworker on your team comes to work late, causing others to pick up the slack. Often, employees cope and adapt, and tolerate such behaviors.

Resentments build, and a crisis erupts. Create opportunities to regularly communicate, perhaps at the end of meetings, to offer each other praise and social reinforcement and to discuss any workplace tensions. Doing so will reinforce a positive workplace, grow value within your relationships, capitalize on the power of peer influence, and allow you to feel happier in your job. Tensions may become smaller and fewer over time, but keep the tradition.



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STAYING HEALTHY WHILE TRAVELING//



What you should know before you go!

A joyous part of vacation can be falling off of your routine. There's no snooze button to hit before work. Exercise comes from snorkeling over reefs instead of the gym. And, oh, the glorious room-service and street food that you can't get at home. However, it's difficult to enjoy any of the above if you don't feel well. Staying healthy while traveling does require a handful of simple measures. Check out the tips below!

DRINK LOTS OF WATER

Staying hydrated is incredibly important for healthy travel, especially when flying. In the excitement of exploring a new city, it's easy to forget to drink water. Carry a water bottle, ask hotel housekeeping for extra bottled water, or buy water to keep in your room so that it is always available.

SLEEP, SLEEP, AND SLEEP

The most important thing you can do while traveling is sleep. Your body needs rest when you're physically traveling, crossing time zones, carrying luggage to and from destinations, walking all day, and so forth. Traveling is harsh on your body so make sure you get plenty of rest.

EAT BREAKFAST

Don't skip out and go straight to lunch. It's the most important meal of the day for a reason - it gives you the energy to start your day right.

TRY TO AVOID GERMS

Make sure wet naps or hand sanitizer bottles are packed! They'll come in handy when water and soap aren't available, which can happen quite frequently when traveling. You've been walking all day and coming into contact with people, things, doors, etc. and the last thing you want to do is eat with dirty hands. Prevent the spread of germs and bacteria by cleaning your hands, especially before and/or after a meal.

PROTECT YOUR SKIN

Protect your skin from being outdoors by wearing sunscreen with a minimum of SPF 15. Reapply every two hours if you can. If you're visiting an area with a large population of mosquitoes and insects, be sure to wear insect repellent to prevent bites.

For those traveling this summer, enjoy your escapade and stay healthy!

Source: Huff Post

Banana and Chocolate Chip Baked Oatmeal Cups

INGREDIENTS:

- 3 cups rolled oats or old fashioned oats
- 1/2 teaspoon ground cinnamon
- 1/8 teaspoon ground nutmeg
- 1 teaspoon baking powder
- 1/4 teaspoon salt
- 2 large eggs
- 1/4 cup pure maple syrup
- 1 cup mashed banana, 2 bananas
- 2 teaspoons pure vanilla extract
- 1 cup 1% milk
- 1/4 cup melted coconut oil
- 1 cup mini chocolate chips
- Cooking spray

PREPARATION:

1. Preheat oven to 350°.
2. In a medium bowl, combine the rolled oats, cinnamon, nutmeg, baking powder, and salt. Set aside.
3. Crack the 2 eggs into another medium bowl. Whisk together with the maple syrup, mashed banana, and vanilla extract till the ingredients are combined and smooth.
4. Slowly whisk in the milk and coconut oil.
5. Pour the wet ingredients into the dry ingredients. Stir until all the oats are covered and moistened.
6. Slowly stir in the chocolate chips.
7. Spray a muffin pan with cooking spray then divide the oatmeal mixture among the 12 muffins tins. Press the mixture down with a spoon so all the oats are covered in liquid.
8. Bake for 30 minutes or until the tops are slightly brown.
9. Let cool for 5 minutes. Enjoy with a little pure maple syrup.



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