Enterprise Bank CREATE SUCCESS

# CONNECT

A RESOURCE FOR CAREER DEVELOPMENT & FINANCIAL EDUCATION

Member FDIC



## **WELCOME**

Dear Community Partners,

It is hard to believe 10 years have passed since I started my journey with Enterprise Bank. As a full-time college student looking to help pay my college expenses, I felt working part-time jobs was my only option. Naturally, I dedicated my free time to job opportunities I could get my hands on – including my hometown favorite, Parlee Farms. A few times a week, it was common for my classmates to be greeted by the smell of apple cider donuts and ice cream; and no, it wasn't because I was feeling generous, it was because I was covered in ice cream by the time I arrived to class! My time management skills have improved since then, I promise. After smelling like ice cream all too often, I accepted a second part-time position as a Customer Service Representative in Enterprise Bank's Tewksbury Center branch. It is within that branch where my skill set broadened as I learned the ins and outs of customer service, cash handling, and branch operations.

Having the opportunity to work multiple part-time jobs while attending classes can certainly be stressful, but I am so grateful that I pursued both. It allowed me the flexibility to work with my managers to coordinate beneficial schedules for both businesses and my education. It gave me the financial freedom to have extra income, pay bills, and obtain a sense of independence.

During these years, the thought of paying off my student loans seemed like lightyears away. It didn't seem possible to predict the future at the time. I'd often think, "What would my financial situation be like then? Would I struggle to pay my student loans? How long will it take me to pay these off?" I knew the stressors of graduating college, pursuing a career, and paying down a large sum of debt needed to be taken one step at a time, so I decided to put the thoughts on the backburner for a bit and continue making my monthly payments.

In the meantime, I completed my degree program and accepted a full-time HR & Payroll Assistant opportunity in the Bank's Human Resources department. Little did I know, this new role would lead me to a future position where I would work to develop a Student Loan Repayment Program benefit for our team members. In early 2019, I was working on the HR Operations team where we launched the new benefit partnered with Gradifi. Being both a team member of the Bank as well as someone with student loans, this project was very fitting and something that I was excited to educate other team members about. Two and a half years later, we now have over 50 team members enrolled in the Student Loan Repayment Program and I am happy to share that my personal student loans are officially paid in full!

The Student Loan Repayment Program provides a supplemental monthly contribution to team members' student loans after six months of service, and the program is available to team members with both full-time and part-time work schedules. I am fortunate to have used this program over the last few years and can certainly say this benefit has lifted a weight off my shoulders. My student loans have been paid off four years sooner than my original payoff date. I am grateful for the last 10 years of learning, growing, and being part of an organization that supports its team members in so many ways.

### **OUR BCX & FE WORKSHOPS**

**Applying & Interviewing Tips** 

**Career Panel** 

**Money Habitudes** 

Bank On It

**Budgeting** 

**Managing Debt** 

**Building Your Financial Future** 

Student Loan, Medical and High-Cost
Debt
Borrowing Basics

**Credit Reports** 

Saving, Investing, and Growing your Money

If you are interested in coordinating any of the free workshops above for your students or clients, please send us an email to connect@ebtc.com.

#### JOB HIGHLIGHTS FOR JULY

Application Analyst II (Lowell)

Commercial Lending Officer (MA & NH)

**Credit Analyst (Lowell)** 

**Data Center Operations Specialist (Lowell)** 

Internal Communications Specialist (Lowell)

Part-Time Customer Service Rep. (various branches)

**Home Equity Lending Underwriter (Lowell)** 

Construction Lending Portfolio Specialist (Andover)

Full-Time Relationship Associate/Advisor (various branches)

Part-Time Relationship Associate/Advisor (various branches)

Mortgage Lending Specialist (Lowell)

Senior Underwriter (Lowell)

Staff Accountant (Lowell)

To learn more about career opportunities and open positions at Enterprise Bank, please click here.



At Enterprise Bank, people and relationships come first. We encourage and foster a culture of diversity, equity, and inclusion, where everyone feels valued and respected. We are committed to a caring workplace that recognizes the importance of making a meaningful, positive difference in the lives of our team members, customers, and communities. Please click here to view our Inclusion website for more information. To learn about Enterprise Bank's history and Core Values click here.







Comic source: FDIC's (Federal Deposit Insurance Corporation) "Bank On It" workshop

#### Overview of "Bank on It":

- Learn about the types of insured financial institutions, accounts, banking services, and basic banking terms.
- Participants are given an overview of the difference between banks and check cashing services and information on how to open and maintain a bank account.

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