

AS SEEN IN *Forbes, Fortune & Entrepreneur*

BALTIMORE BUSINESS LEADERS



Big Bank Capabilities, Boutique Bank Care

Bold entrepreneurship and
creative capabilities make
CFG Bank a leader
in the industry.

Bill Wiedel Jr.
President and CEO

The innovative culture of CFG Bank helps it stand out among mid-Atlantic banks, says Bill Wiedel, Jr., CFG's president and CEO. "We are always looking for new ways of doing business, new niches, and new ways to meet our clients' needs," says Wiedel.

Privately owned and based in Baltimore, CFG was established to provide financing solutions for the managed healthcare industry. Today, the bank actively offers commercial lending to many industries, including health care, cannabis, manufacturing, construction, and more. CFG also offers personal banking services.

Focusing on its core while driving growth, CFG represents the best of both worlds of a large corporate bank and a smaller bank. "If you look at the banking landscape in Baltimore, you often either work with a big bank where service isn't quite as personal or a smaller bank, which lacks the capabilities of larger competitors," Wiedel explains. "We provide the best from both."

With the sale of Howard Bank, CFG is the largest Baltimore-headquartered bank. Wiedel says CFG is taking full advantage of that.

"We are creative, we think like entrepreneurs, and we can execute quickly," he notes. "At CFG Bank, you meet with and talk to the decision-makers; you meet with the credit team who actually makes the decision about your loan, and you can even meet with me, the president, along with our owner. Very few banks can say that."

That commitment to creativity comes from CFG's owner: John W. "Jack" Dwyer.

"We are owned by one person. Not only is he an entrepreneur, but he

thinks like one, and that pervades the organization," says Wiedel. "I've often told people, 'If you work for a company that's owned by one person, you better make sure he's a good person, and Jack's a great person.'"

A Commitment to Community Service

CFG's culture extends to its commitment to support the community, which is a big part of its mission.

"We want to share our success with the community," Wiedel says. Beyond making donations, CFG actively creates programs and initiatives to support the greater Baltimore community, encourages team volunteer efforts, and provides employees paid time off to get out and volunteer in the community.

CFG's charitable efforts focus on education and poverty alleviation. Two recent initiatives include \$3 million to seed fundraising efforts for the first new parochial school in Baltimore in 60 years, and \$3 million to advance a long-awaited project to build a waterfront campus at the popular National Aquarium.

The latest charitable initiative is its most innovative: the creation of The Jack and Nancy Dwyer Workforce Development Center, Inc.

The first-of-its-kind nonprofit's mission is to improve the lives of seniors housing residents while alleviating the negative societal effects of systemic poverty by providing job training and placement services, educational programs, and financial assistance within the skilled nursing and seniors housing industries to unemployed and underemployed individuals.

In addition to general commercial lending services, CFG Bank operates Capital Markets Group, serving private equity firms in the mid-Atlantic region, and providing acquisition financing, senior loans, and lending for business owners and investors.



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