

# Community Savings Announces Parag Pandya as Chief Credit Officer

CALDWELL, OH, UNITED STATES, March 3, 2025 /EINPresswire.com/ -- John Gulas, President and CEO of Community Savings, is pleased to announce the appointment of Parag Pandya as Chief Credit Officer. In this role, Mr. Pandya will provide strategic leadership in credit risk management, overseeing credit policies, procedures, administration, and portfolio quality to support the Bank's lending initiatives.



Community Savings is committed to maintaining the highest standards in credit risk management and responsible lending. Under Mr. Pandya's leadership, the Bank will continue to enhance its risk framework to identify, measure, monitor, and manage risk effectively. He will collaborate closely with the Board and executive team to foster a strong credit culture that emphasizes prudent risk management and timely risk recognition.

Mr. Pandya brings over 25 years of experience in banking and financial services, with deep expertise in mortgage credit. His track record as a performance-driven financial services leader—skilled in navigating complex regulatory environments while driving business and risk management excellence—will be instrumental in advancing Community Savings' strategic objectives.

"I am grateful to Evan M. Stone, John Gulas, and the executive leadership of Community Savings for this opportunity," said Mr. Pandya. "I look forward to contributing to the Bank's mission of becoming the premier provider of mortgage and lending services for underserved non-QM and ITIN borrowers."

## About Community Savings

Founded in 1885, Community Savings has operated continuously in Caldwell, Ohio. Propelling itself in the future by incorporating modern banking services, Community Savings, a CDFI Certified Institution, continues to increase access to financing for underbanked populations

nationwide as the "Home of the ITIN Mortgage Loan." Community Savings serves its customers through retail and digital banking services, as well as a wholesale mortgage channel. Member FDIC. Equal Housing Lender.

John Gulas

Community Savings

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