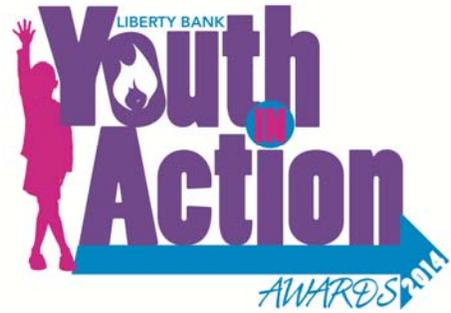


NEWS

For Immediate Release

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LIBERTY BANK PRESENTS LOCAL YOUTHS WITH AWARDS FOR COMMUNITY SERVICE

MIDDLETOWN, CT —

Phoebe Lee of Waterford and **Andraya Carse** of Clinton were honored yesterday as the recipients of the **2014 Liberty Bank Youth In Action Awards**. The awards were presented at a reception at Liberty Bank's main office that was attended by award nominees, family, friends, and bank officials.

Established in 2011, Liberty's Youth In Action Awards are designed to recognize middle and high school students within the bank's market area who have distinguished themselves through volunteering, fundraising, and advocating for nonprofit organizations.

Lee and Carse were selected from a pool of candidates for the award who were nominated by schools and youth organizations in their communities. Each was able to direct a \$1,000 donation from Liberty Bank to a nonprofit organization of their choice.

Liberty Bank President and CEO Chandler Howard hailed all the award nominees for their community service, saying, "Those of you who were nominated for the Youth In Action Awards are here because you're constantly thinking about what you can do for other people. You're all about the community. And that's why we thought that you deserved to have an evening that's all about YOU."

Phoebe Lee, a senior at Waterford High School, received the Youth In Action Award for the high school division. Over the past two summers, she gave over 150 hours of community service through Backus Hospital's Junior Volunteer Program, escorting patients, transporting specimens, delivering mail, and stocking surgical supplies. She has volunteered for Lawrence + Memorial Hospital as well. Preparing and serving meals at the New London Community Meal Center and organizing books at the Waterford Public Library are among her other involvements.



Andraya Carse (left) and Phoebe Lee were the recipients of the 2014 Liberty Bank Youth In Action Awards. With them is Liberty Bank President and CEO Chandler J. Howard.

Lee has been an active member of Waterford High School's KEY Club for four years, conducting fundraising activities for the Terri Brodeur Breast Cancer Foundation, the New London Homeless Hospitality Center, and Safe Futures. As a member of the tennis team, she participated in the annual Tennis Charity Match to raise money for Special Olympics and the Gemma Moran United Way/Labor Food Center. She is also the head coordinator for the high school's Peer Tutoring program, and a member of the executive board of the National Honor Society.

Lee selected the New London Community Meals Center to receive the \$1,000 donation from her award.

Lee's guidance counselor, Jason Adler, commented: "Phoebe is a natural leader. She's the type of person who spends more time and effort on others before herself."

Andraya Carse, an eighth grade student at Jared Eliot Middle School in Clinton, received the Youth In Action Award for the middle school division. She is the founder of Andie's Fudge, a small business she runs with help from her mother and her aunt. Carse makes fudge, packages it, markets it online via a Facebook page, and distributes it—donating all the proceeds to the Leukemia & Lymphoma Society. Over the years, she has consistently produced 42 pounds of fudge weekly, allowing her to donate over \$10,000.

Kids for Kids, a nonprofit group that donates to families in need, provided Carse with the seed money to start Andie's Fudge. To "pay forward" on this investment, Carse is donating all of this year's proceeds from her business back to Kids for Kids. In addition to operating her social enterprise, Carse serves two afternoons a week as a peer tutor at her school.

Carse selected the Leukemia & Lymphoma Society as the recipient of her \$1,000 donation.

Susan Schreck, who nominated Carse for the award, said, "Since sixth grade, Andie has been committed to making a difference in the world. Her monetary donations to the Leukemia & Lymphoma Society are, I believe, only the beginning of the impact this young lady will have in her community and in the world beyond it."

In addition to the two award recipients, three regional finalists for the award were recognized: Kimberly Nguyen of Newington, Shelby Mehmet of Clinton, and Heather Mann of Killingworth. Each was able to donate \$100 to a nonprofit of her choice.

Liberty Bank President and CEO Chandler J. Howard, himself a longtime volunteer with many awards for community service, praised the award winners, finalists, and nominees, saying, "As young as you are, you've learned something very important: that everyone has something to give, no matter how small it is. You don't have to be a brilliant scientist or artist or political leader to change the world. As we've seen today, you don't even have to be an adult. You just have to do two things: care about something, and then do something about it."

Established in 1825, Liberty Bank is Connecticut's oldest mutual bank, with more than \$3.6 billion in assets and 49 banking offices throughout the central, eastern, and shoreline areas of the state. As a full-service financial institution, Liberty offers consumer and commercial banking, home mortgages, insurance, and investment services. Rated outstanding by federal regulators on its community reinvestment efforts, Liberty maintains a longstanding commitment to superior personal service and unparalleled community involvement.

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