

Bridgewater Bank announces retirement of Todd Poberznick, Vice-President, National Sales

On behalf of Bridgewater Bank, the Bank's Board of Directors and our CEO, Don Smitten, it is with sincere gratitude that I announce the retirement of Todd Poberznick, Vice-President, National Sales.

Those working in the Bridgewater Bank head office in downtown Calgary will hear Todd's hearty laugh down the hall for the last time later this month. One of very few who have numerous years as both a broker and lender, Todd's unique perspective has been an exceptional advantage to the Bank and to the numerous industry associations he has been involved with. Todd is known for his strong values, gregarious demeanor and equally for his willingness to share his time to help anyone with a question, he is a mentor at heart.



His long-standing career began as a licensed mortgage broker and eventually led to the mentorship of over 500 team members and industry leaders. From teaching at Mount Royal University, to lending his expertise one-on-one, Todd's enthusiasm to promote the industry and its professionals is second to none. Now widely recognized throughout the industry, Todd earned his reputation as a dedicated leader with brokers, lenders and insurers alike. His ability to be the voice of reason and build relationships has been a point of pride. It comes without surprise that Todd was awarded the Canadian Mortgage Awards Lifetime Achievement in the Mortgage Industry this year. His recent induction into the CMP's 2019 Hall of Fame is also a testament to his leadership in the industry. Todd isn't just admired by those within the Bank, amongst mortgage professionals across Canada, he is also regarded as one of the most knowledgeable and trusted subject matter experts.

As a critical member of the executive team that founded Bridgewater Bank, Todd has been the driving force behind many of the bank's long-standing broker and strategic partnerships. He has helped bring the Bank from a finance company to where it stands today. He has been just as much involved in funding over a billion dollars in 2007 as he has been throughout the 2020 pandemic. Todd also shaped the Bank's team of business development managers into leaders themselves. Jason Provencher, Todd's successor as our new Vice-President, National Sales, can confirm that Todd has been an ambassador to the team. "He has led us through many changes and we've always come out ahead," says Jason. It's that passion and willingness that will be greatly missed.



Todd is known for his participation at the Bank. He is one of the few that is willing and able to talk business while



He is one of the few that is willing and able to talk business while dressed in a Santa Claus suit. Like the true cowboy he is, you can find him barbecuing at most employee events. A day doesn't go by without hearing a joke from him either. "When he was younger, he would be very animated with his jokes. He would have everyone laughing," remembers long-time friend and coworker, Colleen Lindsay, Manager, Operational Risk. While he may do it with less movement now, nothing has changed. Todd is still the comical, warm-hearted leader he has always been.

His dedication does not end with the mortgage industry. Much of his time has been devoted to the Calgary Stampeders and the Canadian Professional Chuckwagon Association – he's a pretty popular cowboy. His love for people is evident, but nothing compares to his love of family. He is an incredible father and the grandpa that everyone would dream of having says Colleen. Each year, Todd's grandkids attend the Bank's kids Christmas party and there truly is no bigger smile than the one on Todd's face.

Todd's leaving marks the end of an era for Bridgewater Bank. His passion for bettering the mortgage industry is known and felt by whoever he interacts with. After more than 40 years in the mortgage industry, Todd deservingly begins retirement June 30, 2020. I am so very happy for Todd. To me he has been a confidante, a staunch supporter of our dreams and aspirations, and I might argue, the very heart of Bridgewater Bank.

I expect him to spend many more hours making bracelets with his grandchildren, many more sore days from too much golf and to finally expand his camping trips from annually to monthly. I wish Todd the very best on his new journey. I know we will all continue to benefit from his leadership legacy.



Sincerely,

A handwritten signature in blue ink, appearing to read "Peter O'Neill".

Peter O'Neill

Chief Operating Officer