

Sandra J. Williams, MBA, Senior Vice President, Senior Credit Officer, Liberty Bank



Sandra Williams is Senior Vice President, Senior Credit Officer at Liberty Bank responsible for credit monitoring and oversight of a commercial lending portfolio comprised of total assets in excess of \$8.5 billion. Sandra is a seasoned banker who joined Liberty in January 2017. In addition to being SCO for Credit Risk, Sandra is Sponsor of the Bank's Professional Development Program, Sponsor for the Susan G Komen More Than Pink Walk, DE&I Council member, Leadership Council, and was the recipient of the prestigious 2024 Liberty Bank CEO Award recognizing high performing and talented teammates. In 2023, Sandra was chosen by CIO Magazine to publish an article she wrote titled "The

Reemergence of Formal Credit Training Programs". In 2025, Sandra was appointed to the Susan G Komen Connecticut More Than Pink Executive Leadership Committee. Based on her humanitarian service in her community, she is a recipient of the 2019 Honorary Doctorate Degree in Humanitarian Service from Heart Bible University. Sandra is a three-time NCAA All American in Track & Field and qualified for the 1984 Olympic Trials in Track & Field. Sandra has a Master of Business Administration (International Finance Concentration) from Rensselaer at Hartford (Cum Laude) and a Bachelor of Science in Business Administration (Finance) from Virginia Commonwealth University. Sandra has had a long and progressive career in commercial banking spanning 34 years with institutions such as First International Bank, Webster Bank and Key Bank, to name a few.

Sandra's one-bank approach has also allowed the Commercial Credit Department to stand out, created a great rapport amongst teammates when she implemented interdepartmental Team Building Events, and allowed the team to be recognized as experts to others across the banking industry based on ongoing training and development. Not only has Sandra successfully managed the Commercial Credit team, but she has also consistently developed talent for the Commercial Bank with her vision for Liberty Bank's Professional Development Program (PDP). The Program's strategic objectives include attracting, developing, and retaining talented and motivated teammates via a professional and career development platform that fosters a performance driven culture that values collaboration, accountability, leadership and employee engagement. Sandra served as Project Manager Co-Lead on the Bank's implementation of the Sagemworks/Abriago commercial loan system, served on the Bank's Diversity, Equity & Inclusion Council, served on the Change Management Team, implemented the Credit Underwriting Team Cross Training Plan, and formalized the Bank's Professional Development Program.

Sandra has had a life devoted to humanitarian work and is enthusiastic about giving back to the community to benefit the homeless, youth and young adults, and women in distress. Sandra continues to serve in her community as a board member in a number of organizations including the Connecticut Susan G Komen More Than Pink Walk Executive Leadership Committee, the Community Economic Development Fund (CEDF) Credit Board (Board of Directors), CEDF Corporation Board, Developing Young Professionals (DYP) (Charter Member and Treasurer), King's Chapel Early Care & Education Center (Board of Directors), Alpha Kappa Alpha Sorority, Inc. (Member), and Women for Christ Outreach Ministries (Treasurer). Sandra holds many volunteer positions and continues to mentor and serve young adults in Intervarsity Christian Fellowship (a campus ministry that plants Christian Fellowship chapters on college campuses across the United States and abroad) and as a mentor to colleagues at Liberty Bank. In addition to these commitments, Sandra is co-owner with her sons, of a real estate business, Smithstead, LLC, that specializes in Airbnb units and long term rental real estate units.

Sandra is a recipient of the Liberty Bank Top Ten Volunteers on its Volunteer Honor Roll based on the number of hours she devotes to community service. As a leader in business and finance Sandra conducts personal finance and budgeting seminars for local church organizations where she presents "Strategies for Successful Operations: "Building a Church Endowment." Her primary focus today is serving youth and young adults in low to moderate income communities. To that end she has worked tirelessly to help form and structure Developing Young Professionals. Her contacts in business and industry enable her to leverage those relationships by engaging leaders in many genres to help facilitate the training sessions, establish networks and build long term relationships to help direct career choices, and develop the skills and confidence necessary to successfully transition from high school to college and college to the professional world. Ultimately, this work helps young people develop a professional presence and learn strategies for creating a personal brand.

As a member of Alpha Kappa Alpha Sorority Incorporated, Sandra has served the community in numerous ways including participation in home building with Habitat for Humanity, mentoring programs for high schoolers, and personal finance and business plan writing for start-up businesses for young entrepreneurs. Sandra resides in Bloomfield, Connecticut and has three adult sons, Tyrell, Brandan, and Jordan.