

Chrissy Rutigliano Named 2026 Employee of the Year

Whether she's solving a problem, launching a new program, or making someone audibly guffaw on a stressful day, Chrissy Rutigliano, Outpatient Medical Services Practice Manager, has a way of making Gaylord better for everyone around her.

On July 16, she was recognized with the Joseph A. Lindenmayer Employee of the Year Award, Gaylord's highest employee honor.

A member of the Gaylord family since 2009, Chrissy was selected from an outstanding group of nominees for her exceptional leadership, compassion, and dedication to both patients and colleagues.

She was nominated by a peer who explained, "*Chrissy knows everything and everyone and never fails to step up when needed,*" adding, "*No task is beneath her, no challenge is too big. She makes everyone feel welcome, treats everyone with respect, provides solutions, and more. She is an overachiever but always remains humble. She is truly someone that everyone knows, loves, and cherishes.*"

continued on page 2...



PM&R Residency Team Awarded The Gaylord Cup



The team behind Gaylord's first-ever PM&R residency program was recognized with the Gaylord Cup during the July Management Meeting for helping launch a milestone that will shape the future of rehabilitation medicine.

Read more on the program on page 6...

I nnovation
T eamwork
I nclusion
S afety
I ntegrity
C ompassion
A ccountability
R espect
E xcellence

FYI DEADLINE

Submissions for the
next issue due:
Thurs, July 31, 2026

Submit requests in JIRA

Our mission is to enhance health, maximize function and transform lives.

Chrissy Rutigliano (*continued*)

Over the past year, Chrissy played an instrumental role in launching Gaylord's Interventional Pain Center while continuing to lead Outpatient Medical Services. Behind the scenes, she coordinated countless details, collaborated across departments, and kept the new program moving forward - all while continuing to support the day-to-day needs of patients, providers, and staff.

Her supervisor, Dr. Jerrold Kaplan, echoed those sentiments.

“*In my 30-plus years as a physician leader, I can honestly say that no one has ever matched Chrissy's dedication, leadership, creativity, and teamwork. Gaylord is truly lucky to have her!*”

Despite the recognition, Chrissy was quick to turn the spotlight back on her colleagues.

"I am incredibly honored to receive this award, especially alongside all of the amazing nominees," she said. "Working alongside these dedicated and compassionate individuals truly inspires me every day. Seeing the care, commitment, and heart that each person brings to Gaylord reminds me why I'm so grateful to be part of this community. This is what Gaylord is about, and I wouldn't want to be anywhere else."

The Joseph A. Lindenmayer Employee of the Year Award was established in 1992 by the grateful family of a former Gaylord patient. According to his daughter, Josephine L. Gierer, the award was created to honor the care and kindness her father received during his rehabilitation. Chrissy is the 36th recipient.

Congratulations, Chrissy! Thank you for being someone our Gaylord family truly knows, loves, and cherishes.

CONGRATULATIONS TO THE 2026 Employee of the Year Nominees

ALLEN ABAYAO

Nursing Services

MADDY ADAMS

Inpatient Therapy

JAIME CASSIDY

Inpatient Therapy

HANNAH COX

Inpatient Speech Therapy

KAROLINA D'ANGELO

Nursing Services

TAYLOR DEVINE

Outpatient Speech-North Haven

KARA DORSEY

Environmental Services

MARC FARBES

Physical Therapy-North Haven

BLAKE GAGLIARDI

Psychology

ALICIA HAGAN

Nursing Services

KRIS PROVOST

Wallingford Therapy Services

TAMMY RODRIGUEZ

Admissions

CHRISSY RUTIGLIANO

Medical Services

PHIL SILVERIO

Physical Therapy-Cheshire

GINA SMITH

Care Management

TAMMY SPURGEON

Outpatient Therapy

[Click here to see the video
celebrating the 2026 nominees](#)

2026 EMPLOYEE of the YEAR



"Chrissy is simply unmatched."



"She is truly someone that everyone knows, loves, and cherishes."



"Equal parts heart, hustle, and hilarity!"



"Unforgettable."



"No task is beneath her, no challenge is too big."



"Chrissy's the coworker everyone hopes to have."



"You always leave a conversation with Chrissy feeling better."



"One of Gaylord's brightest lights"



"She makes everyone around her better."



"She is an overachiever but always remains humble."



"Chrissy makes everyone feel welcome and respected."



celebrate LEGACY WEEK



Legacy Week brought our Gaylord community together to recognize milestone service anniversaries, celebrate our 2026 Employee of the Year, thank the volunteers who generously give their time, and honor the people whose dedication continues to shape our culture every day. Thank you to everyone who helped make this year's celebration such a success!



Dr. Kaplan Recognized as Industry Visionary

Congratulations to Jerry Kaplan, MD, Medical Director of Outpatient and Workers' Compensation Services, for being named an Industry Visionary at the Greater New Haven Chamber of Commerce Annual Health Care & Life Sciences Awards.

This award honors a healthcare professional whose leadership, innovation and dedication have helped move the industry forward and made a real difference in people's lives.

For over 30 years, Dr. Kaplan has devoted his career to helping patients regain function, independence and quality of life after illness or injury. A highly respected physiatrist, educator and mentor, he is known for blending clinical excellence with genuine compassion, always guided by his philosophy of helping people "enjoy life again."

As Medical Director of Outpatient and Workers' Compensation Services, Dr. Kaplan has played a key role in shaping Gaylord's specialized rehabilitation programs. He helped launch the Interventional Pain Clinic and develop new ways to manage pain without surgery and advance regenerative medicine. Thanks to his work, many patients have returned to work, regained independence, and improved their quality of life.



Beyond patient care, Dr. Kaplan has also played an important role in developing the next generation of rehabilitation physicians through Connecticut's first physiatry residency program, sharing his expertise with future leaders in the field.

This well-deserved recognition reflects Dr. Kaplan's lasting impact on rehabilitation medicine and the countless patients, colleagues and learners whose lives he has influenced throughout his career.

Congratulations, Dr. Kaplan, on this outstanding honor!





**American
Red Cross**

BLOOD DRIVE



**THURSDAY
JULY 30**

**10:30 AM - 3:30 PM
BROOKER LECTURE HALL**

To schedule an appointment

- **Call: (1-800-733-2767)**
 - **Visit: redcrossblood.org and enter "Wallingford"**
- Donors will receive a Fandango Movie Reward by email to see a movie on us!

First PM&R Residency Graduating Class

When Gaylord welcomed its first Physical Medicine & Rehabilitation residents three years ago, it marked the beginning of an exciting new chapter for the organization. Last month, that vision became reality as Gaylord celebrated the graduation of its very first residency class.

Developed in partnership with UConn School of Medicine, the residency program provides physicians with specialized training in rehabilitation medicine while preparing the next generation of physiatrists to care for patients recovering from spinal cord injury, brain injury, stroke, complex medical conditions and other disabling illnesses.

The achievement was also recognized internally during July's Management Meeting, where the PM&R

Residency Team was presented with the Gaylord Cup in recognition of the tremendous collaboration, dedication and behind-the-scenes work required to build and sustain the program.

Launching a residency program takes years of planning and an extraordinary team effort. Faculty physicians, educators and administrative staff all played an essential role in developing the curriculum, mentoring residents and creating an exceptional learning environment.

A special thank you to the many individuals who helped make this milestone possible, especially our PM&R Residency Team: Dr. Rosenblum, Dr. Siegele, Dr. Sicklick, Dr. Kaplan, Hank Hrdlicka, PhD, Kellie Consiglio, and Maegan Koller. And thank you to the many additional faculty members, educators and support staff whose dedication helped bring Gaylord's residency program to life.

Congratulations to our inaugural PM&R residency graduates, and thank you to everyone who helped make this historic achievement possible.



Pictured left:

*Courtney Pinto, M.D.
Mitchel Wright, D.O.
Priscilla Mapelli, D.O.
Gage Hurlburt, D.O.*

JULY

Service Awards

Thank you and congratulations
to the following employees for their
years of service to Gaylord:

35 YEARS

David Rosenblum, MD
Physician Services

20 YEARS

Donna Thatcher
Nursing Services

Natasha Dempsey
Information Technology

10 YEARS

Krystle Smith
Development

Margaret Hayes
Inpatient Therapy

Rocio Delgado
Nursing Services

Daniel Hernandez
Environmental Services

5 YEARS

Selina Hodges
Nursing Services



**Did your co-worker
go above and
beyond?**

Scan the QR code and fill out the form
to recognize them.



5 YEARS

Carrie Cuozo
Nursing Services

James Williams
Nursing Services

Priti Kapoor
Development

Katelyn Muolo
Development

Aaditya Kiri, MD
NEMG

Brian Reis
Outpatient Services
Fairfield

July is Disability Pride Month

1.3 Billion People worldwide have a disability, making them the largest minority group.

People with **physical** disabilities

People with **invisible** disabilities

People with **undiagnosed** disabilities

People with **sensory** disabilities

People with **mental and emotional** disabilities

Disability Pride Month celebrates the history, achievements, experiences, and contributions of people with disabilities. It also serves as a reminder that disability is a natural part of the human experience, not something to be hidden, but something that deserves dignity, accessibility, and inclusion.

At Gaylord, this message resonates every day as we work alongside patients, families, and one another to maximize independence, celebrate progress, and help people live life to the fullest.



Human
Resources

Calendar of Engagement Events JULY & AUGUST



TUE
28
JULY

**Why Does Everything Hurt?
Your Body in Menopause**
12pm
Webinar, Zoom



PAYMENT
ACCEPTED:
Cash, credit cards,
Venmo, SNAP and
EBT



EVERY
MON
AUG

Farmer's Market
10am-2pm
Jackson Entrance



THUR
9
AUG

Onsite Massages
8am-1pm
Library



EVERY
MON
AUG

Onsite Zumba
4:10pm
Inpatient Gym



TUE
11
AUG

Onsite Biometric Screening
7am-11am
Brooker Lecture Hall



EVERY
WED
AUG

Onsite Yoga
4:10pm
Brooker Lecture Hall



THUR
13
AUG

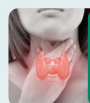
Paint Party
4pm
Brooker Lecture Hall

RSVP Email
hr@gaylord.org



WED
5
AUG

Onsite Massages
12pm-4pm
Library



TUE
25
AUG

**Why One Thyroid Test
Doesn't Tell The Whole Story**
12pm
Webinar, Zoom



PATIENT PORTAL

LAUNCHES AUGUST 1



Beginning August 1, Gaylord's new Patient Portal will be available for both inpatient and outpatient patients.

The portal gives patients secure, convenient access to important information anytime, anywhere.

WHAT PATIENTS CAN DO



View upcoming appointments



Complete registration forms



Review test results



Pay bills online

HOW PATIENTS WILL LEARN ABOUT IT



Inpatient

- Table tents will be placed in all 135 patient rooms.
- Going forward, EVS will place one in each room after cleaning, ready for each new admissions.

Outpatient

- Portal posters will be displayed at every therapy clinic check-in desk.
- Intake Representatives will wear Patient Portal buttons to help start conversations.



WHAT STAFF SHOULD KNOW

Patients must receive an enrollment link by email before they can access the portal.

Patients can get their enrollment link by:



Asking at the outpatient front desk during check-in

OR

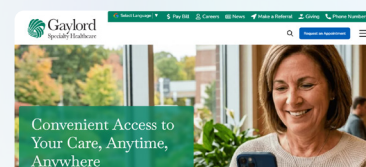


Calling Health Information Management (HIM)
203-284-2885

NEED MORE INFORMATION?

Beginning August 1, a Patient Portal webpage will be available with:

- ✓ Enrollment instructions
- ✓ Frequently Asked Questions





Friday, July 24

The featured organization is:

Columbus House – Homeless Veterans

Columbus House provides housing, food, and supportive services to individuals experiencing homelessness, including dedicated programs for veterans.

[Click here to learn more](#) or visit:

www.columbushouse.org

Friday, August 7

The featured organization is:

Cystic Fibrosis – Local Chapter

The Cystic Fibrosis Foundation funds research, supports care centers, and advocates for individuals living with cystic fibrosis and their families.

[Click here to learn more](#) or visit:

www.cff.org

SUMMER PAINT PARTY

Let's come together to explore your artistic side while enjoying a relaxed and social atmosphere!

Thursday, August 13th from 4pm to 5pm



Brooker
Lecture Hall

Step-by-step
instructions
will be
provided or
you can "paint
it your way."

Light
Refreshments
and snacks
provided



Email
hr@gaylord.org
by Tuesday, August 11 to
RSVP

Employees need a Jeans for Charity sticker or button to indicate their participation.

Stickers can be purchased for \$2 in the cafeteria, Jackson Java, Jackson 2 outpatient, Human Resources, and all outpatient clinics.

Fun Scrub Fridays supports with the same charities featured for each Jeans for Charity event going forward, and therefore will use the same stickers and buttons for participation.



Introducing The Gaylord Foundation

A familiar team has a new name and an exciting vision for the future. Gaylord's Development Department is now the Gaylord Foundation, strengthening our efforts to build philanthropic support for our patients, programs and mission.

Over the past year, significant progress has been made in strengthening the organization's philanthropy through the transition to a Foundation model designed to support the mission of Gaylord Specialty Healthcare. The transition to The Gaylord Foundation reflects a commitment to enhancing philanthropic efforts, building community partnerships, and creating new opportunities to support the programs, services, and the individuals served by Gaylord.

A key milestone in this work has been the successful recruitment of a dedicated Foundation Board comprised of community leaders and advocates who share a passion for our mission. The Board has

already held two productive meetings, establishing governance priorities, identifying focus areas, and generating enthusiasm for future fundraising and connections. This momentum and participation have created a solid foundation for growth, positioning the Foundation as an important partner in advancing Gaylord Specialty Healthcare's strategic goals.

The transition to The Gaylord Foundation demonstrates Gaylord's proactive approach to building community investment, strengthening relationships, and ensuring continued excellence in care for years to come.



“

Building stronger relationships and creating new opportunities to support Gaylord's programs, services and people.

”

Want to learn more? Visit:
giving.gaylord.org

THE FOUNDATION'S FOCUS

STRONGER PARTNERSHIPS

Expanding relationships that help advance our mission and impact

PHILANTHROPIC SUPPORT

Creating more ways to invest in programs and innovation

COMMUNITY IMPACT

Supporting the individuals and communities we serve.

SUSTAINABLE FUTURE

Building resources that ensure excellence for years to come

CHESHIRE Parks & Recreation SUMMER 2026 CONCERT LINEUP

GREAT LAWN @ BARTLEM PARK 520 S MAIN ST, CHESHIRE CT



THANK YOU TO ALL OF OUR SPONSORS

Presenting Sponsor: Richard Chevrolet

Platinum Sponsors: IAT Insurance Group & DW Gem Services LLC

Gold Sponsors: Ricci Construction Group, Feldman Orthodontics, Holiday Hill Day Camp, Blacks Road Self Storage, Gaylord Physical Therapy, Liberty Bank, Advanced Dentistry, KDM Kitchens, Cheshire Lions Club, and New Leaf Dental.

Silver Sponsor: Housemann Family & Sport Chiropractic, Dowling Ford Inc, The Goddard School, BH Burke & Co, & Cheshire Coffee.

Concert Productions & Sponsor provided by PowerStation Events

FRIDAY, JULY 17

Best of Times

Rain Date: July 21

7-9pm

Styx~Foreigner~REO~Speedwagon Tribute Band

FRIDAY, AUGUST 7

River of Dreams

Rain Date: August 11

7-9pm

Billy Joel Tribute Band

FRIDAY, AUGUST 21

Vivid

Rain Date: August 25

7-9pm

The Party Band with Rock, Pop, & Country

FRIDAY, SEPTEMBER 4

Orchard Hill Band

Rain Date: September 8

7-9pm

Tribute to Four Decades of Classic Rock

FRIDAY, SEPTEMBER 18

Women of Rock

Rain Date: September 22

7-9pm

High-energy of classic rock, hard rock, and rock-pop

Be *Cool* This July

Gaylord has been selected again as a nonprofit partner in the **Stop & Shop Community Bag Program.**

This time, our organization will receive \$1 for each \$2.50 reusable Community Bag sold throughout the **month of August 2026** at the Stop & Shop located on:

930 North Colony Road,
Wallingford CT

STOP&SHOP

stopandshop.2givelocal.com



Gaylord and the
COMMUNITY

- **July 17 - Sep 12**-Bartlem Beats Concert Series
- **July 26**-Meriden Police Golf Tournament
- **August 2**-Southington/Cheshire YMCA Golf Tournament
- **August 3**-Masonicare Golf Tournament
- **August 14**-Ray LaMay Golf Tournament

● Community Events ■ Sponsorships

CORKS & FORKS

FOOD • SIGNATURE DRINKS • LIVE MUSIC

**Thursday,
September 17, 2026**

5:30pm - 9:00pm
Brooker South Lawn

Staff Discount:

**\$100
PER TICKET**

Limit 2 discounted tickets per employee

To purchase tickets contact
Georgette MacQuarrie at **ext. 2881** or
gmacquarrie@gaylord.org.

To benefit:

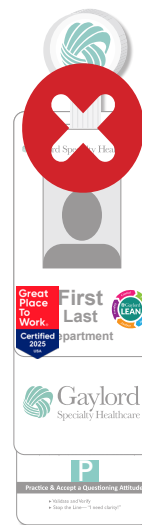
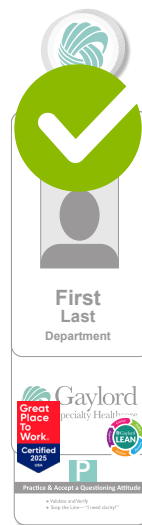


For more information visit www.gaylord.org/corks



*Put it on
the Calendar!*

Tuesdays:	"Take a Breath Tuesdays" - Ten Minute Meditative Moment, 12:10pm, Chapel on Jackson Ground
F 7/24:	Jeans for Charity/ Fun Scrubs for Charity
W 7/29:	Grand Rounds - Brain Tumors
Th 7/30:	Blood Drive
AUG 1:	Patient Portal goes live
F 8/7:	Jeans for Charity/ Fun Scrubs for Charity
T 8/11:	Onsite Biometric Screening
8/20-8/21:	CARF Survey
F 8/28:	Grand Rounds – Antibiotic Stewardship
SEPT 15:	Grand Rounds – GLP-1s
Th 9/17:	Corks & Forks



Reminder

Pins only go on a badge buddy. Not the badge.
A pin in the badge will affect its ability to work.





NEURO ONCOLOGY

IMPROVING OUTCOMES FOR PATIENTS
WITH BRAIN TUMORS

A **Grand Rounds** Presentation, brought to you by Gaylord

PRESENTED BY:

DR. DANIELA GALLUZZO

Assistant Professor of Neurology (Neuro-Oncology)
Yale School of Medicine

WEDNESDAY, JULY 29, 2026

12:00 - 1:00 PM

BROOKER LECTURE HALL



1 AMA PRACategory 1 Credit(s)™

Seating is Limited. Sign up in Gaylord University, using the Training
Calendar



Save the Date! Upcoming Grand Rounds:

- » **August 28 • 12p-1p: Antibiotic Stewardship**
with Dr. Lobo
- » **September 15 • 12p-1p: GLP1s** with Dr. Fink

Missed a Grand Rounds? Watch Online!

Gaylord University > "training" > "courses" > then
search "Grand Rounds."



Grand Rounds - Dr. Elspeth Hill - Nerve Tendon Transfer
Plexopath

By David LaFrance

Public | Jan 30, 2026 | ★★★★★

Not Enrolled yet

[More Info](#)

[Manage](#)

Reminders:

- We recently introduced two new **Introduction to Spanish** curricula in Gaylord University.
-> *Go to Training > Curricula and search for "Spanish."*

Refer A Friend

Employee Referral Bonus Program

Featured Open Position

Registered Nurse

Refer them to Gaylord and you could receive a
\$2,000 referral bonus

Contact HR for details



Gaylord
Specialty Healthcare

Human
Resources



CARF Survey Coming

Thursday, August 20

Friday, August 21

Reminder to review issues of **Eyes on Gaylord**
located on the intranet homepage/PULSE

See your supervisor/manager for any questions





SAFETY STARTS WITH ME

NEAR MISS OF THE MONTH



The Safety Coaches have selected to celebrate **Hannah Cox, Speech Pathologist**, and her use of our CHAMP tools to catch and report a Near Miss in May.

Hannah has received this recognition 2 months in a row!

Hannah was walking by a room and noticed a food tray on a patient's table. The patient was asleep in bed and the tray table was pushed far away from the patient. Hannah believed that the patient was NPO (Nothing allowed by mouth). However, the patient was a new admission, so Hannah **ARCC'd (Ask, Request, Concern, Chain of Command)** up her concern to the nurse. Using **SBAR (Situation – Background – Assessment – Recommendation)**, Hannah explained the situation to the nurse who confirmed that the patient should not have a meal tray in their room. Hannah returned to the patient's room, removed the food tray, and noticed that the tray listed the name of the patient who previously occupied that room. Hannah submitted a Near-Miss RL to help prevent this from occurring again.

Great job Hannah for being vigilant, maintaining a questioning attitude, and being **200% accountable!** Thanks to Hannah, a dangerous episode of choking or aspiration was prevented.

We'd like to acknowledge the following staff who submitted Near Misses in May:

- Dil Kathayat
- Elena Cirillo
- Madison Quirk
- Michelle Saunders
- Natalie Garcia

Thank You
from the Quality & Safety
Department



Got a brilliant idea for a new product or process improvement?

We want to hear it!



Scan the QR code and share your genius with us!



innovator OF THE Month

— **Janelle Roman** —

Congratulations to our Innovator of the Month for July: Janelle Roman, Unit Nurse Leader on Hooker 2!

Janelle's winning idea celebrates one of Gaylord's most beloved team members: Mandy, our facility dog. Janelle suggested creating a Gaylord calendar featuring Mandy throughout the year and offering it for sale in the Gift Shop.

This fun and creative idea is sure to bring smiles to patients, visitors, and staff alike. Plans are already underway, with the first edition expected to be available for the 2027 calendar year.

Thank you, Janelle, for your creativity and for finding a unique way to share a little more Mandy with the Gaylord community!



Exclusive banking perks. Just for being you.

Get banking that works as hard as you do:



1.50% APY* High-Yield Checking Account

Get access to great debit rewards, free ATM access*, free credit score monitoring, free Ascend Bank Early Pay and so much more!



4.00% APY* High-Yield Savings Account

Earn a higher interest rate to let your money grow faster - with the freedom to deposit or withdraw money at any time.



Greenlight Debit Card For Families And Kids

With the Greenlight debit card and app, kids earn money through chores, set savings goals, and spend wisely.



Get Up To \$1,500 off Mortgage Closing Costs

Take advantage of Ascend Bank's great rates for your mortgage and get up to \$1,500 back at closing!*

Plus, enjoy benefits like secure bill pay, free credit monitoring, money management tools, and more!

* Disclosures

High-Yield Checking Offer: Earn an interest rate of 1.49% with a 1.50% Annual Percentage Yield (APY) for balances between \$1.00 and \$10,000.00 and an interest rate of 0.99% with an Annual Percentage Yield (APY) of 1.50% - 1.00% for balances above \$10,000.00. \$1.00 minimum to open, and \$1.00 minimum daily balance required to obtain the disclosed annual percentage yield. Available to open online only, not available in-branch. New & existing customers eligible, but funding may not come from a current Ascend Bank account. Digital banking and eStatements enrollment required. One account per person. Rates on all balances subject to change based on future market conditions.

Early Pay: Ascend Bank Early Pay is available with all Ascend checking accounts and Ascend savings accounts, and grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Eligible direct deposits include certain transactions such as payroll, government benefits, or similar types of payments. The Ascend Bank Early Pay service is dependent on when Ascend receives information from the payer that the funds are on the way. This could vary, and you may not always receive your funds early.

No ATM Fees: Enjoy rebates of all Non-Accepted ATM fees. Account must be open during the full account statement period to receive the rebates. Accounts closed prior to a full statement period are ineligible, and rebates will be forfeited.

High-Yield Savings Offer: Earn an interest rate of 3.93% with a 4.00% Annual Percentage Yield (APY) for balances between \$1.00 and \$1,000,000 and an interest rate of 2.96% with an Annual Percentage Yield (APY) of 4.00% - 3.00% for balances above \$1,000,000. \$1.00 minimum to open, and \$1.00 minimum daily balance required to obtain the disclosed annual percentage yield. Available to open online only, not available in-branch. New & existing customers eligible, but funding may not come from a current Ascend account. Digital banking and eStatements enrollment required. One account per person. Rates on all balances subject to change based on future market conditions.

Greenlight: Ascend Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their Ascend account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer subject to change and partner participation. The Greenlight* prepaid card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International. Subject to minimum balance requirements and identity verification. Offer subject to change at any time.

\$1,500 Off Closing Costs: Offer can be withdrawn at any time. Offer valid for purchase and external refinance types only. Valid for residential first mortgages and residential construction mortgages only. Offer not valid for: refinancing of loans held at Ascend Bank, vacant land, First Time Homebuyer, or Home Equity Loans, Home Equity Lines of Credit or Government Backed Loans (FHA, VA, USDA). Subject to credit and property approval. Offer cannot be combined with other offers. Not valid for loans from brokers. Valid only on mortgages applied for directly with Ascend Bank on or after August 11, 2023. Applicants who have applied for loans with Ascend prior to August 11, 2023 are ineligible for this offer. Cash back at closing offer will appear as a lender credit equal to the cost of: Appraisal Fee, Appraisal Management Fee and Underwriting fee at closing, up to a maximum credit of \$1,500. Applicants must use promo code "CSGA1500" to qualify. When applying on-line the promo code must be entered during the final step of your on-line loan application in the "Is there any additional information you would like to include in your application?" box before hitting submit. When working directly with a Mortgage Loan Officer you must mention the promo code at the time of application.

For more information,
scan this code or call
800-730-6603.



Elevate **your** financial journey.



Ascend BANK
Equal Housing Lender Member FDIC