

# PACB'S INCOMING CHAIR ROGER ZACHARIA

## THE NEEDLE IS POINTING UP

By Diane M. Sweeney



Right now, what Roger Zacharia takes most seriously is:

1. Running Ambler Savings Bank
2. Running a household of six

Devoting his time to each of these brings him lots of joy – even when things are crazy busy. “It’s an exciting time to be a community banker and an interesting time to be a parent,” shares Roger.

As incoming Chairperson for the Pennsylvania Association of Community Bankers (PACB), Roger recognizes things will get busier – but he’s ready and looking forward to it.

Upon graduation from Penn State and attaining his CPA, Roger thought his life’s course was going to be in public accounting. Roger liked what he saw when working with community banks as an accountant with a national auditing company. When that firm made a strategic shift away from servicing community banking clients, they offered Roger to choose a new industry.

“I didn’t want to. I liked this niche, these people, and the relationships they created,” says Zacharia. “I made the decision not to stay and look for a new industry, but to find a way to work within community banks.” He was offered an opportunity to join Asian Bank as CFO and left public accounting behind.

After several years at Asian Bank and MoreBank, in 2010 Roger was offered the opportunity to join Ambler Savings Bank. The position allowed him to learn about all aspects of running the bank — operations, compliance, marketing — as he was chosen as the successor to Martin Brown, then President and CEO for 35 years.

When Roger took the position of President and CEO of Ambler Savings Bank in 2014, the bank was celebrating its 140th anniversary and reconstructing its new headquarters building. A lot was going on. But Roger was ready. The bank has continued to grow and expand under his leadership.

And he is ready to become Chairperson at PACB.

“I got into community banking because of the relationships. I saw the collegial attitude and the way everyone leans on one another and helps one another. This doesn’t happen in other industries. While my life did not unfurl the way I thought it would back in college, it’s all been good. I’ve been given great opportunities and have met the best people. I am looking forward to meeting many more in the next year.”

Roger feels fortunate to become Chairperson at this time. He believes he is stepping into this position after a lot of hard work has been done. “Troy Campbell was tasked with the search for a new

CONTINUED ON PAGE 6

CONTINUED FROM PAGE 5

president for PACB. Jon Conklin and then Lori Cestra each had to deal with the pandemic during their chairperson years — both handled very difficult decisions with excellence and have done great things for PACB.”

As Chairperson, Roger’s vision is to be able to put the focus back on broadcasting the benefits of being a member. “Kevin and Lori did a 12-month tour in a whirlwind two months because of the pandemic. I’m hoping to be able to take all 12 months of my tenure to visit and talk with current members and meet with new prospects to discuss benefits of joining PACB.”

He believes the time is right, as in these past 18 months, community banking – nationally and locally – clearly shined. Roger says, “Independent sources have documented this. It took a pandemic and external forces to put our industry strengths front and center. It took a massive effort to do this – and we stepped up. Those who found us are now our most loyal customers.”

Roger continues, “Converting short-term assistance to strengthen our long-term bases has been incredible. We gained more loyalty from current customers. We demonstrated what makes community bankers unique. We rose when larger banks failed.”

Back to the second point of what Roger takes most seriously ... his family.

Married with four young children, his family lives in the Maple Glen section of Upper Dublin Township, Montgomery County. His children are very active in academics and sports in elementary and high school. “Free time” in Roger’s life is parenting, driving, and coaching his crew. “It’s all I do when I’m not working – and I take it seriously. I realize they are growing up fast, and, in short order, this will all be over.”

As he adds one more “take seriously” to his list as Chairperson, Roger is confident about the future of community banking. “It’s an exciting time for our bankers. Having weathered the last 18 months, we have a great opportunity to build off the goodwill the industry elicited. We’ll focus on building. The needle is pointing up, and I’m positive and excited about remaining strong.”



DIANE M. SWEENEY IS A PROFESSIONAL COPYWRITER AND CONTENT STRATEGIST. OVERLOOKING BEAVER CREEK IN CHESTER COUNTY, PA, SHE ENJOYS WRITING ARTICLES AND WEB CONTENT TO INFORM, PERSUADE, AND ENTERTAIN. HER WORK CAN BE FOUND AT [WWW.DIANEMSWEENEY.COM](http://WWW.DIANEMSWEENEY.COM).