Fairfield County Business

The Business Magazine For
The Fairfield County CT Chamber Of Commerce

UCONN's School Of Business Commencement Speech By Wilton's Toni Boucher

Also...

How The Data Privacy Act II Will Impact Your Business

$1.85 Trill Santander's Acquisition of Stamford-based Webster

Chrome Has A Download Problem & We Discuss How To Navigate That

Dozens of Business Events and over 150 Commercial Properties On Offer

July/August 2026 www.fairfieldcountybusiness.com $9.95 per copy

Welcome Message

Welcome to the July/August issue of Fairfield County Business magazine.

Our cover story brings you the inspiring commencement address by Wilton's Toni Boucher at the UConn School of Business. This is truly a must read.

We're are also introducing our new feature Fairfield County Town Profile with a profile of the dynamic, business friendly town of Wilton.

Our listing of commercial real estate on offer in Fairfield County has over 170 properties for a new small business all the way to suitable for a major expansion. Our new Business Events feature lists 48 business focused events coming up in Fairfield County.

This issue also features two technology stories, one about dealing with the Google 4 gigabyte download problem and the other discusses A.I. For Main Street.

We also highlight the acquisition of Stamford Webster Bank by Spain's $1.85 Trillion Santander Banco, the $683,000 in grants to local non-profits by Union Savings Bank, take a dive into the impact on local business of the update to Connecticut's the Data Privacy Act and look at how your HR function can help build success by promoting civility.

We hope you enjoy our magazine, find it useful and educational.

If you have any ideas about content we should have, or wish to become either a regular or occasional contributor, please contact me at the phone number or email below.

Brad

Staff

Editor Bradley M. Koltz

Contributors

Mary Kay Della Camera
Pieter Arntz, Malwarebytes
Tom Shimko
Toni Boucher

Advertising

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Publisher Bradley M. Koltz

211 Greenwood Avenue
Bethel, CT 06801
203-295-0070
www.fairfieldcountybusiness.com

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BIG NEWS!
Queen B Is Now Open
7 DAYS A WEEK!
8 am to 4 pm Every Day!
417 Main St., Ridgefield
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First County Bank Welcomes New CEO Nitin Mhatre

First County Bank recently announced that Nitin J. Mhatre has as of April 15th officially assumed his role as Chief Executive Officer. Mr. Mhatre succeeds Robert J. Granata, who has led the Bank with distinction and will remain as Chairman through July 31, 2026, before continuing to serve on the Board of Directors. First County Bank's Board of Directors selected Mhatre following a thorough evaluation, citing his extensive leadership experience and alignment with the bank's mission and community partnership.

Mhatre joins First County Bank with over 30 years of banking leadership experience in both U.S. and international markets. Most recently, he served as President & CEO of Berkshire Bank, where he led significant strategic and digital transformations while modernizing the client experience. Under his tenure, Berkshire Bank was recognized by Newsweek as one of "America's Most Trustworthy Banks" for four consecutive years.

"I am proud and honored to join First County Bank as CEO," said Nitin J. Mhatre. "For years,

I have admired First County Bank's reputation for strong customer relationships and its deep community roots. I look forward to working together with our team building the next chapter of First County Bank, one that retains and respects our heritage while improving customer experience, innovation, and profitable growth. I look forward to meeting with and listening to our employees and other key stakeholders to identify opportunities for effectively and efficiently achieving those goals going forward."

"Nitin brings the experience, values, and leadership approach that strongly align with First County Bank's mission," said Robert J. Granata, outgoing Chief Executive Officer. "His proven ability to lead organizations through thoughtful, responsible growth makes him the right leader to guide the bank into its next chapter".

Mhatre holds a bachelor's degree in engineering and an MBA from Bombay University and has completed Harvard Business School's General Management Program. He has served on the Board of Directors of the Consumer Bankers Association, including as Board Chair, and has held board director roles at Junior Achievement of Connecticut and Cradles to Crayons Boston.

About First County Bank

First County Bank
It's where you belong.

First County Bank, headquartered in Stamford, CT for 175 years, is an independent mutual community bank with 13 branches in Stamford, Norwalk, Darien, Greenwich, Fairfield, New Canaan, and Westport offering deposit products, mortgages, wealth management, business banking services, and a full array of digital banking products. First County Bank has 200 employees, assets in excess of $2.3 billion and is a winner of the Hearst Connecticut Top WorkPlaces Award 2020-2025. For additional information, visit Firstcountybank.com

Blakely S. Dimeo Named Business Development Manager

Dimeo Construction Company has appointed Blakely S. Dimeo as Business Development Manager.

In this role, she will help oversee business development initiatives and long-term growth, with a focus on the greater Boston region, where the company has had a continuous presence for well over 60 years. Her appointment marks the fourth generation of the Dimeo family to join the company as it approaches its 100th anniversary.

She will also develop market opportunities across Massachusetts, Rhode Island, and Connecticut. Dimeo earned her high school diploma from Brooks School and a Bachelor of Arts degree from Trinity College.

About Dimeo Construction

DIMEO

Since its founding in 1930 as a family-owned contractor, Dimeo has grown into one of New England's leading construction organizations. Consistently ranked among the Top 100 Construction Managers by Engineering News-Record, the company combines decades of experience with a builder's mindset to deliver high-quality, timely, and innovative construction solutions.

With over 305 professionals across full-service offices in Boston, Providence, and New Haven, Dimeo provides expert preconstruction and construction services. Experience spans sectors including healthcare, corporate, life sciences/technology, higher education, K–12, and residential.

https://dimeo.com/

Contact Ms. Dimeo

Email: info@dimeo.com
Phone: (401) 981-7800

Please send press releases and photos about promotions, hires, retirement or recognition for this section to info@fairfieldcountybusiness.com

UConn School Of Business Commencement May 2026, Remarks by Toni Boucher

Courtesy photo shows Wilton First Selectwoman, author, business owner, philanthropist and entrepreneur Toni Boucher giving the 2026 Commencement Address at the UConn School of Business in May.

What follows is the text of her comments:

Good afternoon and Congratulations President Maric, Acting Dean Reilly, distinguished faculty, proud families, and most importantly, the UConn School of Business Class of 2026! Standing here today, looking out at this sea of ambition, I must tell you—this is a "Cinderella moment" for me. Some of you might know me as a former State Senator, or a corporate executive, or perhaps now as the First Selectman of Wilton. But my story didn't start in a boardroom or a legislative chamber. It started in a small village in Italy in the aftermath of World War II.

I came to America at the age of five with my seven-year-old brother and parents who could not read or write English. In fact, my father came with a 3-grade education and my mother without one day in school. We had absolutely no money. I remember sitting in the back of an elementary school classroom from kindergarten through 4 th grade, not comprehending a single word until I reached 5 th grade when a light finally came on that would not be extinguished.

If you had told that little girl she would be standing here today, addressing the graduates of Connecticut's flagship university, she wouldn't have believed you. She would have thought you were describing someone else's life entirely. Somone living a fantasy. But that is the remarkable thing about this country, this state, and specifically, the power of this university.

I earned my MBA right here at UConn. I wasn't a traditional student. I was a mother of 3, juggling kids, a business career, and an emerging political life all at the same time. Believe me, I still I remember the stress —many of you know that feeling. But I also remember professors like Dr. Paul Pacter, who somehow managed to make the dry subject of accounting sing. Who does that with accounting?

I remember the understanding shown to me and other first-generation Americans, the support that lifted me up.

That experience taught me something I call "The Husky Effect." It is not just about UConn's striving for excellence in sports. It's the realization that UCONN not only teaches you how to manage a business; it teaches you how to build one. And more importantly, it teaches you how to survive failing one.

Graduates, you've earned your degrees. You have a business education. You have the analytical skills. You've mastered accounting, finance, marketing, management and other essential business expertise. You understand supply chains and market dynamics. Now use these tools to transform ideas into companies that will grow jobs. Help turn innovations and inventions into thriving businesses. Make an impact that reverberates throughout our state and beyond our borders, delivering prosperity for individuals and communities.

Today, I also want to talk to you about something that won't appear on your transcript but will determine your success more than any course you've taken: the most important message I can offer comes from my late husband, Bud- the power of perseverance in the face of failure. He lived by the words of Winston Churchill: "Success is moving from failure to failure without losing your enthusiasm."

Bud was a serial entrepreneur. He was brilliant, but he didn't succeed at everything he touched. In fact, he failed. A lot. He watched others give up when things got hard, but he never did. Failure after failure, he never gave up on his dream. Even as everyone around him gave up on him.

That was Bud. And when his last risky startup finally succeeded, it changed everything — not just for us, but for what we could give back to institutions like UConn. He died two weeks before he could turn his success into reality. At that very moment it fell to me to pick up the mantel. In the depths of the most profound grief I ever experienced I fought every obstacle to make his dream come true. In looking back by all accounts, this huge business risk turned into a true business miracle.

That's why my family invested in the Boucher Management & Entrepreneurship Department and student run investment funds. We wanted to help create a place where you are encouraged to take educated risks, where you learn that failure isn't the end of the road — it's just data. It's part of the tuition.

Some of you will start businesses. Many of them will fail. Some of you will pursue careers that don't work out as planned. You'll face rejection, setbacks, doors slammed in your face. And here's what I need you to understand:

That failure is not the end of your story — it's part of the learning process. And you are entering a world where that resilience is required, because you are inheriting a massive legacy.

Connecticut has been known as the birthplace of American innovation and invention since colonial times. Right here in my own town of Wilton, the first optical lithography machine was invented at Perkin Elmer. Those early integrated circuits have evolved into ASML's massive R&D and advanced manufacturing operation producing 90% of the world's chip-making machines.

That spirit of discovery—of turning ideas into thriving businesses—is your inheritance. And this university is equipping you to reclaim it.

I look at what you have already achieved. The student-run investment funds where you've vetted startups and built expertise. The competitions where you've traveled to face Harvard and Michigan — and won. Programs like Innovation Quest, the Werth Institute, Hillside Ventures — these aren't just programs. They're the foundation of Connecticut's next economic renaissance.

I look at you today and I see the future leaders who will propel Connecticut forward, who will make this university a technology juggernaut that attracts top talent and investment, who will make UConn the undisputed innovation leader of our state.

But as you go out to build this future, I want to offer a word of caution about your plans. Class of 2026, the world you are entering is unpredictable. It is fragile. You might have a five- year plan. Throw it out. You may need to pivot when you least expect it.

After 35 years in investment management at Commonfund Asset Management firm and other leading companies along with decades in the legislature, I thought I was done. I retired. But when my town called and said, "Toni, we need you," I un-retired to run for First Selectman. Why? Because relationships are the currency of a good life.

After decades in business and politics, meeting thousands of prominent people — some you'd call famous, many in Halls of Fame — I can tell you this: the most important element in succeeding in both work and life isn't just about your hard work and persistence or what's in your portfolio or on your resume. It's those relationships. They'll take you far. They'll build strength to create and sustain a life that matters, a life with purpose.

Your career will be defined by your grit, yes. But your happiness will be defined by the people you lift up along the way. In my view, the best social justice program is creating job opportunities for everyone at every level, so they can elevate and better their lives, and in turn, improve the economy of where they live. As you leave here, take away a few things:

First, be ambitious about your dreams. As Bud would say, hard work never stops, and neither should your imagination. Life is unpredictable, fragile, and fleeting. Don't let your dreams slip away.

Second, Be resilient. When you hit a wall — and you will — remember the "Husky Effect." Don't be afraid to fail. Pick yourself up, dust yourself off, pivot, and try again. It's in failure that you learn life's most important lessons.

Third, never forget where you came from. Whether you're a first-generation student or a legacy, you have a responsibility to pay it forward. You carry with you not just a UConn degree, but the struggles and motivations of your families. To those from humble beginning- you know what it means to overcome seemly insurmountable obstacles. Use those lessons. Let them fuel you.

Fourth, believe in yourself, and good things will happen — even miracles. My husband proved that. I've lived it. And now you have the education, the tools, and the spirit to prove it in your own lives.

When I announced my surprise retirement from Commonfund investment company and informed them that I was now becoming their client, the President said, "Well Toni, sometimes Cinderella stories do come true." Looking at all of you, ready to change the world... I know he was right. Mine did. And yours can too. So, Class of 2026 make us proud. Make yourselves proud. Go out there and make your own miracles happen.

About Toni Boucher

Toni Boucher is serving her first four-year term as Wilton's First Selectman (mayor) after a lengthy career in public service for the state of Connecticut. Her positions have included board of education chairman, selectman, state board of education commissioner, state board of education member, advisory board member of the Connecticut Office of the Child Advocate, State Representative Minority Leader, and State Senate Chief Deputy Minority Leader.

An inductee into Marquis Who's Who, Boucher's career in the private sector includes executive leadership roles in large businesses where she developed billion-dollar budgets and led new business development and marketing initiatives. She recently retired as a director of a leading Multibillion asset management company. Boucher has founded several startups and is now helping the University of Connecticut School of Business grow its entrepreneurship and student-run investment programs.

She has held Series 7, 63, and 31 investment licenses and has an MBA from UConn. Boucher also published a white paper on "Ethics and the Nonprofit." Sitting on numerous nonprofit boards that fund new programs and research, she is a forty-year resident of Wilton and has three children and six grandchildren.

Toni is the author of Stone Doll: An Immigrant's Memoir from War-Torn Italy to the American Dream and The Husky Effect: How UConn Is Creating the Entrepreneurs of the Future

Learn more online at www.toniboucherauthor.com

Wilton

Each issue we profile a Fairfield County community. This issue we look at Wilton, with special thanks to the Wilton Economic Development Commission for providing much of the material used for this profile.

Why Businesses Thrive in Wilton, Connecticut

Wilton offers business owners something uniquely valuable - a community where economic vibrance, quality of life, and local character come together to create the perfect opportunity for their ongoing success. A place where businesses feel supported to help them grow and thrive.

Wilton is conveniently located in lower Fairfield County, and in one of the most desirable and connected areas in the New York Metropolitan region. Businesses here benefit from Wilton's strong residential base, which represents an extremely diverse and highly educated population of families, professionals, entrepreneurs, healthcare workers, educators, students, tradespeople, remote and hybrid workers, growing families, and retirees, bringing strong household income and purchasing power.

Wilton is one of Connecticut's most affluent communities, with median annual household incomes exceeding $242,000. That creates opportunity not only through local spending power, but also through strong referrals, trusted relationships, and a business culture built around quality, service, and reputation. Wilton remains one of Connecticut's strongest residential markets, with average single-family home prices reaching approximately $1.45 million in 2025, reflecting continued demand for the town's quality of life, schools, location, and long-term value.

For many businesses, Wilton offers the exact right balance of visibility, accessibility, and community support, as well a local village feel with small town charm.

The mission of the Wilton Economic Development Commission (EDC) is to strengthen Wilton's reputation as a place where businesses can start, relocate, grow, and flourish. As resident volunteers and business ambassadors, the Commission works to welcome new businesses, support existing ones, and promote Wilton as a vibrant and connected place to invest, grow, and succeed. The EDC helps strengthen visibility for local businesses, encourages thoughtful economic growth that aligns with Wilton's character, and serves as a bridge between businesses, town leadership, and the broader community. Most importantly, it reflects Wilton's belief that businesses are not just located here, they are part of the life and fabric of our town. The Wilton EDC supports local businesses in promoting businesses and hiring through their highly followed social media sites, marketing and event support, web presence, and a variety of annual programs.

Wilton's business environment reflects both vibrancy and confidence. Wilton's largest employer is ASML, one of the world's leaders in semiconductor technology and one of Connecticut's major business success stories. Its continued presence here in Wilton reflects their business confidence in the town's workforce, stability, accessibility, and ability to support advanced technology, professional talent, technical expertise, and the broader support teams that help innovative companies grow.

At the same time, Wilton's strength is found in the variety of businesses that serve both residents and the surrounding region. The town is home to over 50 restaurants, cafés, and food-related businesses that contribute to both economic activity and community life. Wilton also supports a growing mix of specialty boutiques, retailers, wellness providers, healthcare and dental practices, financial and insurance professionals, home service businesses, consultants, family-owned businesses, home businesses, and entrepreneurial firms Wilton's town center and local business districts help strengthen that connection. They connect visibility for businesses, support community centered commerce, and contribute to the welcoming New England character that defines Wilton Wilton's location is one of its many strengths. With direct access on the Route 7 commercial hub and close proximity to the Merritt Parkway, Interstate 95, Metro-North rail service, and major employment centers including Stamford, Norwalk, Bridgeport, Danbury, White Plains, and New York City, businesses can serve local residents while also reaching broader commercial and consumer markets.

Workforce quality is another advantage. Wilton and these surrounding communities provide access to a strong labor pool that extends well beyond traditional office professionals. Businesses benefit from nearby technical talent, healthcare workers, educators, service employees, tradespeople, support staff, entrepreneurs, and experienced professionals across many industries. Whether a business is hiring for customer-facing roles, technical expertise, management, operations, or specialized services, the region offers depth and flexibility.

Quality of life is one of Wilton's defining strengths. Wilton's schools are ranked in the top 1% of high schools by US News and Report, #3 of all CT school districts by Niche.com, and annually ranks as one of the top three school systems across the state. In addition, Wilton offers convenient access to higher education institutions including UConn Stamford, CT State Norwalk, Western Connecticut State University, Sacred Heart University, Fairfield University, and others - all within a short drive of Wilton.

Our preserved open space, miles of walling trails, recreational amenities, safe neighborhoods, and a very strong sense of community continues to attract families, workers, and business owners. Wilton's town center, local events, civic engagement, and support for small businesses create an environment where people want to live, shop, work, and build long-term relationships. That matters because businesses increasingly succeed where employees want to stay and customers want to return.

For businesses of all types considering where to open, expand, or relocate, Wilton offers access to a diverse regional market, quality employees, affluence, community support, and a business environment where companies of all sizes can grow, contribute, and thrive.

Wilton is where you belong!

Thank you,
The Wilton Economic Development Commission
Please contact us at EDC@wiltonct.gov

Where's Wilton

Wilton By The Numbers

Population:	19,435
Active Businesses	2,187
Households:	6,122
Median Home Value	$928,800
Bachelors degree or higher	75.2%
Total retail sales	$401,795,000
Median household income	$242,199
Per capita income	$113,354
Employment	12,501
Municipal Bond Rating	AAA

10 Things We Love About Wilton

The Norwalk River runs through Wilton Center and points both north and south. It is stocked with trout that residents enjoy fly fishing for or watching anglers from the benches throughout the Center alongside the river.

The Wilton Library is located in Wilton Center. Besides it's collection of books and videos, the library hosts an ongoing program including art shows, author talks, book discussions, book sales, concerts and children's programs throughout the year.

Wilton schools are consistently ranked as some of the best in Connecticut and the United States. The student oriented curriculum includes award winning music and theater programs and multiple athletic championships.

The Wilton section of the Norwalk River Trail connects cyclists, hikers and those talking a nature stroll to Wilton's schools, businesses and rail stations as it showcases the natural beauty of the Norwalk River.

Weir Farm is Connecticut's only national park dedicated to American painting. The park includes Weir House, studios, barns and gardens and hosts a number of educational and cultural events throughout the year.

Wilton has two Metro North train stations with multiple daily trains to New York. They feature free parking, with Wilton Station located just off Route 7 and Cannondale Station with its historic train station located in the heart of the Cannondale Village.

The biggest treasure hunt in town, and possibly the area, was started in 1931. Held each Spring and Autumn, treasure hunters find a huge selection of donated or consigned items at this fun fundraiser for the Family and Children's Agency of Fairfield County.

Wilton celebrates Summer with a number of free outdoor concerts during the summer at both Merwin Meadows and Schenck's Island. Residents bring their own picnics and enjoy local musicians.

Wilton honors its agrarian history with hands on educational programs, summer camp programs, sustainable farming, a farmers market and cultural programs that include Ambler Farm Day, Maple Syrup Tap-a-Tree, and the Youth Apprenticeship Program at this 22-acre farm.

Wilton celebrates the 4th of July with food trucks, childrens games, and a DJ at the Wilton High School grounds, with a terrific fireworks show at sundown.

Fairfield County's New And Improved Chamber

By Maury Daly, Corrrespondent

In 2019, Bradley Koltz, the former president of the Bethel Chamber of Commerce and publisher of this magazine founded the Bethel Business Network to provide a place for local businesses to network after the Bethel Chamber announced they were no longer hosting the weekly gathering that regularly attracted 25 to 30 local businesses. The Community Gazette newspapers sponsored the group, and so membership was offered at no charge.

In time the group had more than 1,100 members who provided special offers to other members, and provided a pool of expertise that members could tap into as well as share with.

"It became clear that we were attracting businesses from far and wide, not just Bethel," Koltz explained. "Local businesses need customers from nearby communities, too, and local Chambers just don't do that very well. They have great ideas like shopping strolls, but they don't draw people from other communities."

In 2025, the Bethel Business Network was re-branded as the Fairfield County CT Chamber of Commerce. It is organized into 24 community chapters, with 3 zones each consisting of 8 chapters. "That allows us to communicate with all of our members as well as focus on geographies that interconnect as well as down to the community level," Mr. Koltz said. "It's been a learning experience as communities like Bridgeport and Danbury have very different needs than towns like Easton and Sherman. But they all have a need to reach new customers, to network and to, and I think this is most important, to support each other."

The newly branded Chamber held its first gathering in mid-May. "It was a soft road test," Mr. Koltz said. "We invited a few dozen different business professionals and owners in the Ridgefield area and more than half showed up for coffee, a cheese bar and networking. Several new deals were discussed during the evening, and we are extremely grateful to Queen B Coffee for the terrific job they did hosting the event." Mr. Koltz continued, "Now that we know people still show up post-Covid, we're working out a schedule of zoned events featuring guest speakers on local and larger topics."

The Chamber is organized into 4 membership levels, including a free level with basic services and three graduated, increasing levels with the highest level provided regular access to over 100,000 local business professionals. That is accomplished through a combination of emailed newsletters, social media and the Chamber's official magazine, Fairfield County Business.

"We need to continue to offer a useful, free membership level," Mr. Koltz explained. "But we also need to offer packages of various sponsorship levels with increased amenities and exposure to those interested in that and willing to spend a bit for that extra access."

Resources:

For more information, visit them online at www.FairfieldCountyCTChamber.com

The image at right is courtesy of the Fairfield County CT Chamber from their website

Editor's Note:

Fairfield County Business ***is*** the official magazine for the Fairfield County CT Chamber. We have not, however, been compensated in any way for this profile.

The Fairfield County CT Chamber of Commerce ™ LLC

24 Communities — 3 Zones — 1 Mission:

To Promote Prosperity For Every Business And Every Town In Fairfield County

Google Chrome's Silent

By Pieter Arntz, Malwarebytes

Google Chrome has been quietly downloading a 4GB AI model onto users' devices without asking first.

Security researcher Alexander Hanff, aka ThatPrivacyGuy, reports that Chrome has been silently installing Gemini Nano, Google's on-device AI model, as a file called weights.bin stored in the OptGuideOnDeviceModel directory within users' Chrome profiles. This 4GB download happens automatically when Chrome determines your device meets the hardware requirements. It does not ask for consent, and sends no notification—not even one of those annoying cookie banners you've learned to dismiss without reading.

The Gemini Nano model powers features like "Help me write" text composition assistance, on-device scam detection, and a Summarizer API that websites can call directly. These features are enabled by default in some recent Chrome versions. And here's the kicker: if you discover the file and delete it, Chrome simply downloads it again.

Why this matters

Let's start with the obvious problem: a 4GB download isn't trivial for everyone. If you're lucky enough to have unlimited fiber internet, you might not notice. But for users on metered connections, mobile hotspots, or in developing countries where data is expensive, Google just cost them real money without permission. For rural users or those with bandwidth caps, this kind of silent transfer can blow through monthly limits in minutes.

Hanff focuses on the environmental angle. He calculated that if this model were pushed to just 1 billion Chrome users (roughly 30% of Chrome's user base), the distribution alone would consume 240 gigawatt-hours of energy and generate 60,000 tons of CO_2 equivalent. That's not including actually using the model, just the downloads.

But to us, the most troubling aspect is the broader pattern this represents. Just a few weeks ago, we reported another unsolicited AI invasion on our personal computers discovered by Hanff. He documented how Anthropic's Claude Desktop app, which silently installed browser integration files across multiple Chromium browsers, including five browsers he didn't even have installed. The integration would reinstall itself if removed, and it also happened without any meaningful user disclosure.

Hanff argues that both cases likely violate EU privacy law, specifically the ePrivacy Directive's rules about storing data on user devices and the GDPR's requirements around transparency and lawful processing. While these claims haven't been tested in court, they highlight a fundamental tension: can companies just install whatever they want on your computer as long as they say it's a feature of an app you installed?

Google might argue that having an AI on your device provides better privacy than cloud-based alternatives. Which is generally true, but it does not apply here, since Chrome's most prominent AI feature—the "AI Mode" pill in the address bar—doesn't even use the local model. According to Hanff's analysis, it routes queries to Google's cloud servers anyway.

All in all, users see a 4GB local AI model and reasonably assume their data stays private, when in reality, the most visible AI feature sends everything to Google's servers.

Tech companies need to stop treating silent deployment as acceptable practice. We see no valid excuse for this. Your device is yours. The storage is yours. The bandwidth is yours. And the electricity bill is yours.

What happened to asking for permission? And when I remove it, I want it gone permanently—not automatic reinstallation.

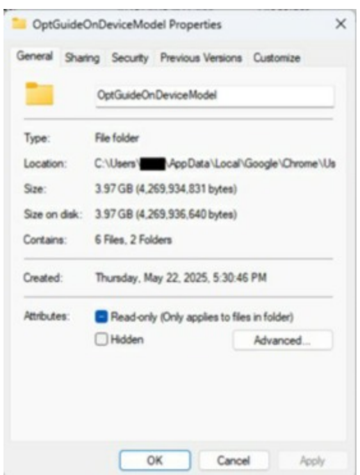
When are the tech giants going to learn that we don't want to be left discovering after the fact that our devices have become deployment targets for features we never asked for.

4GB AI Download Problem

Update May 12, 2026 with do it yourself instructions

How to check if the AI model is on your computer (Windows)

1. Open File Explorer
2. At the top of the File Explorer window, click the address bar and paste:
   %LOCALAPPDATA%\Google\Chrome\User Data
3. Press Enter
4. Look for a folder named:
   OptGuideOnDeviceModel
5. If you see it, Chrome has likely downloaded the AI model



How to check on a Mac

1. Open Finder
2. In the menu bar at the top of the screen, click Go > Go to Folder
3. Paste:
   ~/Library/Application Support/Google/Chrome/
4. Look for a folder named:
   OptGuideOnDeviceModel

Now, remember, this isn't malware, and its presence doesn't mean your computer is infected.

Turn off Chrome AI features

This part is relatively easy. You may find online instructions telling you to edit the Windows registry or use Chrome policies, but for most people the simplest and safest approach is to disable the features directly in Chrome.

We don't recommend manually editing the registry unless you fully understand what you're doing. Incorrect changes can cause system problems.

Instead, try this first:

1. Open Chrome
2. You can copy and paste this directly into Chrome's address bar and press Enter:
   chrome://settings/ai
3. On the page that opens, you can turn off features such as:
   - "Help me write"
   - AI summaries
   - On-device AI features

   The exact options may vary depending on your Chrome version and region.
4. Then restart Chrome to make sure the changes take effect.

This may stop Chrome from downloading or using the AI model, although some users report the files can return after browser updates.

There is probably no need to delete the files unless you specifically need the storage space.

If chrome://settings/ai does not work, the feature may not yet be available in your region, you may be using a managed work or school account, or your version of Chrome may not support these settings yet.

Do you need to delete the OptGuideOnDeviceModel folder?

You can, but there is probably no need to.

If you disable Chrome's AI features, the downloaded model should no longer be actively used for those features. Leaving the files in place may also prevent Chrome from downloading them again at a later point.

About The Author

Pieter Arntz
Malware Intelligence Researcher
Mr. Arntz was a Microsoft MVP in consumer security for 12 years running.
You can follow him on X at https://x.com/MetallicaMVP

About Malwarebytes

A global leader in online protection, its suite of award-winning cybersecurity, privacy and identity solutions empower millions of people worldwide to enjoy their digital lives, free from threats and scams. Built and beloved by experts, Malwarebytes pairs a world-class team of threat researchers with proprietary AI-powered processes to supercharge and refine detections, providing unmatched protection against both known and unknown threats. Living up to its legacy, Malwarebytes continues to offer free tools that have long served as a first line of defense against malware and scams with new options for identity protection and data removal.

Malwarebytes, powerful digital protection that's always by your side.

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A Building Successful, Civil

A rude comment in a meeting can derail a project faster than a technical error. When employees feel dismissed or disrespected, they check out mentally. This lack of respect creates a toxic environment that drains energy from your best people. Human Resources has the power to change this. By making workplace civility a priority, you create a space where talent stays and performs at its best.

When incivility takes hold, morale drops and turnover rises. This article explains how HR teams can build a culture of respect. You will learn how to set clear expectations, train your staff on empathy, and build systems that protect everyone.

The Tangible Costs of Incivility in the Workplace

Incivility is not just an interpersonal annoyance. It is a drain on resources. Research shows that employees who experience rudeness at work often perform at lower levels. They spend time ruminating on the interaction rather than focusing on their goals. This mental tax creates a drag on the entire organization.

Reduced Productivity and Performance

When colleagues communicate in a sharp or dismissive way, trust breaks down. Teams stop sharing ideas to avoid conflict. A study from the University of Southern California showed that 80 percent of workers lost time worrying about rude interactions. They lose focus, miss details, and fail to hit key goals. These small, daily slights add up to significant losses in output.

Increased Employee Turnover and Recruitment Challenges

People leave jobs because of their managers and their teammates. An uncivil culture acts like a revolving door. When employees feel they are not treated with basic decency, they look for new work. Replacing an employee can cost up to two times their annual salary. Beyond the cash cost, the team loses valuable knowledge every time someone walks out the door. A toxic brand also makes it hard to hire top-tier talent in the future.

Damaged Company Reputation and Brand Image

News travels fast. If your company becomes known for a harsh or exclusionary culture, the impact is immediate. Customers notice when employees seem unhappy or tense. Investors also look at culture as a risk factor. A reputation for a bad work environment can shut you out of new partnerships and hurt your standing in the industry.

HR's Essential Role in Defining and Promoting Civility

HR sets the tone for how people treat each other. You need to move beyond simple handbook rules and create a standard for human interaction. This starts with how you frame the company values and how you hold people accountable for them.

Developing Clear Civility Policies and Guidelines

A policy is only useful if people read and understand it. Do not hide your standards in a 50-page employee manual. Create a short, clear document that defines what respect looks like in your office. Use specific examples of what to do and what to avoid. If you define respect as "active listening and clear communication," employees have a benchmark for their own behavior.

Key Components of an Effective Civility Policy

Definitions: Clearly define what counts as harassment, bullying, and general incivility.

Examples: Provide real-world scenarios to show acceptable and unacceptable conduct.

Reporting: Offer multiple ways for people to report bad behavior without fear of gossip.

Consequences: Be clear about what happens when someone breaks these rules.

Communicating Expectations Consistently

Start during onboarding.
Make civility a core part of the first week.
Include a section on values in every team meeting.
Use digital platforms to share small tips on how to give better feedback.

Integrating Civility into the Employee Lifecycle

Culture is built by how you treat people from their first day to their last. Make sure respect is a factor in every HR process.

Civility in Recruitment and Hiring

Ask interview questions that test for emotional intelligence. Ask a candidate to describe a time they had to manage a conflict with a peer. Their answer will tell you more about their character than their technical skills.

Check references specifically for how they interact with their team.

Performance Management and Civility Metrics

Do not just measure output. Measure how an employee works with others.

Include peer feedback in your review process. If someone is a high performer but is rude to others, that should count against their score.

Implementing Training and Development Programs for Respect

Most people want to be kind, but they lack the tools to communicate through tension. You can train your staff to be better listeners and collaborators.

& Respectful Workplace

Building Emotional Intelligence and Empathy Skills

Emotional intelligence is the ability to understand your own feelings and the feelings of others. This is a skill you can teach. Workshops that focus on self-awareness help people pause before they react to a stressful situation. When people understand their own triggers, they are less likely to lash out at a teammate.

Workshop Ideas: Active Listening and Conflict Resolution

The "Listen and Repeat" drill: One person speaks, and the other must summarize what they heard before responding.
Role-playing difficult conversations: Give staff scripts on how to express frustration without attacking someone else.
Conflict de-escalation: Teach staff how to lower their voice and use calm body language when a meeting gets heated.

Creating Winning Culture Through Awareness

Host regular discussions about how to support each team member.
Teach staff how to intervene if they see someone being cut off in a meeting.
Celebrate small wins in collaboration to show that the company values team effort.

Establishing Clear Mechanisms for Reporting and Resolution

If employees do not trust your reporting process, they will stay silent. You must create a path that feels safe and fair for anyone who faces bad behavior.

Confidential Reporting Channels and Protection

An anonymous hotline or a secure email address is essential. Make sure the team knows that reporting an issue will not lead to retaliation. If someone reports a peer, protect their identity as much as possible. Transparency is key, but privacy is just as important.

Fair and Impartial Investigation Processes

When a report comes in, act fast but stay objective. Gather all the facts before you make a decision. Talk to witnesses and keep detailed notes. If the issue is minor, you might not need a full investigation. You can often solve small conflicts with mediation.

The Role of Mediation and Restorative Practices

Mediation allows both parties to voice their side with a neutral HR person in the room. Restorative practices focus on fixing the relationship rather than just punishing one person. Ask the person who caused harm to explain how they will change their behavior.
Leading by Example: Fostering a Culture of Civility from the Top
If managers are rude, their teams will be rude. Culture starts in the corner office. Leaders must show that respect is non-negotiable.

Leadership Commitment to Respectful Conduct

Senior leaders should speak about civility in every town hall meeting. They must show through their own actions that they value polite disagreement. If a leader cuts someone off in a meeting, they should apologize and model self-correction. This shows that everyone, including the boss, is expected to follow the rules.

Encouraging Open Communication

Create systems where leaders listen more than they talk. Use surveys to check the "pulse" of the team. If the survey shows a decline in morale, address it with the department immediately.

Recognizing and Rewarding Civil Behavior

Publicly praise people who help others solve problems.
Create a "culture award" for employees who show extra care for their teammates.
Mention specific moments of kindness in company newsletters.

Civility as a Strategic HR Imperative

A culture of civility is a strong competitive advantage. It keeps your staff happy, keeps your turnover low, and protects your reputation. When you build a foundation of respect, you create a space where work is not just about tasks, but about people.

The Long-Term Benefits of a Civil Workplace

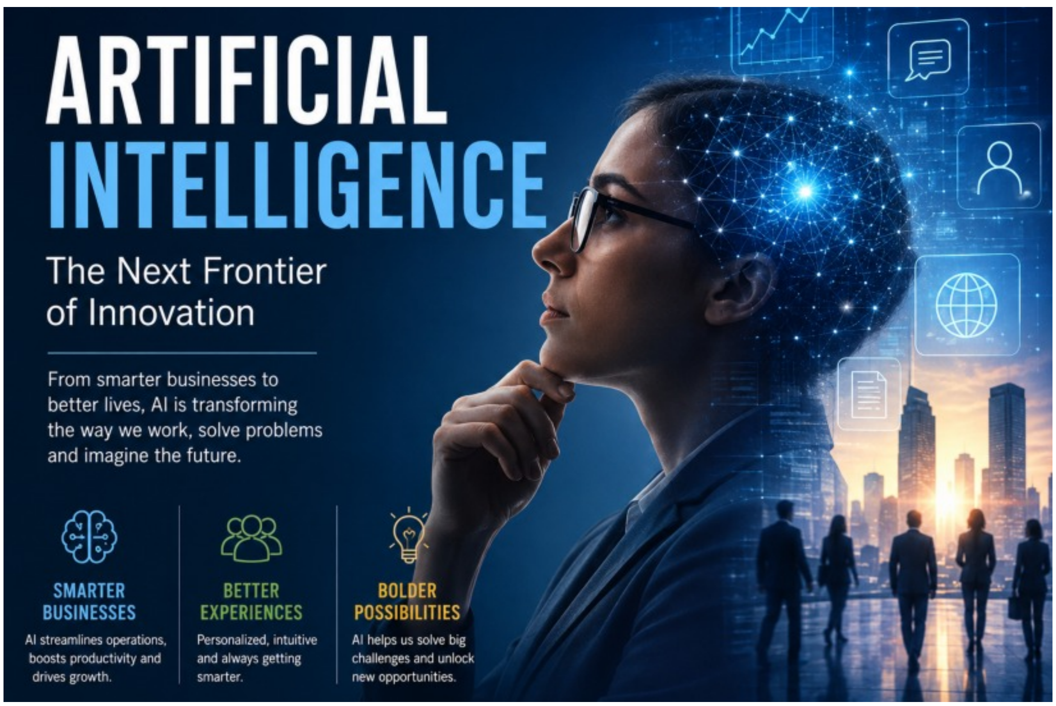
When you fix the culture, the work becomes easier. Employees focus on the mission instead of office politics. You will see higher engagement, better creative work, and a team that wants to stay for the long term. This is the goal of every HR team.

Your Next Steps: Building a Foundation of Respect

Start today. Pick one area from this list to change. Maybe it is your onboarding process, or maybe it is a new training module. Talk to your leadership team about the cost of incivility. Small changes in how you hire, train, and reward people will lead to a better environment for everyone. Respect is not a nice-to-have - it is essential to keeping your business running and growing.

AI For Main Street:

The Biggest Artificial Intelligence Trends Transforming Small Business



For years, artificial intelligence seemed like a technology reserved for Silicon Valley giants and Fortune 500 corporations with unlimited technology budgets. That has changed dramatically. Today, AI-powered software is available to businesses of every size, allowing a five-person accounting firm, a family-owned retailer, or a local construction company to access capabilities that would have required entire departments just a few years ago.

For small businesses, the question is no longer whether AI will become part of everyday operations. The question is how to adopt it strategically while maintaining customer trust, protecting sensitive information, and preserving the personal service that distinguishes smaller companies from larger competitors.

As AI technology continues to mature, several important trends are emerging that are reshaping the way entrepreneurs operate.

AI Is Becoming an Everyday Business Tool

Perhaps the biggest trend is the normalization of AI. Rather than existing as a standalone technology, AI is increasingly embedded into software that businesses already use every day.

Accounting platforms now categorize expenses automatically and identify unusual transactions. Customer relationship management systems suggest follow-up actions and predict sales opportunities. Email applications draft messages, summarize conversations, and organize schedules. Marketing software creates social media posts, analyzes campaign performance, and recommends improvements.

Because these capabilities are integrated into familiar applications, many business owners are using AI without even thinking of it as artificial intelligence.

This "invisible AI" is expected to become even more common over the next several years.

Generative AI Is Expanding Beyond Content Creation

When generative AI first gained widespread attention, many businesses viewed it primarily as a tool for writing blog posts or creating marketing copy.

Today, its capabilities extend far beyond text generation.

Small businesses are using AI to:

* Draft customer proposals
* Create employee handbooks
* Produce training materials
* Generate product descriptions
* Design presentations
* Build marketing campaigns
* Translate documents into multiple languages
* Create images and promotional graphics
* Develop first drafts of contracts and policies

Rather than replacing employees, AI often serves as a starting point, producing an initial draft that staff members edit and personalize.

This approach significantly reduces the amount of time spent on repetitive writing tasks while allowing employees to focus on higher-value work.

AI Is Improving Customer Service

Customer expectations have changed dramatically. Consumers increasingly expect businesses to provide fast responses regardless of the time of day.

Modern AI-powered chatbots can answer frequently asked questions, schedule appointments, provide order updates, recommend products, and route more complicated issues to human employees.

Unlike earlier chatbot technology, today's systems understand natural language and maintain conversational context, making interactions feel much more human.

For small businesses with limited staff, this allows customers to receive immediate assistance after business hours without requiring employees to remain available around the clock.

The most successful companies view AI as an extension of customer service—not a replacement for human interaction. Complex situations, complaints, and emotionally sensitive conversations still benefit from personal attention.

Automation Is Moving Into Back Office Operations

Administrative work consumes a surprising amount of time in many small businesses.

Artificial intelligence is increasingly automating routine office functions such as:

* Invoice processing
* Data entry
* Appointment scheduling
* Payroll preparation
* Inventory tracking
* Expense reporting
* Meeting summaries
* Document organization

Even saving a few hours each week can produce significant productivity gains over the course of a year.

Business owners are discovering that AI often provides its greatest return not through dramatic innovation, but through eliminating dozens of small administrative tasks that quietly consume valuable time.

Personalized Marketing Is Becoming More Affordable

Large retailers have long used sophisticated data analysis to personalize advertising and customer recommendations.

AI is making similar capabilities accessible to smaller businesses.

Marketing platforms can now analyze customer behavior, identify purchasing patterns, recommend targeted promotions, and even determine the best time to send emails or publish social media posts.

Instead of sending identical marketing messages to every customer, businesses can create personalized communications based on previous purchases, interests, or browsing activity.

The result is often higher engagement rates while reducing wasted advertising spending.

AI Is Helping Businesses Make Better Decisions

Business intelligence once required expensive consultants and specialized analysts.

Today's AI-powered analytics tools can summarize financial performance, identify trends, forecast inventory needs, estimate cash flow, and highlight unusual changes in customer behavior.

Instead of reviewing dozens of spreadsheets, business owners can ask questions using plain English, such as:

"Which products produced the highest profit last quarter?"

"Why did online sales decline in June?"

"Which customers haven't made a purchase in six months?"

These conversational analytics make data more accessible to non-technical users while improving decision-making.

Cybersecurity Is Becoming an AI Battleground

As businesses adopt AI, cybercriminals are using the same technology to launch increasingly sophisticated attacks.

AI-generated phishing emails are more convincing than traditional scams. Criminals can create highly personalized messages that imitate trusted vendors, executives, or financial institutions.

At the same time, cybersecurity companies are using AI to detect suspicious network activity, identify malware, recognize unusual login behavior, and respond to threats more quickly.

For small businesses, cybersecurity is becoming one of the most important considerations when adopting AI technologies.

Strong passwords, multi-factor authentication, regular software updates, employee training, and careful review of AI-generated communications remain essential safeguards.

Employees Are Learning to Work Alongside AI

One common misconception is that AI will eliminate most office jobs.

In reality, many businesses are finding that employees become more productive when AI handles repetitive work while people concentrate on creativity, judgment, and relationship-building.

This shift is creating demand for new workplace skills.

Employees increasingly benefit from learning how to:

* Write effective AI prompts
* Verify AI-generated information
* Edit and improve AI-created content
* Recognize inaccurate or fabricated responses
* Protect confidential information
* Understand ethical uses of AI

Many organizations now consider AI literacy as important as proficiency with spreadsheets or email.

Responsible AI Is Becoming a Competitive Advantage

Customers are becoming more aware of how businesses collect and use data.

Companies that clearly explain when AI is being used—and that safeguard customer information—are likely to build stronger trust than organizations that deploy AI without transparency.

Responsible AI practices include:

* Protecting sensitive customer information
* Limiting unnecessary data collection
* Reviewing AI-generated content before publication
* Avoiding discriminatory or biased decision-making
* Being transparent about automated interactions

Trust is becoming a competitive differentiator, particularly for local businesses whose reputations are built on long-term customer relationships.

Industry-Specific AI Is Emerging

General-purpose AI assistants remain valuable, but software vendors are increasingly developing AI designed for specific industries.

Examples include:

Healthcare practices using AI to summarize patient notes while maintaining regulatory compliance.

Law firms using AI to review contracts and conduct legal research.

Construction companies analyzing project schedules and estimating material requirements.

Retailers forecasting inventory demand.

Manufacturers using predictive maintenance to identify equipment issues before failures occur.

Real estate professionals generating listing descriptions and market analyses.

These specialized tools often provide greater value because they incorporate industry terminology, workflows, and regulatory requirements.

Looking Ahead

Artificial intelligence is rapidly evolving from an experimental technology into an essential business resource. For small businesses, the greatest opportunity lies not in replacing employees but in helping them work smarter.

Companies that approach AI thoughtfully—starting with practical applications, investing in employee training, and maintaining strong oversight—are likely to see meaningful improvements in productivity, customer service, and profitability.

At the same time, successful adoption requires recognizing AI's limitations. Human judgment remains critical when making strategic decisions, handling sensitive customer interactions, and ensuring the accuracy of important business communications.

The businesses that thrive over the next decade will likely be those that strike the right balance between automation and authenticity. By combining AI's speed and analytical capabilities with the creativity, empathy, and expertise of their employees, small businesses can compete more effectively while continuing to provide the personalized service that has always been their greatest strength.

Artificial intelligence is no longer a glimpse into the future—it has become an increasingly practical tool for Main Street businesses. Those who embrace it thoughtfully today will be better positioned to adapt, innovate, and grow in an economy where intelligent technology is becoming as fundamental as the internet itself.

Recent Commercial Real Estate Offerings

At the time of this writing, there are more than 170 commercial properties on offer in Fairfield County with a combined asking price of more than $420 million.

What follows is a list of offerings publicly available at the time of our deadline. Some properties are priced upon request, so the total value is probably closer to $25 million. Many listings also do not have square footage. In fact, only 55% provide square footage with the listing. Of those that do provide it, the total comes to more than 1.7 million square feet on offer.

Town	Address	Sq Ft	List Price
Bethel	8-14 Research Dr	311,187	$17,000,000
Bethel	159 Grassy Plain St	35,160	$3,250,000
Bethel	16 Stony Hill Rd	38,497	$3,600,000
Bethel	6 Berkshire Blvd		$2,332,000
Bridgeport	836 Fairfield Ave	17,780	$1,307,000
Bridgeport	1957-1959 Main St	3,030	$1,850,000
Bridgeport	1086 East Main St BPT		$2,700,000
Bridgeport	3715 Main St		$129,000
Bridgeport	73 River St	36,462	$2,300,000
Bridgeport	120 Silliman Ave	10,995	$950,000
Bridgeport	845 E Main St		$650,000
Bridgeport	1155 Railroad Ave	126,471	$5,995,000
Bridgeport	387 Clinton Ave	6,001	$799,999
Bridgeport	417-433 Myrtle Ave	13,368	$2,200,000
Bridgeport	553-555 Center Street Ext		$950,000
Bridgeport	725 Housatonic Ave		$595,000
Bridgeport	10 Island Brook Ave	48,864	$5,950,000
Bridgeport	325 Boston Ave		$1,238,653
Bridgeport	61 McKinley Ave	5,441	$775,000
Bridgeport	2470 North Ave	7,617	$950,000
Bridgeport	4143 Main St	4,240	$849,900
Bridgeport	209 Center St		$2,800,000
Bridgeport	3180 Main St Portfolio		$3,350,000
Bridgeport	937 State St	7,300	$2,800,000
Bridgeport	4675-4749 Main St	70,000	$7,800,000
Bridgeport	745 Hancock Ave	5,436	Price Upon Request
Bridgeport	986 Stratford Ave	2,480	$900,000
Bridgeport	3431 Fairfield Ave	4,311	$3,100,000
Bridgeport	775 Washington Ave - 89 Catherine St		$1,700,000
Bridgeport	961 Huntington Tpke	5,000	$1,250,000
Brookfield	112 Federal Road		$5,800,000
Brookfield	355 Federal Rd		$4,450,000
Brookfield	Fox Hill Inn		$3,250,000
Brookfield	16 Old New Milford Rd	2,612	$989,500
Brookfield	304 Federal Rd		$64,900
Brookfield	246 Federal Rd		$459,900
Cos Cob	406 E Putnam Ave	6,940	$3,550,000
Danbury	2 E Hayestown Rd	1,584	$1,200,000
Danbury	27 Mill Plain Rd		$319,000
Danbury	9 Old Sugar Hollow Rd	12,720	$995,000
Danbury	36 Apple Ridge Rd		$1,050,000
Danbury	17 Starr Rd	52,576	$5,200,000
Danbury	158 Deer Hill Ave	7,763	$995,000
Danbury	Padanaram Portfolio		$795,000
Danbury	50 Miry Brook Rd		$4,975,000
Danbury	112 Federal Rd	3,818	$1,295,000
Danbury	193 & 195 Long Ridge Road		$160,000
Danbury	14 Walnut St	6,392	$1,650,000
Darien	745 Boston Post Rd		$2,950,000
Darien	37-45 Tokeneke Rd	4,400	Price Upon Request
Fairfield	348 Black Rock Tpke	4,102	$1,799,000
Fairfield	Portfolio of 2 assets		$750,000
Fairfield	1495 Black Rock Tpke		$2,250,000
Fairfield	180 Commerce Dr	2,750	$1,690,000
Fairfield	1817 Black Rock Tpke		$5,000,000
Fairfield	The Villa		$3,150,000
Fairfield	430 Tunxis Hill Rd	43,824	$6,200,000
Fairfield	387 Tunxis Hill Rd	21,921	$4,100,000
Fairfield	360 Tunxis Hill Rd	20,273	$3,100,000
Fairfield	32 Berwick Ct	7,100	$2,500,000
Greenwich	37 Arch St	3,090	$3,600,000
Greenwich	38-40 Greenwich Ave		$10,750,000
Greenwich	67 Holly Hill Ln		$9,695,000
Monroe	500 Purdy Hill Rd		$239,900
Monroe	569 Main St	7,863	$949,000
Monroe	188 Main St	9,509	$875,000
Monroe	887 Main St		$1,900,000
Monroe	143 Purdy Hill Rd		$4,900,000
Monroe	171 Main St	4,950	Price Upon Request
New Canaan	199 Elm St		$12,000,000
New Canaan	26 Forest St		$2,495,000
New Canaan	39-51 Pine St		$352,800
New Canaan	39-51 Pine St		$561,225
New Canaan	107-111 Main St	3,700	Price Upon Request
Newtown	3 Main St	18,528	$1,299,000
Newtown	31 Pecks Ln		$10,500,000

Town	Address	Sq Ft	List Price
Newtown	17 Berkshire Rd		$1,350,000
Newtown	87 S Main St		$60,000
Norwalk	275 East Ave	7,376	$1,799,000
Norwalk	40 Osborne Ave		$1,950,000
Norwalk	49 Wall St	4,581	$949,000
Norwalk	602 West Ave	6,270	$2,400,000
Norwalk	9 Van Zant St	5,316	$2,600,000
Norwalk	694-696 West Ave	17,000	$7,750,000
Norwalk	15 South St		$750,000
Norwalk	112 Washington St		$1,350,000
Norwalk	17 Wall St	3,084	$750,000
Norwalk	186 Main St	1,944	$1,495,000
Norwalk	148 East Ave		$775,000
Norwalk	189 East Ave	2,116	$999,000
Norwalk	19-21 N Water St		$1,150,000
Norwalk	145 Water St	14,000	$3,150,000
Norwalk	18 Isaacs St	21,894	$3,500,000
Norwalk	558 Connecticut Ave	5,215	$1,549,000
Norwalk	9 Mott Ave		$150,000
Norwalk	63 Glover Ave	15,000	$2,800,000
Norwalk	16-18 Ann St		$1,200,000
Norwalk	83 Washington St		$550,000
Norwalk	83-85 Washington St		Price Upon Request
Norwalk	32-36 Wall St	7,334	Price Upon Request
Norwalk	148 East Ave		Price Upon Request
Norwalk	32 Haviland St	25,572	Price Upon Request
Norwalk	69-71 Main Street Portfolio		$1,995,000
Norwalk	4 Lewis St		$1,200,000
Old Greenwich	1380 E Putnam Ave	4,834	$2,950,000
Redding	4 Long Ridge Rd	6,000	$1,395,000
Redding	9 Brookside Rd		$550,000
Ridgefield	90 Grove St		$245,250
Ridgefield	90 Grove St		$390,750
Ridgefield	90 Grove St		$1,085,260
Ridgefield	898 Ethan Allen Hwy		$129,900
Ridgefield	898 Ethan Allen Hwy		$277,900
Ridgefield	898 Ethan Allen Hwy		$265,000
Ridgefield	975 Ethan Allen Hwy		Price Upon Request
Riverside	1171 E Putnam Ave		$1,300,000
Riverside	1130 E Putnam Ave		$4,700,000
Sandy Hook	14 High Bridge Rd		$7,950,000
Sandy Hook	27-75 Glen Rd		$8,395,000
Shelton	2 Ivy Brook Rd		$7,900,000
Shelton	112 Huntington St	2,785	$849,000
Shelton	775 Bridgeport Ave Ct		$8,211,958
Shelton	749 Bridgeport Ave		$4,486,778
Shelton	127 Center St		$700,000
Shelton	175 Constitution Blvd S	19,992	$2,900,000
Shelton	100 Trap Falls Road Ext	81,526	Price Upon Request

Town	Address	Sq Ft	List Price
Shelton	9 Cots St		Price Upon Request
Southport	135 Rennell Dr	8,315	Price Upon Request
Southport	1 Lacey Pl	34,057	Price Upon Request
Stamford	23 Ryan St	5,742	$1,425,000
Stamford	20 Crescent St	9,499	$3,500,000
Stamford	20 Garland Dr	12,736	$2,500,000
Stamford	1937 W Main St	88,503	$25,000,000
Stamford	914 E Main St	45,742	$8,000,000
Stamford	125 Strawberry Hill Ave		$265,000
Stamford	34 Baxter Ave	3,189	$999,000
Stamford	35 W Broad St		$525,000
Stamford	920 Hope St	2,400	$1,350,000
Stamford	721 Canal St		$6,400,000
Stamford	28 Stone St	2,596	$950,000
Stamford	936 Hope St	1,507	$975,000
Stamford	40 Warshaw Pl	22,152	Price Upon Request
Stamford	117 North St	4,645	$1,099,000
Stamford	130 Lenox Ave		$625,000
Stamford	1845 Summer St	3,942	$1,499,000
Stamford	2490 Summer St	26,298	Price Upon Request
Stratford	2083 Main St	3,917	$699,900
Stratford	1410 Stratford Ave	3,168	$585,000
Stratford	3680 Main St	11,440	$1,450,000
Stratford	300 Ferry Blvd	10,325	$1,300,000
Stratford	720 Barnum Avenue Cutoff	17,400	$3,200,000
Stratford	727 Honeyspot Rd	15,264	$1,600,000
Stratford	120 Feeley St	17,360	$1,850,000
Stratford	350 Long Beach Blvd		$9,500,000
Stratford	300-358 Boston Ave	60,780	Price Upon Request
Trumbull	160 Hawley Ln		$485,000
Trumbull	160 Hawley Ln		$285,000
Trumbull	160 Hawley Ln		$160,000
Trumbull	160 Hawley Ln		$325,000
Trumbull	100 Corporate Dr		$299,999
Trumbull	39 Lindeman Dr	22,000	$2,178,000
Trumbull	2440 Reservoir Ave	18,458	$1,550,000
Trumbull	165 Monroe Tpke	9,086	$1,095,000
Westport	1698 Post Rd E		$2,400,000
Westport	1677 Post Rd E	2,994	$1,850,000
Westport	940 Post Rd E	8,234	$4,850,000
Westport	19 Compo Rd S	7,000	$2,199,000
Westport	980 Post Rd E	7,334	$4,000,000
Westport	Post Road E Portfolio		$6,400,000
Westport	18 Kings Hwy N	6,320	Price Upon Request
Wilton	387 Danbury Rd	13,706	$3,250,000
Wilton	1039 Danbury Rd	11,607	$1,795,000
Wilton	23 Hubbard Rd		$4,500,000
Wilton	3 Danbury Rd	1,464	Price Upon Request

Connecticut Data Privacy Act: Changes Small Business Owners Need to Make in 2026

By **Mary Kay Della Camera,**
Business Advisor, Connecticut Small Business Development Center.

Connecticut's Data Privacy Act (CTDPA) went into effect July 1, 2023, and gives Connecticut residents rights over their personal data (in an individual/household context) while imposing specific privacy obligations on businesses that act as "controllers" and their vendors, called "processors." The CTDPA generally applies if, in the prior calendar `year, you controlled/processed personal data of 100,000+ Connecticut consumers, or 25,000+ Connecticut consumers and over 25% of gross revenue came from selling personal data. Separately, if you are a "Consumer Health Data Controller" (for example, you collect or use consumer health data in an app, intake form, portal, or similar), CTDPA obligations can apply regardless of size. The law does not typically cover employee/job-applicant data, and several categories of entities and data types are exempt, but the coverage analysis is fact-specific.

There have been significant changes to CTDPA, including several 2026 amendments (effective July 1, 2026; some assessment requirements begin August 1, 2026) that small business owners should understand.

CTDPA changes explained for small businesses

For covered businesses, the practical compliance baseline is straightforward: publish a clear privacy notice; limit collection to what is adequate, relevant, and reasonably necessary; obtain consent before processing sensitive data; operationalize consumer rights requests (access, correct, delete, portability, and opt-out of targeted advertising, sale, and certain profiling) within the required timelines; and use reasonable safeguards to secure personal data. Importantly, as of January 1, 2025, covered businesses must honor universal opt-out signals (for example, Global Privacy Control signals) for targeted advertising and sales of personal data—this has become an active enforcement focus, particularly for websites and online marketing stacks.

Connecticut enacted another significant update (SB 1295) that materially expands who is covered and what compliance requires. The most important change for small businesses is scope: the consumer-data volume threshold drops to 35,000 consumers (from 100,000), and the law also becomes "triggered" for businesses that control/process any sensitive data (with a payment-processing exception) or that offer personal data for sale. In other words, a business may be in scope even without large customer counts if it handles sensitive data or monetizes data in ways the law defines as a "sale."

SB 1295 also expands and tightens substantive requirements, especially in four areas:

Sensitive data expands (and matters more) – The definition of sensitive data broadens to include categories such as disability/treatment information, nonbinary/transgender status, neural data, certain financial access credentials, and government-issued IDs. The law also heightens expectations around consent, including separate consent for the sale of sensitive data.

Profiling and automated decisions – Consumer opt-out rights expand beyond "solely automated" decisions, and consumers gain more insight into whether profiling is happening and, where feasible, the ability to challenge outcomes and understand the reasoning. Beginning August 1, 2026, Connecticut adds a distinct "impact assessment" requirement for certain profiling that produces legal or similarly significant effects.

Minors – Connecticut strengthens protections for minors, including categorical limits on targeted advertising and sale of minors' personal data for certain online services, and additional assessment/mitigation expectations when profiling minors.

Privacy notices – Privacy policies must become more specific and operational, including stronger disclosures and presentation requirements. Notably, SB 1295 adds a disclosure about whether personal data is collected/used/sold for the purpose of training large language models (LLMs), and it requires notice and an opportunity to withdraw consent when retroactive material changes are made.

Across the legal analyses and compliance commentary, there is broad alignment on the core takeaway: Connecticut is moving from a "threshold-based" privacy law that mostly affected larger companies to a more expansive framework that captures smaller organizations/businesses which (a) touch sensitive data, (b) use ad-tech/targeted advertising, (c) share data with third parties in ways that may be considered a sale, or (d) offer online features used by minors.

CTDPA: Key takeaways for small business owners

There are expanded coverage requirements and narrower exemptions – SB 1295 narrows the practical reach of the Gramm-Leach-Bliley Act (GLBA) entity exemption by moving toward a data-level approach for many businesses in or adjacent to financial services, which is a meaningful shift for fintech and other non-bank providers.

There are more demanding profiling requirements – Legal summaries of these changes stress that profiling/automated decision-making is now a central compliance and documentation obligation, with new assessment and transparency requirements.

CT is instituting stronger protections for minors – Multiple sources underscore Connecticut's aggressive stance on minors' privacy and design features that can materially increase or extend minors' engagement.

Privacy notice "operationalization" – The law is increasingly expecting privacy notices to match real-world practices (including ad-tech disclosures, opt-out mechanics, accessibility, and now LLM training disclosures).

CTDPA checklist for small businesses

We strongly advise you to check with your small business attorney to ensure compliant practices. In the meantime, here are a few practical next steps for Connecticut small businesses, ensuring compliance with CTDPA enforcement and the 2026 amendments:

Confirm whether you are in scope now (and whether you might be in scope in 2026). Pay special attention to whether you process sensitive data, use targeted advertising, or share data with partners/vendors in ways that may be viewed as a "sale."

Inventory personal data and map it to purpose. Identify what you collect, why you collect it, where it is stored, who receives it (including ad-tech), and how long you keep it.

Review your website and marketing stack. Ensure you can honor opt-out rights and universal opt-out signals; confirm that cookie/banner experiences are not confusing or asymmetrical; and validate that your "do not sell / do not share" style mechanisms work end-to-end.

Tighten sensitive data handling. Document what qualifies as sensitive data in your business; ensure consent collection and recordkeeping; and limit collection/use to what is necessary and proportionate to disclosed purposes.

Update your privacy notice for accuracy and completeness. Make sure your notice describes categories of data, purposes, sharing/sales, rights, opt-out methods, and contact methods; plan now for 2026 additions (including LLM training disclosures and retroactive material change notices).

Establish a rights-request process (DSAR workflow). Be able to intake, authenticate, respond within required timelines, and track appeals.

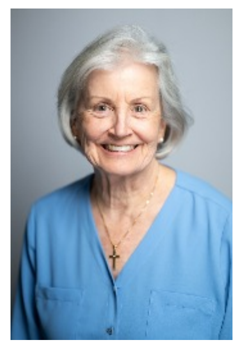
Review vendor contracts (processors). Confirm contracts address data processing instructions, confidentiality, security, and cooperation with consumer rights requests.

If minors may use your product/service, assess and redesign where needed. Identify targeted advertising, profiling, and UX features that could be restricted under the amendments; document mitigations.

This content is for educational purposes and is not legal advice. If you believe you are in scope (or will be in scope due to sensitive data, ad-tech use, or the 2026 amendments), consider consulting qualified counsel for a tailored assessment.

This article was originally published at ctsbdc.uconn.edu and appears here with their permission.

About The Author:



Mary Kay Della Camera has been helping Connecticut entrepreneurs start and grow successful businesses with the Connecticut Small Business Development Center since its 2013. As a Microenterprise Business Advisor, she specializes in working with pre-venture clients across the state to develop business plans, connect with resources, and navigate the process of launching a business.

About CT SBDC:

AMERICA'S SBDC CONNECTICUT

CTSBDC's experienced business advisors provide personalized guidance backed by proven tools, market intelligence, and industry expertise at no cost. We are funded in part through a cooperative agreement with the U.S. Small Business Administration, the Connecticut Department of Economic and Community Development, and the University of Connecticut.

Union Savings Bank Foundation Awards Record $693,000 in Grants to 80 Local Nonprofits

Courtesy photo provided by the Union Savings Bank Foundation

The Union Savings Bank Foundation (USB Foundation) recently awarded a record $693,000 in grants to 80 nonprofit organizations across 34 communities, marking the largest grant distribution and highest number of recipients since the Foundation's inception in 1998. The funding supports organizations serving individuals and families throughout Central and Western Connecticut, as well as neighboring areas, reflecting the 160-year-old community bank's continued investment in the regions it serves.

The 80 grant recipients for 2026 provide a diverse spectrum of essential community services, ranging from education and literacy to youth enrichment, the arts and culture, health and wellness, food insecurity, housing, and economic development.

"At Union Savings Bank, we believe that the strength of our region is defined by the resilience and dedication of the nonprofits that serve it," said Union Savings Bank President and CEO, Chelen Reyes. "By awarding a record $693,000 this year, we are proud to broaden our reach across Central and Western Connecticut and neighboring communities, supporting the vital missions of 80 exceptional organizations."

Michele Bonvicini, executive director of the USB Foundation added, "At a time when many local nonprofits are navigating the dual pressures of rising costs and strained funding resources, we recognize that our support is more vital than ever. It is an honor for the USB Foundation to empower these partners as they provide the care, education, and resources that help our neighbors thrive."

Organizations receiving 2026 grants include:

2026 Grants

Ability Beyond – (Bethel) Provides clinical, residential, and employment services for people with disabilities. $10,000

After School Arts Program Inc. (ASAP!) – (Washington Depot) Provides scholarships and educational arts programming for children in the community. $18,000

American Mural Project – (Winsted) Offers educational programs and workshops centered on a massive artistic tribute to American workers. $5,000

Amos House Inc. – (Danbury) Provides transitional housing and support services for homeless individuals and families. $10,000

Ann's Place Inc. – (Danbury) Provides cancer wellness and support programs for individuals and their families. $25,000

Arethusa Farm Foundation – (Litchfield) Supports agricultural education and sustainable farming practices. $5,000

Arts for Learning Connecticut – (Hamden) Inspires young people and expands their learning through the arts. $2,500

Association of Religious Communities Inc. (ARC) – (Danbury) Facilitates interfaith cooperation to address community needs like housing and domestic violence. $20,000

Bedrock Credit America Inc. – (Southbury) Provides financial literacy and credit education to help individuals improve their financial health. $6,000

Ben's Lighthouse – (Newtown) Fosters social-emotional development and community connection in youth. $5,000

Boys & Girls Club of Ridgefield – (Danbury) Provides a safe and supportive environment for youth to learn and grow through diverse programming. $20,000

Brave Enough to Fail – (New Milford) Motivates students to achieve through inspiration and social-emotional learning curricula. $15,000

Brookfield Craft Center Inc. – (Brookfield) Dedicated to teaching and preserving the skills of fine craftsmanship. $5,000

Building Neighborhoods Together – (Bridgeport) Works to expand affordable housing and provide financial education to help families achieve stability. $10,000

Burnham School Parent Teacher Organization – (Bridgewater) Supports the educational and social environment of Burnham School students. $4,000

Catholic Charities of Fairfield County – (Bridgeport) Provides a wide range of social services including food assistance, housing, and mental health support. $10,000

Catholic Charities Inc. – Archdiocese of Hartford – (Hartford) Offers social services to strengthen families and assist those in need. $5,000

Circle of Care for Families of Children with Cancer – (Wilton) Provides practical, emotional, and financial support to families of children battling cancer. $5,000

CJR Inc. – (Litchfield) Offers a range of behavioral health and educational services for children and families. $10,000

Connecticut Foodshare – (Wallingford) Works to end hunger in Connecticut through a network of food banks and community partners. $5,000

Connecticut Housing Partners – (Trumbull) Develops and manages affordable housing communities and provides resident services. $5,000

Connecticut Institute For Communities – (Danbury) Provides health care, early childhood education, and housing services to the community. $7,500

Connecticut Yankee Council, Scouting America – (Milford) Provides character development and leadership training for youth through the scouting program. $2,500

Danbury Music Centre Inc. – (Danbury) Provides opportunities for people of all ages to participate in and enjoy music through enrichment programs. $5,000

Danbury Students and Business Connection – (Danbury) Enhances the lives of local students through a school-based mentoring program. $25,000

Domestic Violence Crisis Center – (Norwalk) Offers confidential support and advocacy for victims of domestic violence. $5,000

EverWonder Children's Museum – (Newtown) Provides hands-on museum exhibits and programming to spark imagination and interest in STEM. $15,000

Families Network of Western CT Inc. – (Danbury) Offers parenting education and support services to foster healthy family development. $20,000

Family & Children's Aid – (Danbury) Provides high-quality mental health care and educational support for children and their families. $10,000

Five Ducks Foundation – (Danbury) Supports educational and summer learning enrichment opportunities for youth. $7,500

Five Points Center for the Visual Arts – (Torrington) Promotes the visual arts through exhibitions, education, and community engagement. $2,500

Flanders Nature Center & Land Trust – (Woodbury) Provides environmental education and preserves land for the community. $10,000

FOCUS Center for Autism - Fresh Start School – (Canton) Provides educational and clinical services for children and young adults with autism. $20,500

FOUNDERS HALL FOUNDATION, INC. – (Ridgefield) Offers educational, social, and fitness programs for people aged 60 and older. $2,500

Griffin Hospital Development Fund – (Derby) Supports the mission of Griffin Hospital to provide high-quality healthcare to the community. $5,000

Hall Neighborhood House Inc. – (Bridgeport) Provides comprehensive social services and educational guidance for families and students. $10,000

Hartford Youth Scholars – (Hartford) Prepares highly motivated students from Hartford for college and career success. $2,500

Hillside Food Outreach, Inc. – (Mt. Kisco, NY) Serves Westchester, Putnam and Fairfield counties by delivering high-quality, nutritious food to people experiencing food insecurity who are unable to access food pantries. $10,000

Housatonic Habitat for Humanity – (Danbury) Builds affordable housing and provides financial education for local families. $15,000

Junior Achievement of Greater Fairfield County – (Shelton) Inspires and prepares young people to succeed through financial literacy and career readiness programs. $25,000

Kent Historical Society – (Kent) Preserves and shares the history of the Kent community through archival work and education. $2,500

KidsPlay Children's Museum Inc. – (Torrington) Offers interactive museum exhibits that stimulate curiosity and learning in children. $7,500

Leaders for Educational Advocacy and Diversity (LEAD) – (New Britain) Works to build a movement of local leaders to advocate for high-quality education for all children. $5,000

Litchfield Performing Arts Inc. – (Litchfield) Dedicated to changing lives through music and dance education and performances. $5,000

Literacy Volunteers of Greater Waterbury – (Waterbury) Provides free literacy tutoring and support to adults in the greater Waterbury area. $5,000

Literacy Volunteers on the Green – (New Milford) Offers free English literacy and citizenship instruction to adults. $5,000

Malta House – (Norwalk) Provides a nurturing home and workforce development services for expectant mothers. $5,000

Maria Seymour Brooker Memorial – (Torrington) Provides health and childcare services, including dental hygiene education for children. $5,000

Mark Twain Library Inc. – (Redding) Serves as a center for community discovery, inspiration, and educational enrichment. $2,500

McCall Behavioral Health Network – (Torrington) Provides comprehensive services for substance use and mental health disorders. $10,000

Mercy Learning Center – (Bridgeport) Provides literacy and life skills education to women in the Bridgeport community. $7,500

Merryall Community Center Inc. – (New Milford) Provides a gathering place for the community to enjoy cultural and educational programming. $2,500

Mid-Fairfield Community Care Center – (Norwalk) Provides mental health and wellness services for children, adults, and families. $10,000

Newtown Youth and Family Services – (Sandy Hook) Provides counseling and safety education programs for children and families. $6,000

Norwalk Community College Foundation – (Norwalk) Supports Norwalk Community College through scholarships and program development. $2,500

Norwalk Housing Foundation – (Norwalk) Provides educational support and college scholarship programs to local housing residents. $10,000

Open Doors – (Norwalk) Provides emergency shelter and social services to help individuals overcome homelessness. $7,500

Pivot Ministries – (Bridgeport) Offers a faith-based recovery program for men struggling with addiction. $5,000

Pratt Nature Center – (New Milford) Provides environmental education and outdoor outreach experiences for children. $10,000

Reach Western CT – (Brookfield) Provides educational and social enrichment programs for youth in Western Connecticut. $20,000

Ridgefield Playhouse for Movies and the Performing Arts Inc. – (Ridgefield) Presents a wide variety of performing arts and films for the community. $7,500

RVNAhealth – (Ridgefield) Provides community health services, including dementia education and training. $7,500

Sacred Heart University (Horizons Program) – (Fairfield) Provides academic and recreational enrichment programming to Bridgeport youth. $10,000

Sightbridge Mobile Vision LLC – (Ridgefield) Provides mobile vision care services to underserved communities. $5,000

Stepping Stones Museum for Children – (Norwalk) Provides a playful learning environment and summer camp programs for children. $10,000

Susan B. Anthony Project Inc. – (Torrington) Provides crisis intervention and prevention education for victims of violence. $10,000

The Center for Empowerment and Education – (Danbury) Provides support services and prevention education to address domestic violence and sexual assault. $16,000

The Center for Family Justice, Inc. – (Bridgeport) Provides crisis services and prevention education for those affected by domestic violence. $10,000

The Child and Family Guidance Center – (Bridgeport) Provides mental health care and complementary supports to children and families regardless of their ability to pay. $5,000

The Children's Museum Inc. – (West Hartford) Offers hands-on exhibits and programs to inspire curiosity about science and nature. $2,500

The John Pettibone Memorial Scholarship Fund – (New Milford) Provides scholarships for local high school graduates to pursue higher education. $2,500

The Prospector – (Ridgefield) Provides meaningful employment and vocational training for people with disabilities. $7,500

The Salvation Army – (Hartford) Provides social services, school readiness programs, and emergency assistance to those in need. $6,000

The Tiny Miracles Foundation (TTMF) – (Darien) Provides support, resources, and mentoring for families of premature babies. $10,000

The WorkPlace – (Bridgeport) Coordinates workforce development and job training programs in Southwestern Connecticut. $5,000

Torrington Library – (Torrington) Provides resources, programs, and a community space for learning and discovery. $5,000

Village Center for the Arts – (New Milford) Offers hands-on art education and after-school enrichment programs for people of all ages. $15,000

Women's Business Development Council – (Stamford) Supports women entrepreneurs through business training and financial education. $15,000

YMCA Camp Mohawk – (Litchfield) Provides summer camp experiences that foster personal growth and community for youth. $5,000

YoungLives Danbury – (Bethel) Provides mentorship and support for teen mothers and their children. $4,000

About Union Savings Bank Foundation

The USB Foundation was established in 1998 to provide the bank with an additional way to give back to the community. The Foundation focuses on helping programs that educate and enrich the communities that the bank serves. Since its inception, the USB Foundation has donated over $7 million in grants to hundreds of organizations.

About Union Savings Bank

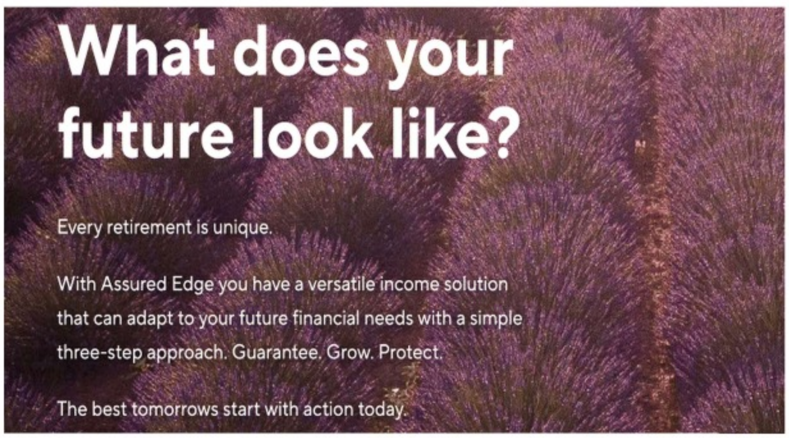
Established in 1866 and headquartered in Danbury, Conn., Union Savings Bank is a $3 billion mutual bank dedicated to being the bank of choice. As a full-service financial institution, Union Savings Bank provides banking, mortgage, investment, trust and insurance products throughout western Connecticut with 25 offices in Bethel, Brookfield, Canton, Danbury, Goshen, Kent, Litchfield, Marble Dale, Monroe, New Fairfield, New Milford, Newtown, Norwalk, Ridgefield, Roxbury, Southbury, Torrington and Washington Depot. The bank provides financial services to individuals, businesses, not-for-profit organizations, and government entities through its commercial, residential and consumer lending, corporate services, retail banking and wealth management divisions. Please visit www.unionsavings.com for more information; the bank can also be found on LinkedIn. Member FDIC. Equal Housing Lender.

corebridge financial

Add more predictability to your retirement income

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

Annuities issued by **American General Life Insurance Company** (AGL) and **The Variable Annuity Life Insurance Company** (VALIC). Guarantees are backed by the claims-paying ability of the issuing insurance company.



Bring your vision for the future into focus

As you look ahead, there are retirement challenges to consider:

- **People are living longer and could outlive their retirement income**
- **Healthcare costs are rising**
- **Market downturns can impact the value of your retirement assets**

The good news is that a well-balanced retirement portfolio can help protect you from these challenges and bring the future you want into focus.

Take action for the future with protected lifetime income

Today's longer lifespans are a game changer, and with fewer companies now offering pensions, the retirement "formula" is changing. Adding a fixed annuity with a lifetime withdrawal benefit to your retirement strategy can help provide protected income guaranteed to last for as long as you—or you and your spouse—live.

How will your retirement income add up?

Savings + Protected Lifetime Income + Social Security = Retirement Security

A lifetime income solution you can count on

Assured Edge calculates how much your guaranteed lifetime income amount (GLIA) will grow each year by multiplying your purchase amount and income growth rate.

Every year you wait to activate lifetime income, that dollar amount is added to the GLIA.

Let's look at a hypothetical example

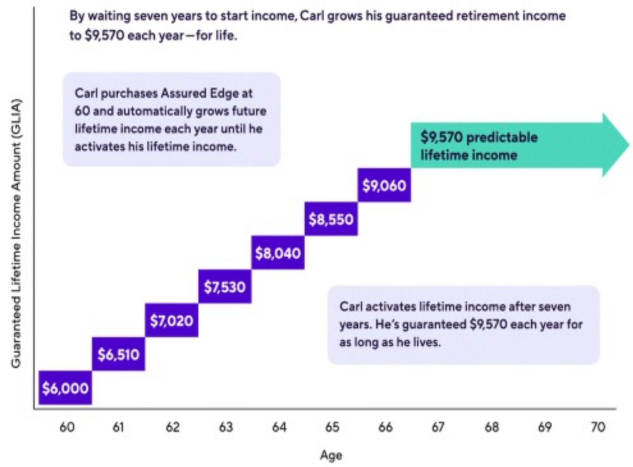
Meet Carl: he plans to retire at 67

- Age 60
- Plans to **retire at 67, and wants to know today what his retirement income can be**
- Purchases Assured Edge with $100,000 of his retirement savings
- Waits seven years to activate guaranteed lifetime income

He knows:

- Assured Edge allows him to grow his future guaranteed lifetime income each year based on an income growth rate
- His money is protected because it's not invested in the stock market

Carl builds an income bridge to his future



Assumptions: Age 60 at time of purchase; $100,000 eligible premium; single coverage; 8.5% income growth rate and 6% income percentage. Initial guaranteed lifetime income amount (GLIA) is calculated by multiplying the eligible premium by the income percentage based on issue age ($100,000 x 6% =$6,000). The income credit is a dollar amount calculated by multiplying the initial GLIA by the income growth rate ($6,000 x 8.5% = $510). Once lifetime income begins, the GLIA is set and will no longer increase with an income credit. Withdrawals before lifetime income is activated will reduce the income credit and GLIA proportionally, thereby reducing future guaranteed income.

For illustrative purposes only. Not an actual case and intended solely to depict how the product feature might work. It does not reflect the value of any specific contract. Restrictions and limitations may apply. Income percentages are set periodically by the company and may be different than what is shown. 5

Start income when the time is right for you

Receive your income on a monthly, quarterly, semi-annual or annual basis—whichever works best for you.

Once the first lifetime income withdrawal is taken, your guaranteed lifetime income amount is set and will no longer increase with an annual income credit.*

You can count on guaranteed income for as long as you—or you and your spouse—live, provided your withdrawals are within the parameters of the guaranteed lifetime withdrawal benefit.

Take advantage of protection for life's "just in case" moments

Assured Edge has built-in protection when life brings unexpected health issues. You can take free withdrawals under the benefits described below. They are not available in all states. If you choose to take a withdrawal using these benefits, they may reduce guaranteed lifetime withdrawal payments. Your financial professional can give you details about how to use these protections.

Extended Care	The owner must receive extended care for at least 90 consecutive days, beginning after the first contract year. The extended care may not have begun before the contract date.
Terminal Illness	The owner must be initially diagnosed with a terminal illness after the contract date. Only one partial withdrawal or a full withdrawal is permitted.
Activities of Daily Living	The owner must be unable to perform at least two of six activities of daily living for at least 90 consecutive days, beginning after the first contract year.

* This amount can decrease if you take a withdrawal in excess of the guaranteed lifetime income amount or permitted RMDs, if greater. 6

Retain access to your money

If you need to take a withdrawal other than lifetime income you have options

Annual withdrawals

Up to 10% of the contract value as of the previous contract anniversary

Withdrawals taken to satisfy permitted Required Minimum Distributions (RMDs)

Withdrawals after lifetime income is activated

An amount up to the guaranteed lifetime income amount

Keep in mind, if you take any money out of your annuity before activating lifetime income, the withdrawal will proportionately reduce the income credit and GLIA. This includes permitted RMDs which do not incur a withdrawal charge or market value adjustment (MVA). After the income activation date, any withdrawal that exceeds the GLIA, except for permitted RMDs, will also reduce the GLIA.

Take a closer look at key features

Contract features	
Contract Overview	Fixed annuity
Guaranteed lifetime withdrawal benefit (GLWB)	• GLWB included at contract issue • Rider fee: 0.95% for both Single and Joint, based on contract value on each anniversary
Guaranteed lifetime income Amount (GLIA) and income percentages	Initial GLIA determined at the end of the eligible premium period and equals the total eligible premiums multiplied by an income percentage based on age at issue and coverage option. The GLIA will increase by an income credit each year until lifetime income is activated based on an income growth rate (even in years non-lifetime income is withdrawals are taken)
Withdrawals before lifetime income activation	Withdrawals will reduce the income credit and the guaranteed lifetime income amount proportionally, thereby reducing future guaranteed lifetime income.
Withdrawals after lifetime income activation	Amounts that exceed the GLIA, except for permitted Required Minimum Distributions (RMDs), and do not exceed the greater of the GLIA or the RMD as calculated by us.
Changes to covered persons	Permitted prior to income activation in the case of marriage, divorce or death. At income activation, a covered person may be changed, added or removed, subject to limitations.
Penalty-free withdrawals	Beginning in the first contract year: totaling up to 10% of the contract value, as of the previous contract anniversary, with no withdrawal charge of market value adjustment.
Death benefit	Greater of Contract Value or Minimum Withdrawal Value. Benefits can pass directly to the designated beneficiary, avoiding the potential delays and cost of probate.

Please see the Product Overview or talk with your financial professional for full benefits and features.

Consider Assured Edge for:

- Guaranteed retirement income for life
- Growth of future lifetime income based on an income growth rate each year that you wait to activate lifetime income
- Access to your money and protection of your principal

Benefit from flexibility when it matters most

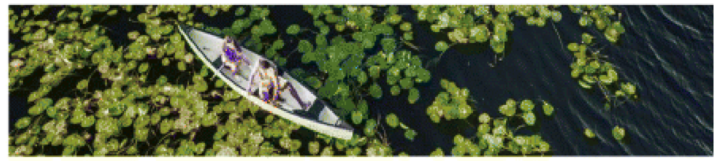
Sometimes life changes. We have you covered.

Assured Edge gives you the flexibility to add or change a person covered under the contract before beginning lifetime income if you experience a marriage, divorce or death.

At the time you start withdrawals, you can still add or remove a covered person under certain limitations.

If you make a change:

- At least one of the original covered persons named when the contract is issued must remain as one of the covered persons
- Changes in covered person(s) may increase or decrease the GLIA
- Once lifetime income is activated, the covered person(s) cannot be changed for any reason
- Other restrictions may apply; please talk to your financial professional for the details



Step into your future with an income advantage

You receive all the benefits of a fixed annuity, plus you can:

Guarantee

Payments are guaranteed each year for as long as you live—even if the contract is completely depleted because of the lifetime withdrawals.*

Grow

The ability to grow your future income faster with an income credit every year until you start receiving lifetime income payments.

Protect

There's no need to stress about how the stock market performs because your money is not invested in the market —it's invested in you.

* This amount can decrease if you take a withdrawal in excess of the guaranteed lifetime income amount or permitted RMDs, if greater.

Action is everything. Talk to your financial professional today to learn more about predictable income for life.

Additional information:

The income growth rate is not a rate of return and the income credit is not added to the contract value.

To realize the full benefit of lifetime income, withdrawals must not exceed the GLIA.

Withdrawals before lifetime income is activated will reduce the income credit and GLIA proportionally, thereby reducing future guaranteed income.

Once the first lifetime income withdrawal is taken, the GLIA is set and will no longer increase with an income credit. However, this amount can decrease if a withdrawal in excess of the guaranteed lifetime income amount or permitted Required Minimum Distributions (RMDs), if greater. Permitted RMDs are based solely on this contract and cannot exceed the GLIA or RMD amount as calculated by us.

Penalty-free withdrawals are available without a market value adjustment (MVA). These withdrawals however, may reduce the GLIA.

Lifetime income withdrawals automatically begin if not elected by the contract maturity date of age 95 and if the contract value is greater than zero.

10

Understanding fixed annuities

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional.

Annuities are issued by **American General Life Insurance Company** (AGL) and **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX. Issuing company AGL or VALIC are responsible for the financial obligations of insurance products and are members of Corebridge Financial. Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue or deliver policies or contracts in the state of New York.

May not be available in all states and product features may vary by state. Please refer to the contract.

corebridge financial

AGL14389.8 (08/2024) J1736604

Contract #s: ICC17: V224, V224-17

For More Information Contact Maryann Simmons
914-645-0483 – Maryann.Simmons@primerica.com

$1.85 Trillion Santander To Acquire

Santander Acquisition Of Stamford-Based Webster Progresses Through Regulatory Approvals

Office of the Comptroller Of Currency And Connecticut Banking Regulators Have Approved The Deal

Approval From Federal Reserve Board And European Central Bank Is Still Required

Webster Bank ($85.5 billion in assets) agreed in February to merge with Spanish Santander Banco ($1.85 trillion in assets) ina transaction valued at $12.3 billion. The transaction is expected to create a Top Ten Retail and Commercial Bank by Assets Nationwide and establish a Top Five Bank by Deposits in the Northeast.

The statement from Webster about the transaction from February includes:

Webster Financial Corporation (NYSE: WBS), the holding company for Webster Bank, N.A., announced the signing of a definitive agreement under which Banco Santander, S.A. ("Santander") (NYSE: SAN, Madrid: SAN) will acquire Webster in a cash-and-stock transaction. Under the terms of the agreement, Webster stockholders will receive $48.75 in cash and 2.0548 Santander American Depository Shares for each Webster common share. Based on Santander's closing stock price on Monday, February 2, 2026, the transaction has an aggregate value of approximately $12.3 billion.

The per share consideration of $75.59 is based on closing prices as of February 2, 2026 and represents a 16% premium to Webster's 10-day volume-weighted average stock price, a 9% premium to Webster's all-time high closing stock price, and is greater than 2.0x Webster's fourth quarter 2025 period-end tangible book value per share.

"This is an exciting combination that brings together complementary strengths and a shared commitment to excellence," said John R. Ciulla, Chairman & CEO of Webster. "As a larger

Stamford-Based $85.5 Billion Webster

organization, we will unlock greater scale, broader capabilities and new opportunities for growth—while remaining deeply focused on the people who define our success. I look forward to joining the Santander team and enhancing our ability to support our clients. As a Connecticut-based bank with deep roots in the region, we also look forward to continuing our commitment to the communities we serve."

Mr. Ciulla continued, "Paramount to Webster's board and me was partnering with an organization that understands the importance and power of legacy as we do and the value we place on our clients. We found that shared commitment in Santander and are confident this transaction will create an even stronger partner to help our clients achieve their financial goals."

Ana Botín, Executive Chair of Banco Santander said, "This is an exciting step forward for Santander Group, as it creates a stronger bank for our customers and the communities we serve. Webster is one of the most efficient and profitable banks among its peers and bringing together two highly complementary franchises will expand the products, technology and capabilities we can deliver, with clear revenue opportunities from a stronger, more capable combined franchise."

This transaction is strategically significant for our U.S. business, while remaining a bolt-on for the overall Group. It allows us to strengthen our franchise in both scale and profitability in the U.S.

Importantly, we can achieve this while maintaining all our shareholder remuneration commitments, including the €5 billion share buyback we launched today and our broader distribution commitments.

The transaction delivers meaningful, tangible value for the Group and our shareholders. The consideration is based on a balanced mix of cash and stock which enhances EPS accretion for Santander shareholders while also allowing Webster shareholders to benefit in the combined upside.

This value creation is supported by combined cost savings—including delivery of our Santander U.S. organic plan—together with clear revenue opportunities from a stronger, more capable combined franchise.

Webster also brings a top-notch and proven management team, led by John Ciulla, which de-risks integration and accelerates execution from day one, with Christiana Riley continuing as Country Head for the US and Tim Ryan as Chair."

Under the terms of the definitive agreement, which has been unanimously approved by the board of directors of Webster and the relevant bodies of Santander, Webster will become a wholly-owned subsidiary of Santander. Once the transaction is completed, Christiana Riley will remain Santander's country head in the U.S. and the Chief Executive Officer of Santander Holdings USA ("SHUSA"). Ciulla will be the CEO of Santander Bank NA ("SBNA") into which all of Webster's businesses will be integrated. Luis Massiani, Webster's President and Chief Operating Officer, will be COO of both SHUSA and SBNA with responsibility for leading the integration, reporting to both Ms. Riley and Mr. Ciulla. This will ensure continuity of leadership and strong alignment with clients, colleagues, communities and regulators.

Mr. Ciulla and Mr. Massiani will both continue to be based in Webster's existing headquarters in Stamford, Connecticut, which will be a core corporate office for Santander, alongside its existing corporate offices in Boston, New York, Miami and Dallas.

Mr. Ciulla and Mr. Massiani, along with two additional current directors of Webster, will join the boards of directors of both SHUSA and SBNA. Tim Ryan will continue to chair the boards of directors of both SHUSA and SBNA.

The transaction is subject to customary closing conditions, including necessary bank regulatory approvals in the U.S. and EU and the approval of the stockholders of both Webster and Santander. The transaction is expected to close in the second half of 2026.

J.P. Morgan Securities LLC is serving as lead financial advisor and rendered a fairness opinion to Webster and Wachtell, Lipton, Rosen & Katz is serving as legal advisor. Piper Sandler & Co. also served as financial advisor to Webster.

About Webster

Webster Financial Corporation ("Webster") (NYSE:WBS) is the holding company for Webster Bank, N.A. ("Webster Bank"). Founded in 1935 and headquartered in Stamford, CT, Webster is a values-driven organization with more than $80 billion in total assets. Webster Bank is a commercial bank that provides a wide range of financial products and services to businesses, individuals, and families across three differentiated lines of business: Commercial Banking, Healthcare Financial Services, and Consumer Banking. While its core footprint spans the Northeast from the New York metropolitan area to Rhode Island and Massachusetts, certain businesses operate in extended geographies. Webster Bank is a member of the FDIC and an equal housing lender. For more information about Webster, including past press releases and the latest annual report, visit the Webster website at www.websterbank.com.

About Santander

Banco Santander (SAN SM) is a leading commercial bank, founded in 1857 and headquartered in Spain and one of the largest banks in the world by market capitalization. The group's activities are consolidated into five global businesses: Retail & Commercial Banking, Digital Consumer Bank, Corporate & Investment Banking (CIB), Wealth Management & Insurance and Payments (PagoNxt and Cards). This operating model allows the bank to better leverage its unique combination of global scale and local leadership. Santander aims to be the best open financial services platform providing services to individuals, SMEs, corporates, financial institutions and governments. The bank's purpose is to help people and businesses prosper in a simple, personal and fair way. At the end of 2025, Banco Santander had €1.4 trillion in total funds, 180 million customers, 7,100 branches and 198,000 employees.

Upcoming Business & Networking Events

EVENT	DATE & TIME	LOCATION
Westfair 40 Under Forty Awards & Networking	Fall 2026 (Date TBA)	Stamford
Annual awards reception recognizing Fairfield County's emerging business leaders.		
Greater Danbury Chamber Business After Hours	Monthly typically 5:30–7:30 PM	Rotating member businesses
Evening networking featuring local business owners, professionals and community leaders		
Greater Danbury Chamber Coffee & Connections	Monthly mornings	Danbury
Informal morning networking event focused on referrals and new member introductions.		
Greater Danbury Chamber Women's Business Council	Monthly	Danbury
Professional networking, leadership development and educational presentations for women in business.		
Greater Danbury Young Professionals Network	Monthly	Danbury
Networking for young professionals featuring guest speakers, business tours and social events.		
Fairfield Chamber FELO Educational Mixers	Monthly	Fairfield
Educational networking mixers for business professionals with speakers covering marketing, leadership and business development.		
Fairfield Chamber Business After Hours	Monthly	Fairfield
Hosted by Chamber member businesses throughout Fairfield with opportunities to meet local business owners and community leaders.		
Greater Norwalk Chamber Business After Hours	Monthly	Norwalk
Evening networking receptions hosted by member businesses with food, beverages and relationship building.		
Greater Norwalk Chamber Coffee Connect	Monthly mornings	Norwalk
Casual networking breakfast designed for small business owners and entrepreneurs.		
Westport-Weston Chamber Business After Hours	Monthly	Westport
Popular networking series rotating among restaurants, offices and local businesses.		
Westport-Weston Chamber Breakfast Networking	Monthly	Westport
Morning networking featuring local business updates and guest speakers.		
Greenwich Chamber Business After Six	Monthly	Greenwich
Signature evening networking event bringing together Fairfield County executives and professionals.		
Greenwich Chamber Breakfast Series	Monthly	Greenwich
Business breakfast with speakers discussing economic development, finance and regional business issues.		
Stamford Chamber Business After Hours	Monthly	Stamford
One of the county's largest recurring networking events featuring 100+ business professionals.		
Stamford Chamber Women in Business	Quarterly	Stamford
Leadership and networking event focused on women executives and entrepreneurs.		
Stamford Chamber Small Business Council	Monthly	Stamford
Educational sessions and networking for small business owners.		
Darien Chamber Business Before Hours	Quarterly	Darien
Morning networking over breakfast for chamber members and guests.		
Darien Chamber Business After Hours	Quarterly	Darien
Evening networking hosted by local businesses throughout Darien.		
New Canaan Chamber Business After Hours	Monthly	New Canaan
Networking receptions featuring local merchants and professional services firms.		
Wilton Chamber Business After Hours	Monthly	Wilton
Informal networking events hosted by chamber members.		
Trumbull Chamber Networking Events	Monthly	Trumbull
Chamber-sponsored networking programs and business education events.		
Greater Valley Chamber Business After Hours	Monthly	Shelton
Networking for businesses throughout Shelton and the lower Naugatuck Valley.		
BNI Norwalk Weekly Referral Meeting	Every Friday morning	Norwalk
Structured referral networking chapter for business professionals seeking qualified referrals.		
Stamford Business Network Weekly Meeting	Every Friday, 7:00–8:30 AM	Stamford
Weekly referral-based networking organization with presentations and member referrals.		

Upcoming Business & Networking Events

EVENT	DATE & TIME	LOCATION
Grow Networking Group	Every Tuesday, 7:30–8:30 AM	Trumbull
Weekly business networking and referral meeting serving Greater Bridgeport and Trumbull.		
Fairfield Leads Group	Weekly	Fairfield
Referral-focused networking group for local business owners and professionals.		
eWomenNetwork Greater Northwest CT Chapter Conference	August 12, 2026 – 9:00 AM	Greater Danbury area
Regional conference featuring keynote speakers, networking and professional development for women entrepreneurs and executives.		
Brookfield Networking	Every Other Week, 8 - 9 AM	Brookfield
Local business networking breakfast at Brookfield Chick-fil-A		
Weekly Breakfast Networking	Every Thursday 8 - 9 AM	Bethel
FREE local Fairfield County CT Chamber Bethel chapter business networking at Jacqueline's in Bethel. Guests welcome		
Greater Norwalk Chamber 2026 Rooftop Social At SONO	22-Jul-26	SONO, Norwalk
Chamber social networking event in South Norwalk.		
Stamford Economic Development events	Ongoing	Stamford
Business access, resource, and networking events listed by the city's economic development office.		
Stamford Chamber events	Ongoing	Stamford
Chamber calendar and homepage highlight ongoing networking and business community events.		
Recruitment and Training of Board Members	Jul. 08, 12:00 pm EDT	SCORE - Online Live Event
Learn how to build a strong, effective non-profit board through intentional recruitment and structured onboarding.		
How to Stay Visible When Your Customers Search With AI	Jul. 09, 12:00 pm EDT	SCORE - Online Live Event
The way your customers search just changed. They're no longer just typing into Google, they're asking ChatGPT, Claude, and Perplexity to find businesses		
Creating a Quick Business Plan	Jul. 09, 6:00 pm EDT	SCORE - Online Live Event
You have a great business idea, but what is the next step? In this webinar we show you how to write your Value Proposition and...		
Small Business Essentials Series Certificate Program – July	Jul. 09, 6:00 pm EDT	SCORE - Online Live Event
Register for all five Small Business Essentials Certificate Program webinars this month at once and save!		
Setting Up a New Business Entity	Jul. 13, 6:00 pm EDT	SCORE - Online Live Event
What legal structure is best? What licenses and insurance do I need? In this webinar, you'll learn how to make sure your business conducts its...		
Marketing Part 1: Developing Your Marketing Plan	Jul. 15, 6:00 pm EDT	SCORE - Online Live Event
Learn to create a marketing roadmap: define your target audience, craft a value proposition, analyze competitors, and develop pricing strategies to drive profitabilit		
Confident Delivery and Smarter Visual Aids	Jul. 16, 12:00 pm EDT	SCORE - Online Live Event
Whether you're presenting to a room of five or five hundred, how you show up matters just as much as what you put on the...		
Is Your Business Positioned for Success?	Jul. 16, 6:00 pm EDT	SCORE - In Person Live Event
Diagnostic Business Readiness Scorecard		
Marketing Part 2: Promoting Your Business	Jul. 16, 6:00 pm EDT	SCORE - Online Live Event
Learn essential promotional methods, including networking, social media, content marketing, email marketing, and SEO, to craft an effective plan		
Dealing with Price Objections	Jul. 20, 6:00 pm EDT	SCORE - In Person Live Event
Dealing with Price Objections		
Get Ranked & Recommended with SEO & GEO – 07/21/2026	Jul. 21, 12:00 pm EDT	SCORE - Online Live Event
Join this workshop to learn how to improve your online visibility and authority through Google Search, Google Maps, and emerging AI-driven platforms.		
Running a Productive Nonprofit Board Meeting – 07/22/2026	Jul. 22, 12:00 pm EDT	SCORE - Online Live Event
Learn how to transform nonprofit board meetings into productive sessions that strengthen governance, improve organizational performance		
Learning to use Generative AI to Create Business Solutions	Jul. 22, 6:00 pm EDT	SCORE - In Person Live Event
Learning to use Generative AI to Create Business Solutions (Hands-On)		
Product Innovation for Small Business	Jul. 23, 12:00 pm EDT	SCORE - Online Live Event
Explore different methods to engage in idea generation for new products/services including concept development, shifting context and shifting standing...		
Digital Marketing Foundations In An AI World – 07/23/2026	Jul. 23, 12:00 pm EDT	SCORE - Online Live Event
Learn digital marketing fundamentals, key terminology, branding basics, website strategy, and how AI tools are changing content creation and online presence		
Developing Financial Projections for Your New Small Business – 07/23/2026		Jul. 23, 6:00 pm EDT SCORE - Online Live Event