

Metropolitan Commercial Bank Expands Florida Presence, Adds Jessica Raffo as Director of Association Banking

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NEW YORK--(BUSINESS WIRE)-- Metropolitan Commercial Bank ("MCB" or the "Bank") today announced that Jessica Raffo has joined the Bank as Vice President and Director of Association Banking for the Florida region, further strengthening the Bank's expansion across the state.

In this role, Ms. Raffo will lead the growth of MCB's Association Banking platform, working closely with the Bank's teams in Miami and West Palm Beach to expand client relationships, drive new business development, and support lending initiatives across the condominium and homeowner association sectors. She will play a key role in advancing MCB's relationship-driven approach and building scalable growth infrastructure throughout Florida.

Ms. Raffo brings more than a decade of experience within the condominium and homeowners association industry, spanning business development, operations, and strategic relationship management. She entered the banking sector more recently, leveraging her deep industry expertise to help develop specialized financial solutions tailored to the unique needs of community associations.

Most recently, she served as Vice President within the Association Banking Group at U.S. Century Bank, where she was a senior member of the team responsible for relationship and growth strategy within a specialty portfolio. In this role, she played a key part in expanding the Bank's presence across condominium and HOA networks, developing scalable acquisition infrastructure, and driving new business development across South Florida.

A primary focus of her work has been building and strengthening management company partnerships —helping firms deliver greater value to their association clients through tailored financial solutions while also supporting the scalability and growth of their own platforms.

Prior to her transition into banking, Ms. Raffo held senior business development roles at Castle Group and Becker & Poliakoff, where she worked closely with board members, property managers, and industry stakeholders. Her experience across these roles provides her with a comprehensive understanding of the operational complexities, financial structures, and decision-making dynamics within community associations.

“Jessica’s experience and deep understanding of the association banking space and Florida market make her an excellent addition to our team as we continue to expand across the state,” said Laura Capra, Executive Vice President and Head of Retail Banking at Metropolitan Commercial Bank. “We are committed to building a strong local community association team that reflects our relationship-driven approach to banking.”

Through its growing Florida platform, MCB’s dedicated Association Banking team partners closely with board members, property managers, and their management teams, as well as other key decision-makers, to deliver tailored deposit and lending solutions. The team supports clients in managing day-to-day operations, strengthening reserve strategies, and planning for long-term capital needs through practical, relationship-driven financial guidance.

“I’m excited to join Metropolitan Commercial Bank as it continues to grow its Association Banking platform,” said Ms. Raffo. “Florida presents a significant opportunity, and I look forward to working with the team to deliver value-driven solutions and support clients across the state.”

About Metropolitan Commercial Bank

Metropolitan Commercial Bank (“MCB”) is a New York City–based, full-service commercial bank serving businesses, institutions, and individuals who value expertise, responsiveness, and long-term partnerships. Since 1999, MCB has built enduring client relationships—many spanning generations—by delivering consistent, relationship-driven banking.

The Bank provides a full suite of commercial, business, and personal banking solutions, with deep expertise in sectors including real estate, property management, legal services, healthcare, government, and global investors utilizing EB-5 financial solutions. MCB combines specialized capabilities with a highly personalized approach, offering integrated solutions such as title and escrow services, 1031 exchanges, and merchant acquiring.

MCB has received national recognition for its performance and innovation, including being named one of Newsweek’s Best Regional Banks in 2024 and 2025 and earning industry recognition for its lending performance and specialized commercial banking capabilities.

MCB operates full-service banking centers in Manhattan and Boro Park, Brooklyn, within New York City; Great Neck on Long Island; Lakewood, New Jersey; and in South Florida, including Miami, with a West Palm Beach location expected to open in June 2026. This expansion reflects the Bank’s continued growth and commitment to the communities and clients it serves—many of whom it has supported for generations.

Metropolitan Commercial Bank is a New York State–chartered commercial bank, a member of the Federal Reserve System and the Federal Deposit Insurance Corporation, and an equal housing lender. The Bank’s parent company is Metropolitan Bank Holding Corp. (NYSE: MCB).

For more information, please visit the Bank’s website at MCBankNY.com.

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