

Point Breeze Credit Union Names Tonia Niedzialkowski President and CEO

Hunt Valley, MD (12/16/2021) — Point Breeze Credit Union today announced that Tonia Niedzialkowski has been promoted to President and CEO of the organization.

Bernie McLaughlin, CEO of Point Breeze, will retire on January 31, 2022, after 9 years of leading Point Breeze and a successful 42-year career in the credit union and banking industries.

Niedzialkowski has served in various roles at Point Breeze since joining the team in 1994, having most recently served as President. Her elevation to CEO is part of a planned transition of leadership that has been in place for the past several years.

“We are thrilled to have Tonia continue to expand her role in leading this organization as CEO,” said Don Gundlach, Chairman of the Point Breeze Credit Union Board of Directors. “Her transformational leadership has set our organization on a path for continued success. Making the needs of our members top priority and inspiring our amazing team of professionals to strive for constant improvement and personal growth has led us to where we are today. We are grateful to Bernie for his years of leadership at Point Breeze, and for setting the foundation for the organization’s current growth trajectory. We wish him all the best in his retirement and look forward to the future with Tonia leading the way.”

Tonia led Point Breeze in various executive leadership positions throughout her career including Executive Vice President/Chief Operating Officer, Senior Vice President/Chief Financial Officer and Chief of Information Technology.

Niedzialkowski has played a key role in the credit union’s recent growth, both in terms of new members and its consumer and business loan activity. She recently guided and directed Point Breeze’s expansion into two new markets with the construction of new offices in Westminster and Owings Mills, as well as an extensive expansion and renovation of the credit union’s Hunt Valley headquarters, which doubled the size of its current facility at 11104 McCormick Road.

“Our Board of Directors made an excellent choice in naming Tonia as CEO/President of this great organization upon my retirement,” said McLaughlin. “Point Breeze will be well-served by Tonia’s extensive knowledge and expertise in serving our members, employees, and our community well into the future.”

In addition to her leadership at Point Breeze, Niedzialkowski is also active in various business and trade organizations. She currently serves on the Board of Directors for the Hunt Valley Business Forum and the Advocacy Committee for the MD|DC Credit Union Association, where she advocates for credit unions throughout the region and their more than two million members in Maryland and the District of Columbia.

Her volunteer work with the MD|DC Credit Union Association includes meeting regularly with legislators and key agencies to ensure the credit union perspective is part of the discussion when legislation is being considered, lobbying to protect the tax-exempt status for credit unions nationwide so they can continue passing those savings on to their members, and fighting for a number of consumer data protection initiatives.

Niedzialkowski earned a bachelor’s degree in finance from Towson University and is a Certified Public Accountant. She and her family are life-long Maryland residents.



About Point Breeze Credit Union

Point Breeze Credit Union is one of Maryland's largest credit unions, with over 61,000 members and approximate assets of \$930 million. A full-service financial institution that is member-owned and not-for-profit, Point Breeze offers easy, reliable banking through offices in Hunt Valley, Rosedale, Bel Air, Westminster, and Owings Mills, as well as more than 5,600 Shared Branch locations and 30,000 surcharge-free ATMs nationwide. Membership in Point Breeze is open to individuals who work, worship, or volunteer within 20 miles of a Point Breeze location. Point Breeze is federally insured by NCUA and an Equal Housing Opportunity lender. For more information, visit www.pbcu.com.