



# Newsletter

**September 18, 2025**

Meeting: Walter Guiles

Greeter: Terry Hamlin

[mycdbl.com](http://mycdbl.com)

## **MISSION STATEMENT**

*Capital District Business Leaders enhance the growth of members' businesses by providing a forum for the exchange of business leads, products, and services. Our name represents excellence and respect for our clients, community and professions. We are committed to contributing back to the community.*

## **VISITORS/ALTERNATES**

## **ANNOUNCEMENTS**

**Walter Guiles** of TechBridge Group announced that this is the last meeting of the month and of the third quarter. There will be a board meeting today following the regular meeting.

**Jeff Dorrance** of Premium Mortgage Corp. announced that the Fed had cut rates. Mortgage rates are based on the 10 year treasury yield, which is affected by the job market. Current mortgage rates are in the low 6s are determined on a case-by-case basis and based on multiple factors. There may be another rate cut coming.

**Jordan Modiano** of Express Employment Professionals is going to be MC at the Special Needs & Disabilities Expo this Sunday Sept. 21 at the Albany Marriott. The event offers great resources for families with special needs.

**Dawn Morrison** of Armida Rose Realty offered tips on wood floor care, including trimming your pet's nails, using throw rugs and refinishing floors every 7-10 years.

## **GOOD NEWS**

**Walter Guiles** reports that today is National Cheeseburger day.

**Jordan Modiano** announced that his Race for Autism collected the most donations to date, and 60% of the sponsors have decided to renew for next year's race.

**Josh Jennings** of Tech Valley Office Interiors announced that next Wednesday thru Friday there will be sales on social media featuring preowned and returned furniture.

## **WISH LIST**

**Dawn Morrison** is looking for residential listings.

**Jeff Dorrance** is looking for people who want mortgage preapprovals.

**Jordan Modiano** is looking for companies that are hiring.

**Ann MacAffer** of CBRE is looking for a classy office building with space for a lab and offices for a 2-shift operation. It needs to have parking space for 50 vehicles.

## **THANK YOU'S**

Jordan Modiano to Patsy Immediato, Jeff Dorrance, Walter Guiles

## **COMMITTEE REPORTS**

### **Treasurer's Report – Nick Marchese**

No report.

### **Leads – Frank Paladino**

Lead of the Week - **No leads.**

*Please remember to submit your leads.*

### **Special Events –Will Berglund**

No report.

### **Membership – Josh Jennings**

Josh has emailed to follow up with last week's guests but has not heard back from them yet.

### **Speakers/Greeters – Davis Moeckel**

#### **Aug. 28 - NO MEETING**

Sept. 11 - Andy O'Reilly, Speaker - **Need Greeter**

Sept. 18 - Terry Hamlin, Speaker & Greeter

Sept. 25 - **NO MEETING**

### **Social Media – Nancy McKiernan**

If you are active on social media, please like, share and comment on the weekly LinkedIn and Facebook posts featuring the week's presenter.

<https://www.facebook.com/CapitalDistrictBusinessLeaders?mibextid=ZbWKwL>

<https://www.linkedin.com/company/cdbl---capital-district-business-leaders/>

## **CDBL OPEN CATEGORIES**

Advertising

Architect

Caterer

Document Destruction

Event Planner

Florist

Healthcare

Interior Designer

Jeweler

Limousine Service

Long Term Care

Office Supply

Promotional Items

Sign Company

Title Insurance

Water/Coffee Vendor

Web Designer

## **TODAY'S SPEAKER**

**Terry Hamlin**  
**OnCore**

Terry has a torn meniscus in his knee and will have surgery on Sept. 29th.

He has been a CDBL member for 25 years. His oldest daughter lives in Boston and is getting married soon. His other daughter also lives in Boston and his wife is retired from NY State.

Terry attended Marist College and graduated from Siena.

His first job was at Marine Midland bank, which later became HSBC. He was there for 3½ years. Terry spent a total of 14 years in banking, through numerous mergers, buyouts and name changes, ending with TD Bank.

He spent 10 years working in sales for 1st Data, at that time the largest credit card company in the world. 1st Data was bought by a venture capital company and the employees' compensation was changed. Terry and other employees formed their own company, Merchant Pro Express. After 12 years they were bought by 1st Data. Terry is still an independent agent with Card Connects, a subsidiary of 1st Data.

Terry's partner bought Transaction Resources and Terry also became a partner of the company. He's now in his 37th year in banking/credit card processing.

The industry is changing. PCI compliance holds merchants responsible for handling clients' credit card information safely. Merchants can pay penalties for not submitting a monthly questionnaire.

Encryption gateway systems keep data secure but are expensive. Traditional terminals like Square can be encrypted.

CloverGo is a mobile POS system with end-to-end encryption that can be used like Square. CloverFlex has wifi and a built-in printer.

Terry advises clients to purchase equipment rather than leasing it.

Credit card companies can now track habitual product returns by individuals and target declines. For more information about credit card processing or point of sale systems, contact Terry:

### **OnCore Payment Technologies**

**Terry Hamlin**

518-813-3128

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payoncore.com

### **50-50 - Walter Guiles - No Joker**

Collected: \$13 - Jackpot = \$30.00

### **ATTENDANCE (19 Members)**

**Members (11), Alternates (-), Guests (-)**

Total Attendance (11)