**Steve Andrews**

Steve recently retired after being involved in the capital markets for 40 years – the last 10 of which he spent at Webster Bank where he worked with Commercial Bank clients on managing their interest rate risk. Before joining Webster Bank, he served as Chief Economist at Sovereign Bank / Santander.

A graduate of the University of Massachusetts, Steve has taught classes on interest rate derivatives at Boston College and Harvard University and presents often at forums like this on the economy. His current weekly updates can be found on his LinkedIn page or sent from Webster Bank via email upon request.