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CYBER**



SAFEGUARDING A CENTURY OF TRUST:

Cybersecurity Maturity at ESSA Bank & Trust

How ESSA Bank & Trust
Strengthened Its Cybersecurity
Posture with Echelon

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Building a Modern Cybersecurity Foundation for a Century-Old Institution

Founded in 1916, ESSA Bank & Trust serves as a trusted community financial partner across Eastern Pennsylvania. With over \$2.3 billion in assets and more than 20 branches, the bank plays a pivotal role in the region's economic fabric.



As the cyber threat landscape intensified and digital operations expanded, ESSA recognized the need for more structured and operationally mature cybersecurity practices. Being a smaller team with limited resources, the bank turned to Echelon Risk + Cyber for strategic guidance, technical support, and long-term program development - efforts that would prove especially valuable as the organization prepared for an eventual acquisition.



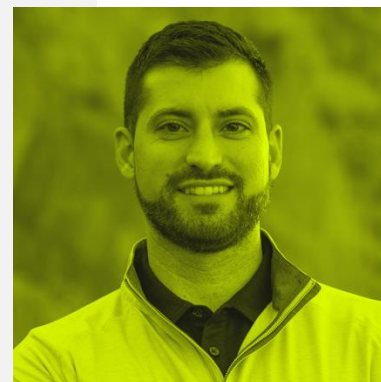
"We had internal awareness, but we needed a strategic partner to help translate cyber risk into action," said Chuck Hangen, Chief Risk Officer at ESSA. "We needed subject matter expertise to help translate technical issues into enterprise priorities."

This collaboration spanned multiple domains including vulnerability management, incident response readiness, policy governance, and executive-level steering committee leadership.

Steering Committee Drives Strategy with Clarity and Confidence

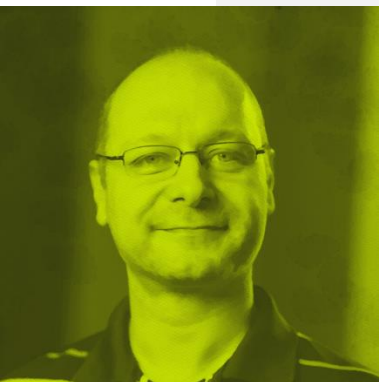
Echelon restructured ESSA's bi-monthly Technology Steering Committee meetings into a tactical and strategic hub for cybersecurity planning. These sessions now include threat landscape briefings, digestible metrics from key tools, and focused visual reporting for executive audiences.

"The committee meetings became more purposeful," said Paul Interval, Director of vCISO Services at Echelon. "They weren't just about relaying information. We came to the table with trends, metrics, threat intelligence, and recommendations that ESSA leadership could act on."



"To create executive awareness, we helped them understand whether they have enough resources, if they're being used appropriately, and if there is a gap." said Chris Tomei, Senior Security Engineer at Echelon. "We created scorecards to help track the overall trends."

"We heard feedback like, 'Thanks for advocating for us.'" said Tomei. "Leadership felt more at ease and informed, which is exactly what we wanted to achieve."



Elevating Vulnerability Management Through Visibility and Action

ESSA transitioned from an underperforming third-party vulnerability management solution to Tenable, with Echelon guiding the evaluation, selection, and implementation process.

"They've gone from basic discovery scans to having internal and external scans alternating every other day," said Tomei.

"We helped them evaluate tools and made a recommendation to move forward with Tenable," said Interval. "We built out scanning schedules and custom reporting dashboards that gave them the insight they were missing."

Echelon worked closely with ESSA's MSP to ensure scan results were turned into action. Weekly vulnerability reviews, risk scoring, and manual remediation audits became part of the operating rhythm.

Tomei explained:

"We always had a real focus, a real priority on what they call 'exploitability.' Between that high-level scorecard and weekly reviews, **we made sure the right issues were addressed.**"

From Paper Plans to Real-World Preparedness

Echelon supported ESSA in maturing its incident response plan and conducting realistic, role-specific tabletop exercises.

A photograph showing three people in a modern office setting. A man in a white shirt and tie is seated on the left, looking towards a woman in the center. The woman, wearing glasses and a black top, is holding a laptop and looking at the man. Another woman is seated on the right, looking towards the center. They are all seated at a white table, and the background shows large windows with a view of a city.

"We tailored the tabletop exercises to their business model," said Interval. "We created two groups, executive and technical, and each was put through a different real-world scenario. The executive group, for example, had to handle ransomware impacting customer accounts."

These exercises, ranging from ransomware to vendor compromise, enabled ESSA to practice its response strategy across business and technical lines.

"It helped our leaders visualize their roles and responsibilities during a breach scenario," said Hagen. "It wasn't just theory. We got to see how we'd actually respond."

Policy and Program Governance Align with FFIEC and Beyond

ESSA must comply with federal and industry-specific frameworks including FFIEC.

Echelon helped them complete the FFIEC Cybersecurity Assessment Tool, conducting ransomware preparedness reviews, and preparing for independent penetration testing.

"We read the pen test, determined what was most important, and figured out how to best address it," said Tomei. "We made tickets for the MSP to take care of what was necessary."

Remediation efforts required cross-functional coordination. Echelon served as a bridge between ESSA's IT team, its virtual CIO, and the MSP.

Hangen said:

"We were able to take what Echelon provided and use it to drive meaningful change with our MSP and IT support partners... It brought alignment."



Full-Spectrum Guidance: From Executive Strategy to Tactical Execution

One of the key differentiators in the Echelon–ESSA partnership is the breadth of engagement: strategic and operational, executive and technical.

“We translated risk signals from IT into risk language for leadership,” said Interval.

Tomei elaborated on the dynamic nature of Echelon’s support:

“We’d alternate between strategic meetings and tactical sessions with IT. We weren’t just advisors. We rolled up our sleeves to guide tool deployment, prioritize vulnerabilities, and track remediation every week.”

This holistic approach also empowered ESSA to make smarter decisions about cyber tools and vendors.

“Echelon helped ESSA sunset tools that weren’t working and implemented new solutions that could scale with them,” Interval said. “The end result was better visibility and stronger outcomes.”

"Echelon didn't just tell us what was wrong, they made sure it got fixed," said Hangen. "That's what made them feel like an extension of our team."



A Stronger, Smarter Security Posture

- **Improved Executive Alignment:**
Metrics and visualizations translated security priorities into boardroom action
- **Operational Visibility:** Weekly vulnerability reviews and scorecards helped track real-time progress
- **Risk-Based Prioritization:**
Security improvements focused on severity, exploitability, and impact—not just checkboxes
- **Better Tooling, Better Results:**
Transitioned from underperforming tools to more actionable platforms like Tenable



"From my vantage point, the changes we've made have helped us mature significantly as an organization," said Hangen. "It's a stronger cybersecurity program today, no question."



THE ROAD AHEAD

Positioned for Transition, Built for Resilience



ESSA Bank & Trust is undergoing an institutional transition following its acquisition. Despite the change, the organization enters this next phase with a tested, consistent, and resilient cybersecurity program.



"Over the past two years, we've built a cyber program that's not only compliant but consistent, well-managed, and outcome-driven," said Interval. "We've seen nothing but success at ESSA, and that kind of consistency matters, especially during a transition."

"Having a strong cybersecurity foundation in place has made this acquisition easier to navigate," said Hangen. "It's one less thing to worry about during a time of change."

Through its partnership with Echelon, ESSA has avoided major security disruptions and established a program capable of scaling under new leadership. Its maturity, structure, and performance are a reflection of its commitment to both security and long-term business continuity.



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