

**Tonia Niedzialkowski**  
**President/CEO**  
**Point Breeze Credit Union**

Tonia Niedzialkowski is the President/CEO of Point Breeze Credit Union in Hunt Valley, Maryland. She started her credit union career at Point Breeze 28 years ago as an Accounting Assistant and advanced through the ranks. She most recently served as Executive Vice President and Chief Operating Officer, and President, before being named President and CEO in 2022.

Over the years she managed all areas of the credit union and contributed to the growth Point Breeze has experienced. The collaborative and caring nature of credit union people is the main reason she has stayed in the industry so long. She is passionate about making the lives of their members better and it is her main purpose for working hard each day.

She is currently a member of the MD|DC Credit Union Association Advocacy Committee and serves on the board of the MD|DC CU Foundation and the Baltimore Chapter. She is also the Vice Chairman of the Hunt Valley Business Forum.

Tonia Niedzialkowski was born and raised in Maryland. She is a Certified Public Accountant and holds a Bachelor of Arts in Finance and a Minor in Art from Towson University.

In 2021, she was recognized as one of the 25 Women to Watch by The Baltimore Sun.