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Nick is a graduate of Fairfield Prep, Boston College and has a Ph.D. in economics from MIT. He heads Perna Associates, which specializes in economic analysis, forecasting and strategy.

Until 1999, Nick was Chief Economist for Fleet Financial Group, a position he also held with Shawmut Bank and Connecticut National Bank. Before that he was an economist with General Electric, the Federal Reserve Bank of New York and the President's Council of Economic Advisers in Washington. He started his career as Assistant Professor of economics at Williams College and has also taught at NYU's Stern School of Business. He has been conducting a seminar on the U.S. banking system at Yale since 2000. During 2008, he taught in the MBA program at the Haas School of Business (University of California, Berkeley).

He is a frequent guest on *Newshour with Jim Lehrer* and has also appeared on many other national news programs. He is also often quoted in the national and regional press. His op ed pieces have been published in the *New York Times*, *Boston Globe* and *Hartford Courant*. The *Wall Street Journal* and *Business Week* have each cited him twice as one of the top economic forecasters in the United States.

Nick is Economic Advisor to Webster Financial Corporation and Members United Corporate Credit Union. He is also a director of Prudential Bank and Trust, where he chairs the Risk Management Committee. He is a member of Governor Rell's Economic Advisory Council in Connecticut.

He lives in Ridgefield with his wife, Catherine. The Pernas have two grown children, Amy of Ridgefield and Nicholas Jr. of Redwood City, CA.

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