


2025

Annual Report



You can *bank on*



Bank of New Hampshire

A Message from the Chairman and President

As we reflect on 2025, we are proud of the strength, resilience and consistency achieved during a year marked by continued industry change and increasing complexity. Through disciplined execution, thoughtful investment and an unwavering commitment to our customers, employees and communities, we maintained strong performance while navigating an evolving financial landscape.

We closed the year with \$2.75 billion in total assets, an increase of 5%, and net income of \$24.7 million, representing a 47% increase year over year. These results were achieved while maintaining a strong focus on operating efficiency, long-term sustainability and prudent risk management—reflecting our disciplined approach and sound financial stewardship.

Our success is driven first and foremost by our people. In 2025, employee engagement reached 92%, an increase of five points from the prior year. This outstanding result reflects the strength of our culture, the dedication of our team and our shared commitment to excellence.

That commitment is also evident in our customer satisfaction results. We are proud to have raised the bar once again, achieving an industry-leading 96% customer satisfaction score across all transactions and new accounts opened in 2025. These results speak to the trust our customers place in us and the exceptional service delivered by our team every day.

Giving back remains at the heart of who we are as the oldest community bank in the state and the 12th oldest in the United States. In 2025, we invested \$785,323 in our communities, including \$233,509 directed toward our affordable housing giving focus. Through this targeted support, we advanced initiatives that promote stability, opportunity and long-term resilience across New Hampshire.

These accomplishments reflect the collective efforts of our employees, customers and communities. Together, we continue to demonstrate what is possible through a shared commitment to community banking.

We thank our customers for their confidence in us, our employees for their dedication and our communities for their continued support. It is a privilege to serve as your local bank, today and for generations to come. As we approach our 195th anniversary in 2026, we look forward to building on this legacy and continuing to make a meaningful impact.



Michael J. Long
Chairman of the Board

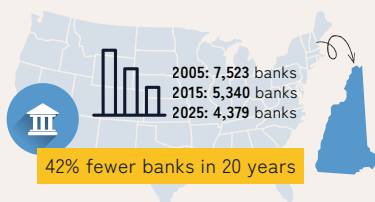


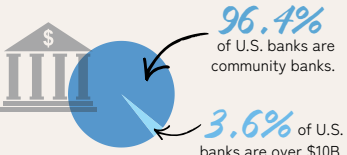


Christopher J. Logan
President & CEO



Bank on *strength and stability.*

Community banking is built on relationships, trust and a shared commitment to the places we call home. At Bank of New Hampshire, banking local means that the deposits entrusted to us by our customers are reinvested directly into the communities we serve—helping local businesses grow, supporting families and strengthening the local economy. The confidence our customers place in us is the foundation of our continued strength and stability. For generations, that trust has allowed us to remain a dependable financial partner through changing times, while staying focused on what matters most: supporting our neighbors, fostering opportunity and helping our communities thrive today and for the future.

Fewer Banks. Stronger Community.	Where Does BNH Stand?	Small Banks. Big Impact.	What is a Community Bank?
 <p>2005: 7,523 banks 2015: 5,340 banks 2025: 4,379 banks</p> <p>42% fewer banks in 20 years</p> <p>Bank of New Hampshire continues to stand strong through decades of industry change.</p>	<p>470th Largest bank in the U.S.</p> <p>with \$2.7 Billion in assets</p> <p>Since 1831, Bank of New Hampshire has proudly served as a pillar of community banking. As America's 12th oldest bank, we remain committed to our roots as an independent mutual institution.</p> 	<p>There are 4,221 community banks nationwide holding \$3.129 Trillion in assets.</p>  <p>That's 12.7% of all U.S. bank assets!</p>	<p>The Federal Reserve defines a community bank as having under \$10 billion in assets</p>  <p>96.4% of U.S. banks are community banks.</p> <p>3.6% of U.S. banks are over \$10B. That's only 158 banks!</p>

Recognition Rooted in Community

Bank of New Hampshire's commitment to relationship-driven community banking continues to be recognized across the region and beyond. In 2025, the bank was honored with several notable distinctions, including New Hampshire Business Review's BOB Awards, Laconia Daily Sun's Best of the Lakes Region, Business NH Magazine's Top 100 Private Companies, Forbes' America's Best-In-State Banks, New Hampshire Magazine's Best of NH and Business NH Magazine's NH's Top Banks. These recognitions reflect the dedication of our employees and the trust our customers place in us every day—giving our communities the confidence to *bank on strength and stability.*



Bank on *local expertise.*

At Bank of New Hampshire, commercial lending is built on relationships, not transactions. We take the time to understand each business' goals, challenges and growth plans—so financing solutions are tailored and strategic.

With local decision-making, fast turnaround times and a team of experienced lenders who know the New Hampshire business landscape, we help businesses grow with confidence. From expanding operations to navigating change, we're proud to be a financial partner businesses can count on at every stage of their growth. That's the advantage of *banking on local expertise.*



Pictured: Soake Pools | Pembroke, New Hampshire

Soake Pools | Pembroke, NH

Founded in 2014 by Brian and Karen Larson, Soake Pools stands as a testament to innovation and resilience in the plunge pool industry. Through its partnership with Bank of New Hampshire, the Larsons received the financial guidance needed to maximize their cash flow and secure funding for a larger and more modern facility.

Joanne Gagnon, Vice President – Commercial Banker, shared, “Helping Soake Pools achieve their expansion goals is at the heart of what we do as a local commercial bank. Providing guidance to support their growth has been a pleasure.” With strategic planning and sound guidance, the company has its sights set on continued national expansion.

Scan to watch an exclusive spotlight interview between BNH and Soake Pools.



234

Total Loans in 2025

38

Municipalities Served

\$320MM+

Gross Loan Originations

NH Business Finance Authority: Veteran Deal of the Year Recipient

The NH Business Finance Authority recognized Jonathan Shapleigh, Vice President – Commercial Banker, as the Veteran Deal of the Year lender at their fifth annual Granite State Awards. The Granite State Awards celebrated six lending partners whose efforts have helped New Hampshire businesses secure the capital needed to succeed.

Jonathan was honored for his work with Fit 2 Move, a veteran-owned moving company based in Dover, NH, specializing in commercial, local and long-distance moving services.



Jonathan Shapleigh (pictured far right) of Bank of New Hampshire was recognized with the Veteran Deal of the Year award at the NH Business Finance Authority (BFA) Granite State Awards.

Government Banking

Bank of New Hampshire proudly serves 38 municipalities across the state through our suite of Government Banking products and services. In 2025, our team focused on deepening existing relationships and cultivating new partnerships.

To further strengthen our connection with municipalities, we enhanced our Government Banking outreach and storytelling. This included a new testimonial and video spotlight featuring the Town of Franconstown, highlighting the real-world impact of our relationship-driven approach.

Scan to watch an exclusive spotlight interview
between BNH and the Town of Franconstown.



Pictured: Kelli Olsen, VP - Business Development Officer, and Bambi Lane, AVP - Commercial Banker, at the 2025 Annual Conference for the NH Association of Counties (NHAC) at the Mt. Washington Hotel in Bretton Woods, NH.



Meet Your Commercial Bankers

BNH's Meet Your Commercial Banking Team video series introduces the people behind our commercial services—showcasing the expertise and relationships that support your business goals. Watch the series now and *get to know our team.*



WEALTH MANAGEMENT

Bank on *wealth that endures.*

Guided by the superior service, dedication and responsiveness on which Bank of New Hampshire was founded, our seasoned Wealth Management team is committed to building enduring client relationships. We partner closely with individuals, families and organizations to help them navigate significant events and remain steady through evolving and often volatile market cycles.

BNH Wealth Management delivers a comprehensive suite of solutions designed to help clients build, protect and preserve their wealth across generations and into perpetuity for nonprofits and endowments. Our disciplined approach brings clarity to complexity—so clients can move forward with confidence.

Investment portfolios are thoughtfully constructed to align with individual goals and risk parameters, integrating capital appreciation, income strategies and select alternatives to create resilient, purpose-driven investment solutions.

With more than 300 years of combined experience in trust administration, relationship management, investment research, financial analysis and retirement planning, our Wealth Management team brings a seasoned perspective and disciplined insight to every relationship—helping clients *bank on wealth that endures.*

Meet Our Wealth Management Team

Pictured: Back row from left: Alison van Gelder, CTFA; Teri Linden, CSOP, CTOP; Dirk Richardson; Frank Anderson; Paul Zepf, CFA; Cynthia Day, CTFA

Front row from left: Stephen Smith, CFA; Dona Murray; Robert Magan, CFA; Deanna Guyer



\$1.17B

Assets Under Care

1,412

Total Client Relationships

\$6.48MM

Total Revenue

RETAIL BANKING

Bank on *what matters most.*

Bank of New Hampshire remains steadfast in our commitment to delivering exceptional experiences for our customers. While having the right people delivering first-class service is essential, we believe meaningful banking relationships are built through continuous investment in our employees and the communities we serve.

Retail Leadership

In 2025, we launched our inaugural Retail Leadership Program, a 12-month professional development initiative designed to strengthen leadership across our Retail and Customer Service Center teams. The program was developed by Deborah Greenwood, Vice President - Retail Banking Regional Manager.

The program combines in-person workshops, collaborative meetings and self-study assignments, equipping participants with the tools, confidence and strategic perspective needed to grow as leaders within the organization. We are proud to have graduated six individuals from this first cohort—an important milestone in our ongoing commitment to developing talent from within.



Pictured (from left): Fernando Lopez Neyra, Gorham Assistant Banking Office Manager; Amber Cook, Customer Service Manager; Laci Sandvil, Littleton Bank Services Representative; Deborah Greenwood, VP - Retail Banking Regional Manager; Clair Blake, Laconia Bank Services Representative; Jill Havunen, Hillsborough Bank Services Representative; and Mark Blondeau, Laconia Bank Services Representative.

Our focus on people and leadership continues to translate into outstanding service for our customers. Customer feedback in 2025 reflected strong satisfaction across key measures:

75% of survey respondents gave an *Excellent* rating on their overall experience with our Customer Service Center.

These results affirm what we strive for every day: knowledgeable employees, empowered leaders and genuine relationships that earn our customers' trust. As we look ahead, we will continue to invest in our people and service culture—so our customers can always *bank on what matters most.*

3,837

Online Appointments
Scheduled

9,836

Accounts Opened

4,668

Online Chats

4.87*

Average Customer
Satisfaction Score

*Based on a 5-point scale

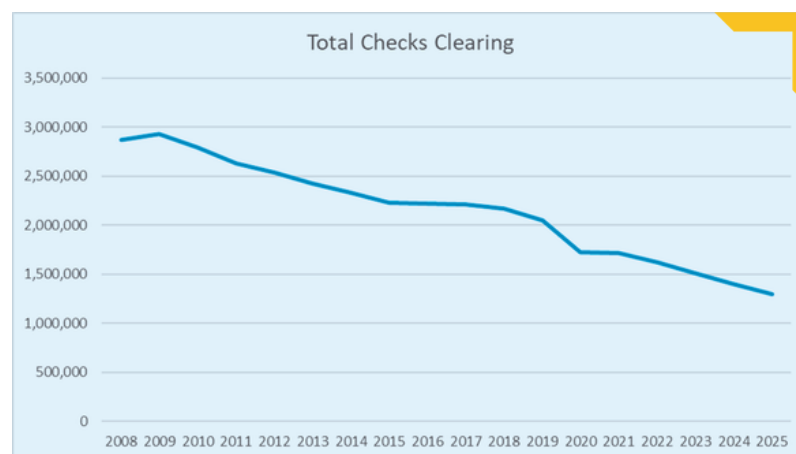


Digital services you can *bank on.*

Bank of New Hampshire continues to invest in tools and technology that make managing money easier, faster and more accessible and secure for customers. In 2025, we enhanced our digital capabilities across investing, account opening, financial management and appointment scheduling—helping customers take meaningful steps toward their financial goals with confidence.

Digital Adoption

Customers continue to prefer the speed, safety and convenience of electronic payments over writing checks. In 2009, Bank of New Hampshire customers wrote nearly 2.9 million checks. Since then, check usage has steadily declined. The pandemic accelerated this trend, with the number of checks written dropping by 323,776, or 15.8%, in 2020. In 2025, the total number of checks written declined by another 100,882, or 7.2%. At this pace, checks may become obsolete within the next decade.



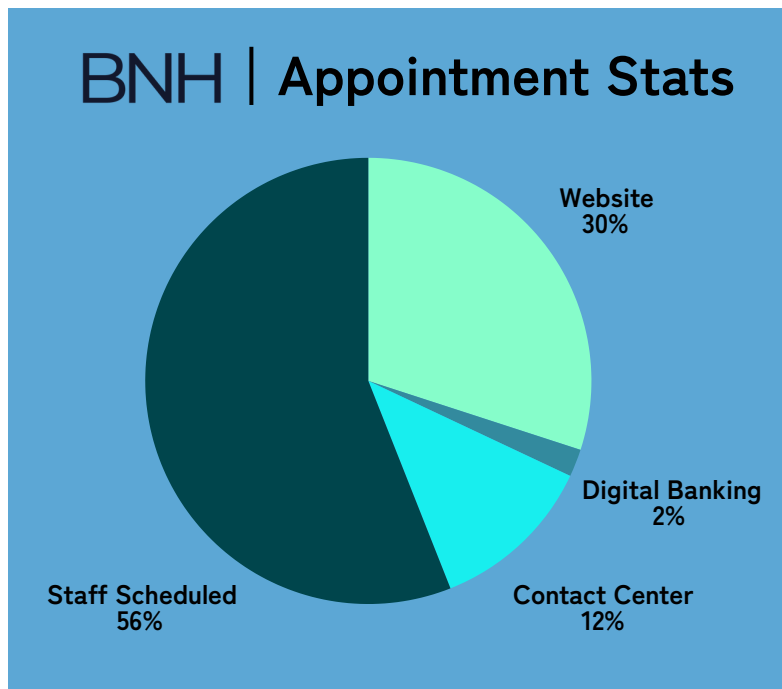
Enhanced Online Account Opening

This year, we introduced a new online account opening solution, expanding the number of accounts that can be opened digitally while delivering a faster, more modern and secure experience. On average, customers can open an account online in just three minutes, further enhancing convenience and accessibility. In 2025, a total of 1,028 accounts were opened online through this digital platform.

Personal Financial Management Adoption

Online and Mobile Banking users continue to benefit from Personal Financial Management (PFM) tools that help track spending, create budgets and manage overall financial health.

Last year, nearly 7,000 users—representing 21.3% of all online users—engaged with PFM. Customers can also link external accounts held at other financial institutions to their online profiles at Bank of New Hampshire. Through this functionality, 19.4% of PFM users have added more than 3,000 external accounts, making it easier to manage their financial relationships in one place.



Growth in Appointment Scheduling

In 2025, nearly 4,000 appointments were scheduled, an increase of 4.4% over the prior year. The ability to schedule appointments online continues to enhance the customer experience, while pre-visit preparation has resulted in shorter, more productive meetings.

In addition, follow-up visits have decreased as the appointment scheduling process clearly outlines required documentation based on appointment type.



Scan to read how Bank of New Hampshire modernized appointment engagement to meet customer expectations.

From online investing to delivering a faster, secure online account opening experience, Bank of New Hampshire remains at the forefront of *digital services you can bank on.*



EMPLOYEE MILESTONES

Banking on *the success of our employees.*

At BNH, we are committed to creating a workplace where employees are empowered to share ideas, collaborate and feel appreciated. Our employees are the heart of who we are as an organization, contributing to our success with their dedication, expertise and genuine care for our customers and communities. We remain committed to investing in their growth, nurturing their talents and equipping them with the knowledge and skills they need to excel—because we are *banking on the success of our employees.*

Celebrating Excellence: 2025 Leadership and Certificate Graduates



Mitchell Fillion, IT Engineering Team Lead; Michelle Blake, VP - Gilford Village Banking Office Manager; Tabitha Gerry, Bank Systems Officer; and Jim Glover, VP - Retail Banking Regional Manager, graduated from the 2025 Leadership Lakes Region Program



Peter Maheu, AVP - Concord Heights Banking Office Manager (back, right), and Joseph Connolly, Laconia Bank Services Representative (front, right), graduated from the 2025 American Bankers Association Certificate Program



Katelyn Quint, Banking Officer Manager; Tabitha Gerry, Bank Systems Officer; and Mary Henderson, VP - Rochester Banking Officer Manager; receive their 2025 UNH Next Level Leadership Consortium Program Certificate



Recognizing Years of Service

In 2025 alone, we were proud to recognize 70 employees who reached 10 or more years of service with BNH. Collectively, these individuals represent an impressive 1,407 years of commitment, leadership and impact. Their longevity is a powerful reflection of the culture we strive to create—and the relationships that make BNH a place people choose to build their careers.

24

Employees with 10-15 years of service

13

Employees with 16-20 years of service

25

Employees with 21-30 years of service

6

Employees with 31-40 years of service

2

Employees with 41+ years of service

Banking on *giving back with purpose.*

At Bank of New Hampshire, our Banking on Kindness initiative reflects a simple belief: strong communities build strong futures. We are dedicated to leveraging both our people and our financial resources to strengthen the communities where we live, work and play. Banking on Kindness is more than writing checks—it’s about showing up, lending a hand and standing alongside the organizations that make a meaningful difference in the lives of our neighbors. We think of it as *banking on giving back with purpose.*

Affordable Housing in Action

In 2025, we focused our philanthropic efforts on supporting affordable housing initiatives, contributing **\$233,509** to help strengthen stability, expand opportunity and foster long-term resilience across New Hampshire. To further spotlight the importance of this work, we produced a video highlighting our investments and the impact these initiatives are having in communities statewide.



Scan to watch our 2025 Affordable Housing recap video.



Pictured: Douglas Morrissette, AVP - Commercial Credit Officer & Chair of Greater Lakes Region Children's Fund, alongside Jennifer Kelley, Executive Director of Greater Lakes Region Children's Auction.

Impact Beyond Banking

Our commitment to giving back extended well beyond this key focus area. In total, we invested \$785,323 in support of many meaningful causes in 2025. Just as important, our employees contributed 3,361 volunteer hours supporting 262 organizations across New Hampshire—demonstrating that meaningful impact is driven not only by financial support, but also by the time, talent and care our team brings to our communities.

We were also pleased to help the Greater Lakes Region Children’s Auction raise \$883,023 through Douglas Morrissette’s service as Chair of this important community effort. Through our employees’ dedication to serving on nonprofit boards and committees, we continue to help organizations fulfill their missions and improve lives throughout our communities.

\$443,960

Charitable Donations

\$334,225

Community Sponsorships

262

Organizations Supported

3,361

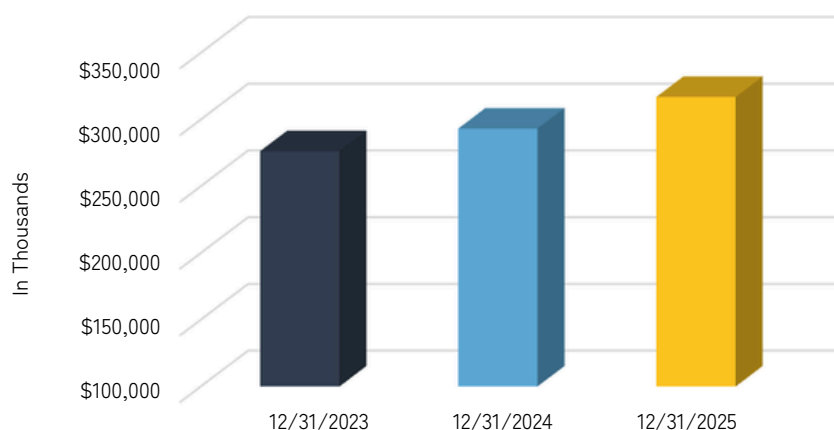
Volunteer Hours Served

117

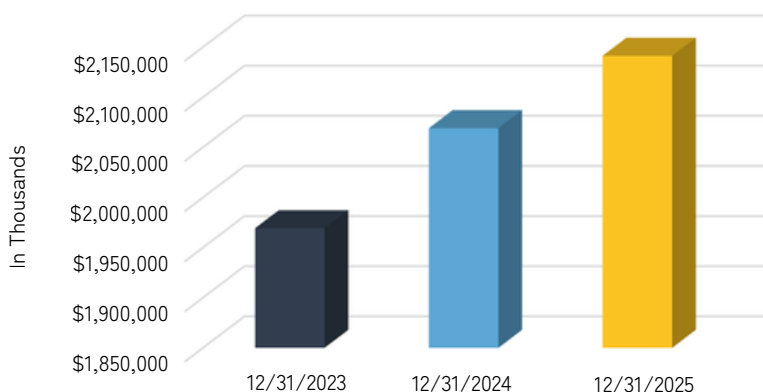
Employee Volunteers



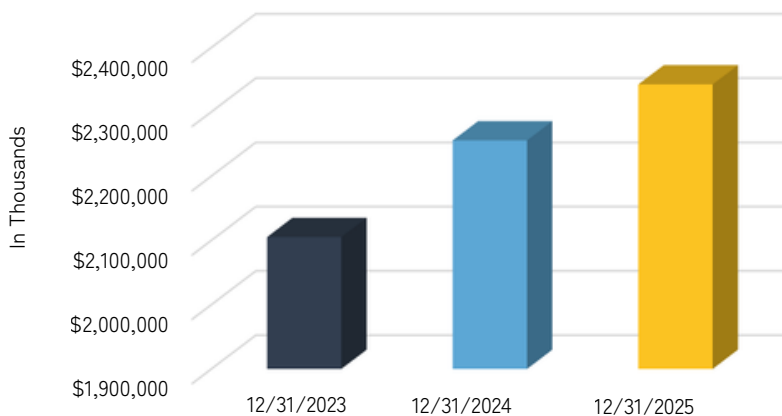
TIER 1 CAPITAL



TOTAL LOANS



TOTAL DEPOSITS



STATEMENTS OF FINANCIAL CONDITION

	12/31/2025	12/31/2024
ASSETS		
Cash and Cash Equivalents	\$155,317	\$143,755
Investment securities	\$306,992	\$264,788
Loans		
Residential real estate	\$401,915	\$452,923
Commercial real estate	\$1,634,408	\$1,517,294
Commercial and industrial	\$108,117	\$96,674
Consumer	\$22,978	\$26,855
Gross loans	\$2,167,418	\$2,093,747
Less allowance for credit losses	\$26,031	\$24,605
Net loans	\$2,141,387	\$2,069,142
Other assets	\$145,556	\$146,490
	<u>\$2,749,252</u>	<u>\$2,624,175</u>

	12/31/2025	12/31/2024
LIABILITIES & SURPLUS		
Liabilities		
Deposits	\$2,342,726	\$2,255,597
Advances	\$4,071	\$3,111
Repurchase Agreements	\$54,379	\$52,237
Other Liabilities	\$29,522	\$28,658
Total Liabilities	<u>\$2,430,698</u>	<u>\$2,339,603</u>
Surplus		
Retained Earnings	\$339,356	\$315,433
AOCI*	(\$20,802)	(\$30,861)
Total Surplus	<u>\$318,554</u>	<u>\$284,572</u>
	<u>\$2,749,252</u>	<u>\$2,624,175</u>

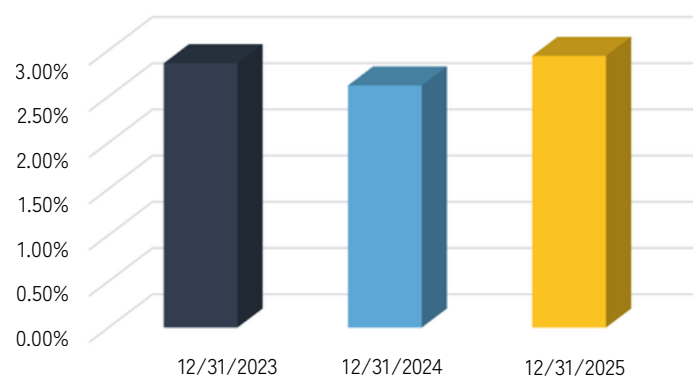
*Accumulated Other Comprehensive Income

STATEMENTS OF FINANCIAL CONDITION

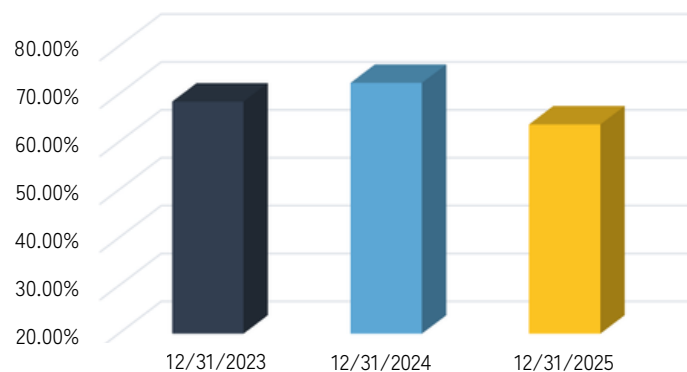
	2025	2024
INTEREST INCOME & EXPENSE		
Interest Income	\$120,127	\$108,226
Interest Expense	\$45,024	\$44,690
Net Interest & Dividend Income	\$75,103	\$63,536
Provision for Loan Losses	\$1,435	\$1,075
Net Interest & Dividend Income After Provision for Loan Losses	\$73,668	\$62,461
Non-Interest Income	\$17,305	\$17,949
Non-Interest Expense	\$59,014	\$59,194
Operating Income Before Taxes	\$31,959	\$21,216
Total Income Taxes	\$7,287	\$4,344
NET INCOME	\$24,672	\$16,872

	2025	2024
PERFORMANCE RATIOS		
Return on Average Assets	0.93%	0.67%
Tier 1 Capital Leverage Ratio	11.54%	11.27%
Net Interest Margin	2.94%	2.62%
Non-Interest Income Percentage	18.73%	22.03%
Efficiency Ratio	63.70%	72.38%

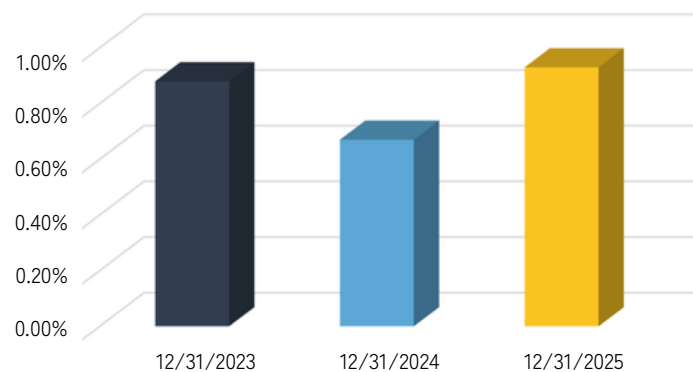
NET INTEREST MARGIN



EFFICIENCY RATIO



RETURN ON ASSETS



Management and Corporate Officers

EXECUTIVE MANAGEMENT TEAM

Christopher J. Logan
President & CEO

Ross W. Bartlett
Chief Operating Officer

Daniel R. Brown
Chief Financial Officer

Cheri M. Caruso
Chief Technology, Digital Banking &
Operations Officer

Gayle E. Price
Chief Human Resources Officer

Michael J. Seymour
Chief Retail Banking &
Marketing Officer

SENIOR VICE PRESIDENTS

Frank H. Anderson
Senior Relationship Manager

Natalia S. Beaulieu
Compliance Officer

Tania L. Bossey
Senior Commercial Credit Officer

Eric C. Carter
Digital Solutions & Innovation
Officer

Robert A. Magan
Senior Wealth Management Officer

Pamela E. McGovern
Director of Information Technology

Dona G. Murray
Wealth Advisor

Alexandra P. Pelletier
Retail Banking Administration
Officer

Stephen K. Smith
Wealth Advisor & Strategist

Christopher F. Walkley
Commercial Banker &
Team Leader

VICE PRESIDENTS

Jacy C. Amenkovic
Commercial Banker

Tracy P. Ash
Banking Office Manager

Tiffany M. Baert
Marketing Officer

Jessica L. Beane
Banking Office Manager

Michelle A. Blake
Banking Office Manager

Lisa A. Byars
Human Resources Officer

Windy A. Carnes
Retail Banking Regional Manager

Timothy M. Connolly
Banking Office Manager

Cynthia C. Day
Fiduciary Officer & Senior Relationship
Manager

Travis J. Frautten
Commercial Banker

Joanne M. Gagnon
Commercial Banker

James L. Glover
Retail Banking Regional Manager

Deborah I. Greenwood
Retail Banking Regional Manager

Mary M. Henderson
Banking Office Manager

Anthony J. Ilacqua
Director of Wealth Management

Patricia R. Kingwill
Banking Office Manager

Peter J. Lee
Information Security & Vendor
Management

Joan E. Leroux
Digital Product Administrator

Therese C. D. Linden
Wealth Management Client Support
Manager

Elizabeth W. Lyons
Banking Office Manager

Elizabeth A. O'Brien
Banking Office Manager

Kelli J. Olsen
Business Development Officer

Jared C. Price
Controller

Sean P. Rankin
Commercial Banker

Kathryn E. Reid
Commercial Banker

Dirk R. H. Richardson
Retirement Plans Officer

Rebecca A. Rodgers
Operations Officer

Lucinda A. Salta
Prestige Plus Officer

Anna I. Schleich
Business Development Officer

Charles A. Schwab
Commercial Banker

Jonathan D. Shapleigh
Commercial Banker

Semi Shin-Kenison
Assistant Controller

Melissa L. Skeats
Commercial Banking
Administration Manager

Edward F. Tobin
Banking Office Manager

Paul R. Zepf
Wealth Advisor

ASSISTANT VICE PRESIDENTS

Michelle C. Campbell
Project Management Officer

Deborah J. Clapp
Senior Credit Analyst

Deanna M. Cormiea
Banking Office Manager

Robert M. Cregg
Senior Credit Analyst

Dawn M. Cross
Banking Office Manager

Sarah A. Desrosiers
Information Security Analyst

Stephanie L. Durfee
Electronic Banking Manager

Jennifer L. Goddard
BSA Compliance Officer

Katie Jennings
Banking Office Manager

Mary L. LaBarge
Banking Office Manager

Bambi R. Lane
Commercial Banker

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Deposit Operations Manager

Peter R. Maheu
Banking Office Manager

Mark J. Mastenbrook
Director of Facilities

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Commercial Credit Officer

Rosemary E. Novotny
Banking Office Manager

Jannette D. Thompson
Banking Office Manager

Timothy A. Thompson
Senior Credit Analyst

Alison E. van Gelder
Relationship Manager

Alexandra G. Wendelken
CRA & Assistant Compliance Officer

Melissa H. Williams
Banking Office Manager

Jonathan J. Winters
Information Security Administrator

CORPORATE OFFICERS

Dawn M. Beers
Marketing Officer

Jason J. Belyea
Wealth Management Consultant

Jeremie P. Boomer
Assistant Banking Office Manager

Leia K. Fabian
Banking Office Manager

Tabitha J. Gerry
Banking Systems Officer

Morgan B. Herring
Retail Banking Operations Officer

Georgina M. Lincoln
Assistant Banking Office Manager

Fernando Lopez Neyra
Assistant Banking Office Manager

Cheryl A. Whalen
Assistant Banking Office Manager

Katelyn P. Quint
Banking Office Manager

Maureen C. Wilkins
Senior Executive Assistant & Audit
Manager

Directors and Corporators

DIRECTORS

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Susannah Chance, Vice Chairperson
Gregory A. Goddard
Benoit L. Lamontagne
Christopher J. Logan
Timothy M. Naro
Kaitlin M. O'Neil
Dianne M. Peterson
Charles F. Rolecek

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Bruce D. Clow
Gregory M. Dickinson
Rodney N. Dyer
David R. Lynch
Kenneth L. Robinson, Jr.
Suzanne L. Stiles
Russell W. Thibeault
H. Thomas Volpe

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Gail M. Batstone
Susan M. Burpee, DC
Thomas E. Cantin
Robert P. Cheney, Jr.
Dean J. Christon
Michael F. Conklin
James P. Daley III
Dennis M. Denoncourt
Deborah DeScenza

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Robert J. Evans, MD
Jeanie Forrester
Audrey Goudie
Jared A. Guilmett
Bruce R. Hamel
Robert J. Harding
Andrew J. Hosmer
David V. Jean
Joseph Kenney
Scott Labnon
Stephen Langan
Peter A. Laufenberg
Daniel Lee
Frank H. Lemay
Robert J. MacLeod
Barbara J. McCahan, Ph.D.
Ellen Mulligan
Heidi M. Paiva
Andrew Pike
Wayne W. Presby II
Michael Salmonsens
Christine L. Santaniello
John Scheinman
Michael J. Seymour
Christopher Shumway
Curtis J. Stafford
Brenda M. Stowe, DVM
Sean C. Sullivan
Stephanie Wentworth
Peter Widmark
Brian G. Young



EXECUTIVE MANAGEMENT TEAM

Back Row, Left to Right:

Michael J. Seymour, Executive Vice President
Chief Retail Banking & Marketing Officer

Cheri M. Caruso, Executive Vice President
Chief Technology, Digital Banking & Operations Officer

Gayle E. Price, Executive Vice President
Chief Human Resources Officer

Daniel R. Brown, Executive Vice President
Chief Financial Officer

Front Row, Left to Right:

Christopher J. Logan, President & CEO

Ross W. Bartlett, Executive Vice President
Chief Operating Officer



Banking Offices

Antrim
77 Main Street
603.588.6333

Conway
29 Main Street
603.447.2408

Laconia
62 Pleasant Street
603.527.3210

Moultonborough
960 Whittier Highway
603.476.2265

Bedford
32 South River Road
603.471.7043

Dover
845 Central Avenue
603.740.4277

Lincoln
76 Main Street
603.745.3431

Plymouth
6 Riverside Drive
603.536.4200

Campton
21 Tower Road
603.726.3442

Gilford
1441 Lakeshore Road
603.528.1121

Littleton
125 Main Street
603.444.5192

Rochester
303 North Main Street
603.330.7000

Claremont
14 Sullivan Street
603.542.3072

Gilford
One Country Club Road
603.528.3000

Manchester
705 Hooksett Road
603.626.1301

Whitefield
22 Kings Square
603.837.2532

Concord
167 North Main Street
603.224.5444

Gorham
583 Main Street
603.466.3352

Ossipee
300 Route 16B
603.539.4278

Loan Production Office
12 Northbrook Drive
Falmouth, ME

Concord
11 Triangle Park Drive
603.228.6101

Hillsborough
325 West Main Street
603.464.5444



Securities and Insurance Products are:			
Not FDIC Insured	Not Bank Guaranteed	May Lose Value	
Not Insured by any Federal Government Agency			Not a Deposit

Wealth Management Services

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Registered location: 62 Pleasant Street, Laconia, NH 03246