



strong  
roots.

*bright  
future.*

# *A Message from the Chairman and President*

While 2024 was an unpredictable year for the financial services industry, we continued to maintain a high level of performance across all metrics, as compared to our peers. This year was marked by easing inflation, lower unemployment and increased optimism around the election cycle. Despite projections of substantial rate reductions throughout the year, the Federal Reserve made only three cuts totaling 100 basis points (one in Q3, two in Q4). The favorable labor market and the easing of inflation pared back the initial expectations, ultimately leaving the year-end Fed Funds Rate at 4.33%. The first half of the year provided little relief from the inverted yield curve, causing our Net Interest Margin to face further compression, but stabilized to 2.62% at year-end.

Regardless of the challenges presented by the rate environment, we were able to exceed our Net Income Budget, finishing the year at \$16.872MM. In addition, in a highly competitive landscape, we increased deposits by \$45MM, an overall growth rate of 2.21%.

This year we have continued to thrive, making a positive impact, guided by our four key pillars:

- **Financial Performance:** As of December 31st, we were proudly ranked number one in the State of New Hampshire for financial stability among all banks and ranked among the top five mutual banks in all of New England, with up to \$10 billion in assets.\* This achievement underscores our sound financial stewardship and dedication to our customers and communities.
- **Employee Engagement:** With an 89% employee engagement rate, we achieved a best-in-class standing, measuring across all industries. This metric reflects the strength of our culture, the dedication of our team and our shared commitment to excellence.
- **Customer Satisfaction:** We attained an industry-leading 96% customer satisfaction score across all transactions and new accounts opened in 2024. This extraordinary result is a testament to the trust and loyalty of our customers and the exceptional service provided by our team.
- **Community Impact:** Giving back remains at the heart of our mission. In 2024, our employees volunteered 3,791 hours to 220 organizations. We contributed \$781,000 to deserving organizations, with \$293,000 dedicated to our giving focus area of youth services, providing a meaningful difference in the communities we serve.

\*Q4 2024 Bank Performance Report

These accomplishments are the result of the collective efforts of our employees, customers, and communities. Together, we have shown what is possible even in the most challenging times. As we look ahead, we remain dedicated to upholding this legacy, delivering exceptional service, and deepening our positive impact. As New Hampshire's oldest independent bank, we are honored to carry forward a 194-year legacy of service and impact.

This enduring commitment is a testament to the strength of our relationships and the shared belief that community-focused banking drives prosperity for all. Thank you for your trust and partnership. Here's to continued success in 2025 and beyond.



**Michael J. Long**  
Chairman of the Board



**Christopher J. Logan**  
President & CEO



**#1**

Bank Ranked for  
Financial Stability in NH

**\$45MM**

Increase in Deposits

**2.21%**

Annual Growth Increase

**96%**

Customer Satisfaction Rate

# *Built on Tradition, Designed for Tomorrow: Our New Laconia Headquarters*

In October 2024, Bank of New Hampshire opened its newly built Laconia office, designed to enhance both customer experience and operational efficiency. Located in downtown, the building blends with its historic surroundings and features a custom McClintock-style chime clock, while incorporating modern design elements that create a welcoming and functional environment.

The office includes an open-concept lobby, expanded office and meeting spaces, and sustainability features like rooftop solar panels and increased green space. Customers have embraced the fresh atmosphere and employees are enjoying the improved workspace. To celebrate, we welcomed our first lobby and drive-through customers with a commemorative certificate and gift of \$100.



# Deep Rooted, Forward Focused: Celebrating Excellence in Banking

Success is not a final goal but an ongoing journey we share with our valued community. As we reflect on the past year, we take pride in our ability to navigate an ever-changing economic landscape while staying true to our commitment to exceptional service. Our growth is driven by the strong relationships we cultivate, the trust we earn and the dedication of our team. The recognition we've received is a reflection of these efforts, and we look forward to building on this momentum as we step into 2025 with confidence and gratitude.



## NH Business Review BOB Awards

Local Bank for Small Business &  
Commercial Lender



## Laconia Daily Sun Best of the Lakes Region

Gold: Best Bank; Best Financial Advisor  
Silver: Best Place to Work



## Business NH Magazine NH's Top Banks

Top Local Bank Headquartered  
in New Hampshire



## Business NH Magazine Top 100 Private Companies

Ranked #1 Bank, #31 Overall &  
#68 Growth



## Forbes America's Best In-State Bank

Voted the #1 Bank  
in New Hampshire



## Bank Performance Report Quarterly Business Report

#1 Overall Performance in NH  
#5 Overall Performance  
in New England\*

\*Community banks up to \$10B in asset size

# Empowering Employees, Celebrating Dedication

We believe success goes beyond numbers—it's about people, relationships and the impact we make every day. We're committed to creating a workplace where connection, compassion and community thrive. Our employees are the heart of our success, bringing passion and dedication to everything they do. By investing in our team, we're building more than careers—we're creating a culture of excellence and lasting impact for years to come, you can bank on it.



Pictured; from left: Jennifer Dunleavy, Karen Seymour, Kim Pelletier, Lisa Byars, Gayle Price

## Celebrating 101 Years of Dedication: Meet Our Human Resources Team

As BNH celebrates 101 years of combined service within our Human Resources team, we honor their dedication and impact. Their commitment to a positive, supportive workplace has shaped our culture and strengthened our team. Join us in celebrating their stories, experiences and insights!

Scan to read the story of our HR team's 101 years of dedication



## Celebrating Excellence: 2024 Leadership Graduates



Leadership Lakes Region



Leadership Greater Nashua



Leadership Greater Concord

**89%**

Employee Satisfaction Rate

**240**

Employees attended an in-person training

**42%**

Employees engaged in training

**29**

In-person classes offered

# Building a Stronger Community for the Future

Kindness isn't just a value—it's a way of life. Through our Banking on Kindness initiative, we aim to make a lasting impact in the communities where we live, work and play. We go beyond donations, dedicating our resources and people to support organizations driving real change. Whether through volunteering or providing funding, we are committed to fostering relationships that strengthen our community and create a culture of giving that positively impacts lives.



## Fostering Kindness and Sportsmanship in NH

In 2024, Bank of New Hampshire partnered with the NHIAA to launch the "Banking on Kindness & Sportsmanship" program, promoting respect and sportsmanship among student-athletes and coaches. The program honors individuals with special pins and gives nominated schools the chance to receive donations, with one exceptional school awarded \$1,000 at the end of the year.

Scan to read more on BNH's partnership with NHIAA



## Making an Impact: Volunteering in Action



Salvation Army Bell Ringing



Spaulding Academy Gift Drive



NH Food Bank Mobile Food Pantry

**\$781,000**

Reinvested into the community

**\$293,000**

Contributed toward Youth Services

**220**

Organizations supported

**138**

Employee volunteers

**3,791**

Employee volunteer hours logged

# Strengthening Commercial Lending: Helping Businesses Succeed

At Bank of New Hampshire, we do more than provide loans—we build lasting partnerships that fuel growth and strengthen communities. Our award-winning commercial lending team offers personalized financing with local decision-making, fast turnaround times and a deep understanding of your goals. Whether you're a small business aiming to expand or a company seeking new opportunities, we're here to help you succeed. Beyond financing, we collaborate with local organizations to foster economic stability and create a brighter future for the communities we serve. With a track record of delivering results, we are a trusted partner you can count on to fuel your growth and create lasting impact.



Left, Bambi Lane, AVP - Commercial Banker for Bank of New Hampshire and Katie McQuaid, Vice President - External Relations for New Hampshire Community Loan Fund

## Supporting Affordable Housing Through Strategic Partnerships

We are dedicated to strengthening communities by making homeownership more affordable. By way of the Federal Home Loan Bank of Boston and the Community Development Financial Institution's Advance Program, we secured low-interest funding for the New Hampshire Community Loan Fund, helping more families buy homes.

“Our state’s housing crisis means increased demand for the New Hampshire Community Loan Fund’s affordable homeownership programs. The high-interest-rate environment has made it challenging to raise lending capital at interest rates our homebuyers can afford. But Bambi Lane and the entire Bank of New Hampshire team saw the need and came to the rescue as a critical partner to help us access low-interest dollars from the Federal Home Loan Bank of Boston. Their commitment to our community means we can continue to make affordable mortgages for manufactured homes and help convert more manufactured-home parks to resident ownership, permanently protecting their affordability.” — Katie McQuaid, VP - External Relations, NHCLF

**160**

Total Loans in 2024

**5.3%**

Growth in Cash Management Deposits

**\$300MM+**

Gross Loan Originations

## Driving Progress: Helping Small Businesses Thrive

Founded by brothers John and Mark, Stephens Landscaping Professionals has grown into a leader in the Lakes Region with a focus on innovation, professionalism, and community. Bank of New Hampshire has been a key partner, providing financial support for growth. Their commitment to quality and customer satisfaction has earned them a strong reputation throughout the region.

Chris Walkley, SVP - Commercial Banking Team Leader, shared, “Supporting businesses like Stephens Landscaping is what we do best. Watching their growth and impact has been incredible.” With strategic planning and strong partnerships, they continue to thrive and give back.



John and Mark Stephens of Stephens Landscaping and Bank of New Hampshire's Chris Walkley, center



From left: BNH representatives Chris Walkley, Jacy Amenkowicz, Douglas Morrisette, Katie Reid and Melissa Skeats at the U.S. Small Business Administration Awards Ceremony

## Honoring Excellence: 2024 SBA Export Lender of the Year

The NH District Office of the Small Business Administration (SBA) recently named Jacy Amenkowicz, Vice President - Commercial Banker, and the Bank as the 2024 SBA Export Lender of the Year. This prestigious award highlights the use of the Export Express Program, which supports businesses that export products and services, helping them expand and thrive globally.

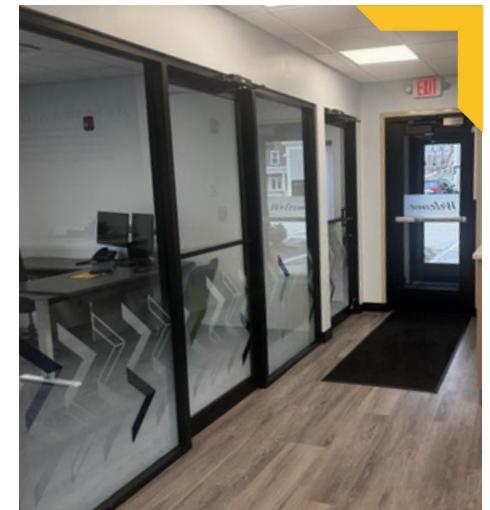
Jacy was recognized for her exceptional work with Nocturn Industries, providing a term loan and line of credit to fuel their rapid growth. Based in Exeter, Nocturn Industries manufactures lightweight night vision devices used by law enforcement, military and government agencies worldwide. Their innovative products help secure and protect communities across the globe.

# *Innovating Retail Banking: Revitalizing Our Office Environments*

With 21 offices across New Hampshire, we offer expert guidance, modern banking tools and friendly service to help you reach your goals. Whether you need personal banking, business solutions or financial advice, our team is here every step of the way. Visit us today and experience banking made simple and personal.

## Unveiling the new Whitefield Office Renovations

This year, our Whitefield office underwent exciting renovations to create a modern and efficient space. With modern lobby service areas, a streamlined drive-up and an upgraded ATM, we're enhancing comfort and convenience. These updated reflect our commitment to innovation and personalized service in an environment designed to meet your needs.



# Creating Strong Connections: Continuously Improving Customer Experience

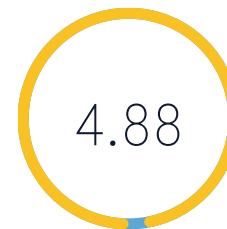
We are committed to understanding and improving our customers' experiences, ensuring that we continually tailor our products and services to meet their needs. Throughout 2024, we gathered insights from over 20,000 Customer Satisfaction (CSAT) surveys—collected across a variety of touchpoints, including our branches, website, online and mobile banking and Customer Service Center—showed steady improvement in our brand experience scores. Customers consistently tell us they feel recognized, valued and well-served in their interactions with us.



## Raising the Bar in Customer Service: 2024 Customer Satisfaction Scores\*



Customer  
Service



Account  
Opening



Overall Customer  
Satisfaction

\*Based on a 5-point scale

“Thank you for the great service you all provide. It’s a pleasure to work with your office.”

“I am very satisfied with my interaction with Bank of New Hampshire. They are always friendly and helpful.”

“I have banked with BNH for 63 years! I am very pleased and more than satisfied with your service and commitment to the community!”

**4,651**

New Customers

**9,852**

In-Office Accounts Opened

**3,680**

Appointments Booked

**1,613,462**

In-Office Transactions

# *Guiding Wealth with Expertise: Fostering Long-Lasting Relationships*

At Bank of New Hampshire, what distinguishes us is our collaborative approach and extensive expertise. Each team member contributes their unique skills, working together to understand the goals of our clients and deliver tailored strategies. Whether assisting with personal wealth management or supporting organizational financial needs, teamwork is at the heart of every relationship. Our success is not only measured by financial outcomes, but by the trust and lasting connections we build with those we serve.



Front row, from left: Steve Smith, CFA; Dona Murray; Robert Magan, CFA; Deanna Guyer  
Back row, from left: Alison vanGelder, CTFA; Teri Linden, CSOP, CTOP; Dirk Richardson;  
Frank Anderson; Paul Zepf, CFA; Cynthia Day, CTFA

## Steering You Towards Lasting Financial Success

Our experienced Private Wealth team of ten professionals, with 292 years of combined experience, deliver tailored solutions to help you preserve and grow assets. With a long history of prioritizing the needs of families and institutions, we are well-equipped to address the challenges you face. By working collaboratively, we provide proactive and personalized strategies focused on your specific goals. Our deep expertise allows us to guide you through the complexities of the financial landscape, ensuring long-term success with confidence and care.

### *Proven Strategies for Success*

- Tailored Investment Strategy: We define your asset allocation and risk approach to build wealth efficiently.
- Custom Investment Portfolios: Personalized strategies tailored to your financial goals, risk tolerance and desired returns.
- Ongoing Risk Management: We review and rebalance your portfolio to ensure long-term alignment with your goals.

- Strategic Oversight: Our Investment Committee monitors market conditions and adjusts allocations across equity, fixed income and alternatives to optimize performance.



# Smarter Solutions: Helping You Manage Your Wealth with Confidence

Our Wealth Management team combines exceptional service, commitment and personalized attention to help individuals, businesses and nonprofit organizations grow and protect their assets. By enhancing efficiency and client experience with advanced tools and technology, we offer more personalized, proactive solutions. With a deep understanding of the financial landscape and genuine care for our clients, we are your partners in achieving lasting financial success. Our team provides solutions that address your unique challenges today and for generations to come.

## Supercharged Financial Planning

We've upgraded to MoneyGuidePro to supercharge our financial planning. This dynamic tool helps our advisors create personalized, goal-driven plans with real-time insights, empowering clients to make confident, informed decisions.



## Elevated Wealth Management

We've implemented WealthHub, a cutting-edge Customer Relationship Management (CRM) Software and workflow system, to boost efficiency and deliver personalized service. By automating processes and improving communication, we enhance our wealth management with greater precision and agility, ensuring tailored, best-in-class solutions for our clients.



**\$1.2B**

Assets Under Care

**\$63.5MM**

Growth in Assets Under Care since  
December 2023

**6.4%**

Growth in Revenue

# *Expanding Digital Innovation: Enhancing Your Electronic Banking Experience*

Banking has always been about more than just money—it's about progress. From paper currency to digital payments, we've seen the industry evolve in ways that make life easier. At BNH, we're not just adapting to change; we're shaping it. Over the past year, we've launched exciting new features and streamlined processes to make your banking experience more intuitive and efficient. It's all about bringing the future of banking into your hands, today. Check out some of the game-changing innovations we've recently introduced.



## Virtual Assistant

Meet Winni, BNH's AI-powered assistant, available 24/7 to help with everything from finding our routing number to resetting passwords. With Chat and CoBrowsing options, Winni handled nearly 20,000 interactions in 2024, saving 635 hours and achieving a 94.3% Understanding Rate.



## FedNow & Real-Time Payments (RTP)

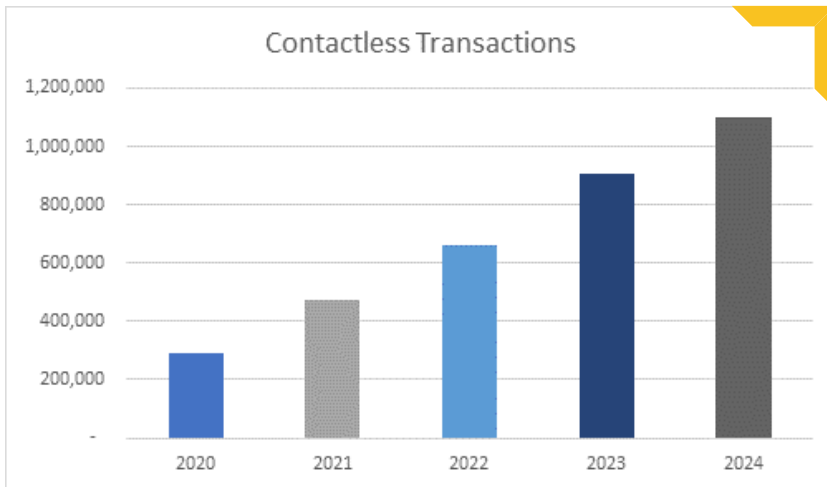
Since March 2024, 99% of our real-time transactions have been powered by RTP, enabling faster payments. FedNow further enhances our capabilities with real-time credit transfers. In 2024, we received over \$6 million in RTP credits and \$38,000 in FedNow transactions.



## Billshark

Launched in July, Billshark helps you lower monthly bills by negotiating with providers and canceling unwanted subscriptions. With a 90% success rate, customers save an average of \$300 per bill, up to \$3,000 annually. Available via a mobile app, you can easily submit bills, manage subscriptions and track savings.

# Tracking Progress: Growth in Mobile & Contactless Transactions

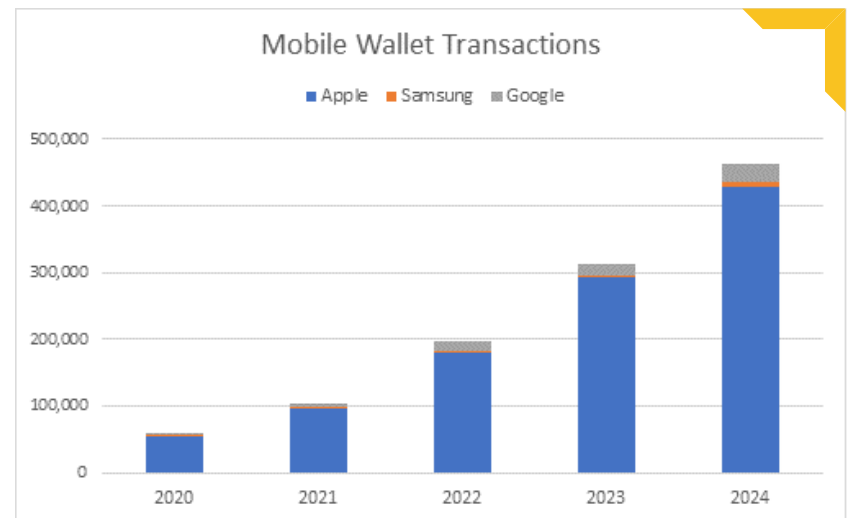


## Contactless Transactions

Bank of New Hampshire has reached a significant milestone, surpassing 1 million contactless debit card transactions. This now accounts for nearly 20% of all debit transactions, highlighting the growing popularity of this payment method. Contactless payments offer a simple, secure and fast way to make purchases, providing convenience and peace of mind for our customers. As more people embrace this innovative technology, it's clear that contactless debit cards are quickly becoming the preferred choice for those seeking a quick and reliable way to pay.

## Mobile Wallet

Mobile wallet usage continues to grow, with both transactions and spending increasing rapidly. In 2024, Bank of New Hampshire customers made approximately 430,000 mobile wallet transactions, totaling \$12.3 million. This trend highlights the growing popularity and convenience of mobile wallets as a preferred payment method. Apple Pay leads the charge, driving growth with its seamless integration and user-friendly features. As mobile wallet adoption rises, it's clear these digital payment options are becoming an essential part of our customers' daily lives, offering a faster, safer and more convenient way to pay.



**20,000**

A.I. Interactions

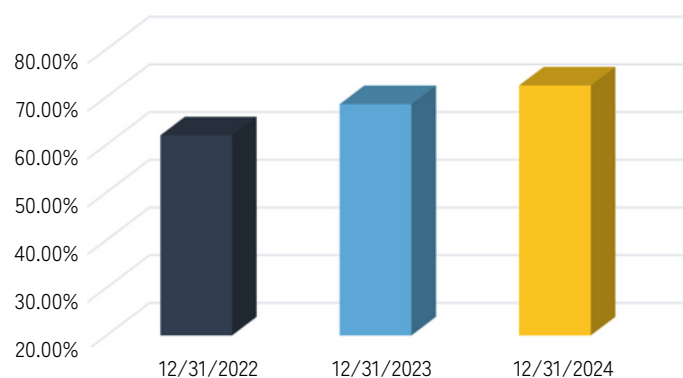
**\$6MM+**

Real-time Credit Transfers

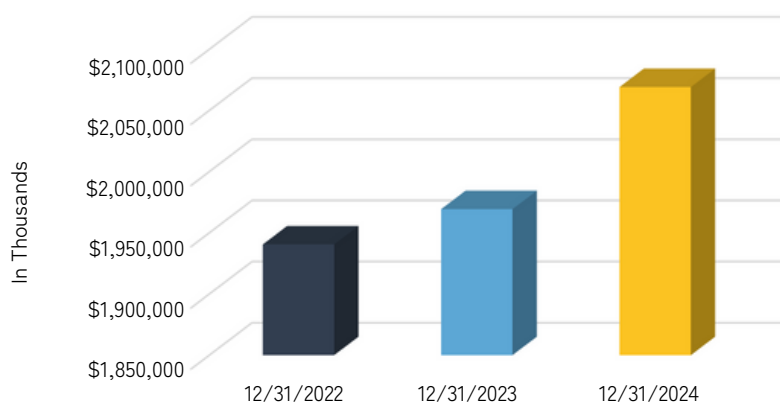
**\$38,000**

FedNow Transactions

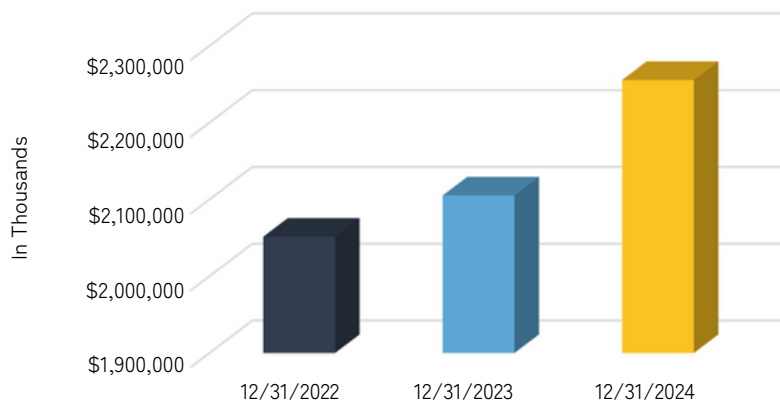
## EFFICIENCY RATIO



## TOTAL LOANS



## TOTAL DEPOSITS



## STATEMENTS OF FINANCIAL CONDITION

	12/31/2024	12/31/2023
<b>ASSETS</b>		
Cash and Cash Equivalents	\$143,755	\$106,256
Investments securities	\$264,788	\$300,266
<b>Loans</b>		
Residential real estate	\$452,923	\$501,654
Commercial real estate	\$1,517,294	\$1,368,751
Commercial and industrial	\$96,674	\$90,813
Consumer	\$26,855	\$32,303
Gross loans	\$2,093,747	\$1,969,350
Less allowance for credit losses	\$24,605	\$24,171
Net loans	\$2,069,142	\$1,969,350
Other assets	\$146,490	\$135,156
	<u>\$2,624,175</u>	<u>\$2,511,028</u>

	12/31/2024	12/31/2023
<b>LIABILITIES &amp; SURPLUS</b>		
<b>Liabilities</b>		
Deposits	\$2,255,597	\$2,105,200
Advances	\$3,111	\$61,016
Repurchase Agreements	\$52,237	\$52,494
Other Liabilities	\$28,658	\$26,069
Total Liabilities	<u>\$2,339,603</u>	<u>\$2,244,779</u>
<b>Surplus</b>		
Retained Earnings	\$315,433	\$298,561
AOCI*	(\$30,861)	(\$32,313)
Total Surplus	<u>\$284,572</u>	<u>\$266,248</u>
	<u>\$2,624,175</u>	<u>\$2,511,028</u>

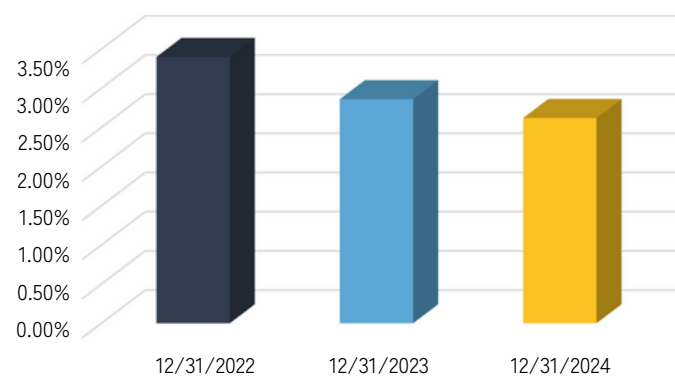
\*Accumulated Other Comprehensive Income

## STATEMENTS OF FINANCIAL CONDITION

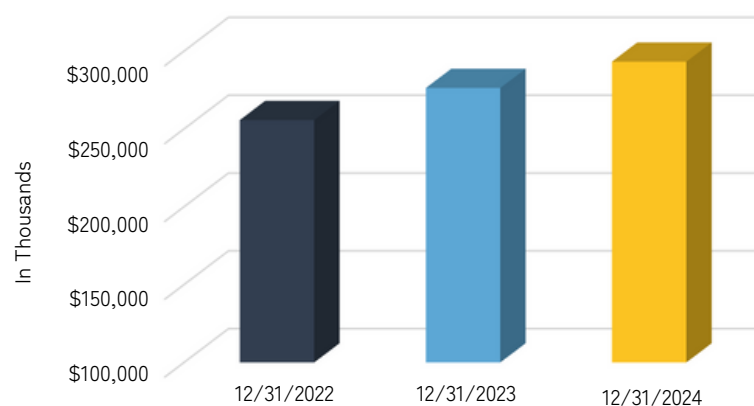
	2024	2023
<b>INTEREST INCOME &amp; EXPENSE</b>		
Interest Income	\$108,226	\$96,767
Interest Expense	\$44,690	\$29,135
Net Interest & Dividend Income	\$63,536	\$67,632
Provision for Loan Losses	\$1,075	(\$465)
Net Interest & Dividend Income After Provision for Loan Losses	\$62,461	\$68,097
Non-Interest Income	\$17,949	\$17,691
Non-Interest Expense	\$59,194	\$58,417
Operating Income Before Taxes	\$21,216	\$27,371
Total Income Taxes	\$4,344	\$5,795
<b>NET INCOME</b>	<b>\$16,872</b>	<b>\$21,576</b>

	2024	2023
<b>PERFORMANCE RATIOS</b>		
Return on Average Assets	0.67%	0.88%
Tier 1 Capital Leverage Ratio	11.27%	11.09%
Net Interest Margin	2.62%	2.86%
Non-Interest Income Percentage	22.03%	20.73%
Efficiency Ratio	72.64%	68.47%

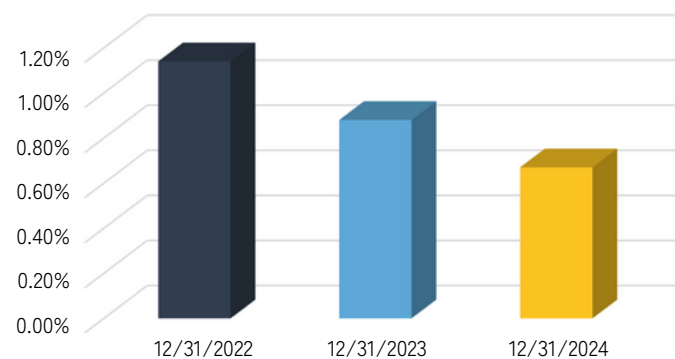
### NET INTEREST MARGIN



### TIER 1 CAPITAL



### 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

Stephen K. Smith  
Wealth Advisor & Strategist

Christopher F. Walkley  
Commercial Banker & Team Leader

## VICE PRESIDENTS

Jacy C. Amenkowicz  
Commercial Banker

Tracy P. Ash  
Banking Office Manager

Tiffany M. Baert  
Marketing Officer

Jessica L. Beane  
Banking Office Manager

Lisa A. Byars  
Human Resources Officer

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 L. Greenwood  
Retail Banking Regional Manager

Mary M. Henderson  
Banking Office Manager

Darren M. Howcroft  
Senior Financial Consultant

Anthony J. Ilacqua  
Retail Banking Regional Manager

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

Michael P. Lowrey  
Data Processing Manager

Elizabeth A. O'Brien  
Banking Office Manager

Kelli J. Olsen  
Business Development Officer

Alexandra P. Pelletier  
Retail Banking Operations 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

Charles A. Schwab  
Commercial Banker

Jonathan D. Shapleigh  
Commercial Banker

Semi Shin-Kenison  
Assistant Controller

Melissa L. Skeats  
Commercial Banking  
Administration Manager

Paul R. Zepf  
Wealth Advisor

## ASSISTANT VICE PRESIDENTS

Michelle A. Blake  
Banking Office Manager

Windy A. Carnes  
Customer Service Officer

Deborah J. Clapp  
Senior Credit Analyst

Timothy M. Connolly  
Banking Office Manager

Deanna M. Cormiea  
Banking Office Manager

Robert M. Cregg  
Senior Credit Analyst

Dawn M. Cross  
Banking Office Manager

Stephanie L. Durfee  
Electronic Banking Manager

Sarah A. Desrosiers  
Information Security Analyst

Thomas J. Galante  
Financial Consultant

Jennifer L. Goddard  
BSA Compliance Officer

Katie Jennings  
Banking Office Manager

Barbara A. Laflamme  
Banking Office Manager

Bambi R. Lane  
Commercial Banker

Nicole J. Leroux  
Deposit Operations Manager

Elizabeth W. Lyons  
Banking Office Manager

Peter R. Maheu  
Banking Office Manager

Mark J. Mastenbrook  
Director of Facilities

Rosemary E. Novotny  
Banking Office Manager

Jannette D. Thompson  
Banking Office Manager

Timothy A. Thompson  
Senior Credit Analyst

Edward F. Tobin  
Banking Office Manager

Alexandra G. Wendelken  
CRA & Assistant Compliance Officer

Melissa H. Williams  
Banking Office Manager

Jonathan J. Winters  
Information Security Administrator

## CORPORATE OFFICERS

Mary L. LaBarge  
Banking Office Manager

Michelle C. Campbell  
Project Management Officer

Travis J. Craig  
Business Development Officer

Leia K. Fabian  
Banking Office Manager

Tabitha J. Gerry  
Banking Systems Officer

Charles H. Larcomb  
Banking Office Manager

Douglas P. Morrissette  
Commercial Credit Officer

Alison E. van Gelder  
Associate Relationship Manager

Cheryl A. Whalen  
Assistant Banking Office Manager

Maureen C. Wilkins  
Senior Executive Assistant & Audit  
Manager

Katelyn P. Quint  
Banking Office Manager

# Directors and Corporators

## DIRECTORS

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

## SENIOR DIRECTORS

Claudette L. Ayotte  
Robert E. Benoit  
Richard W. Burpee, Jr.  
Bruce D. Clow  
Gregory M. Dickinson  
Rodney N. Dyer  
John E. Gauthier  
David R. Lynch

Kenneth L. Robinson, Jr.  
Russell W. Thibeault  
H. Thomas Volpe

## CORPORATORS

Allison Ambrose  
Michael R. Baron  
Gail M. Batstone  
Russell J. Beane  
Susan M. Burpee, DC  
Thomas E. Cantin  
Robert P. Cheney, Jr.  
Dean J. Christon  
Thomas A. Clairmont  
Michael F. Conklin  
James P. Daley III  
Dennis M. Denoncourt  
Deborah DeScenza  
Nancy E. Dirubbo  
Stephen M. Duprey  
Robert J. Evans, MD

Jeanie Forrester  
Audrey Goudie  
Jared A. Guilmett  
Bruce R. Hamel  
Robert J. Harding  
Andrew J. Hosmer  
David V. Jean  
Dennis M. Denoncourt  
Deborah DeScenza  
Nancy E. Dirubbo  
Stephen M. Duprey  
Robert J. Evans, MD  
Jeanie Forrester  
Audrey Goudie  
Jared A. Guilmett  
Bruce R. Hamel  
Robert J. Harding  
Andrew J. Hosmer  
David V. Jean  
Frederick S. Kelsey, MD  
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  
Christopher Shumway  
Curtis J. Stafford  
Brenda M. Stowe, DVM  
John B. Sullivan, Jr.  
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

Plymouth  
6 Riverside Drive  
603.536.4200

Bedford  
32 South River Road  
603.471.7043

Dover  
845 Central Avenue  
603.740.4277

Lincoln  
76 Main Street  
603.745.3431

Rochester  
301 North Main Street  
603.330.7000

Campton  
21 Tower Road  
603.726.3442

Gilford  
1441 Lakeshore Road  
603.528.1121

Littleton  
125 Main Street  
603.444.5192

Whitefield  
22 Kings Square  
603.837.2532

Claremont  
14 Sullivan Street  
603.542.3072

Gilford  
One Country Club Road  
603.528.3000

Manchester  
705 Hooksett Road  
603.626.1301

Loan Production Office  
12 Northbrook Drive  
Falmouth, ME

Concord  
167 North Main Street  
603.224.5444

Gorham  
583 Main Street  
603.466.3352

Moultonborough  
960 Whittier Highway  
603.476.2265

Wealth Management Office  
3 Eagle Square  
Concord, NH

Concord  
11 Triangle Park Drive  
603.228.6101

Hillsborough  
325 West Main Street  
603.464.5444

Ossipee  
300 Route 16B  
603.539.4278



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