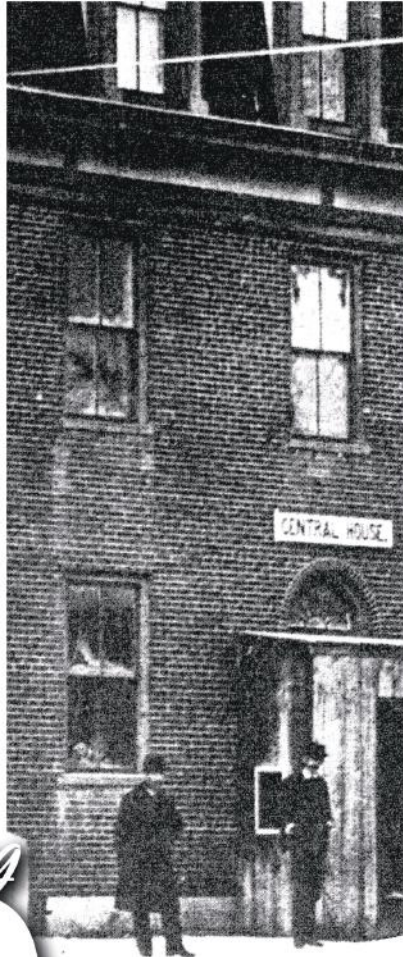




# Bank of New Hampshire

ANNUAL  
REPORT  
**2021**



*Celebrating*  
**190**  
1831-2021 *Years*

**OF COMMUNITY BANKING**

**PROVIDING *Stability* IN A TIME OF NEED.**

To remain an *independent mutual* financial institution, delivering *innovative solutions* and *exceptional service*, while assisting our *employees, customers* and *communities* to build brighter futures.

# Celebrating 190 1831-2021 Years

## Proven Stability IN A TIME OF NEED.

2021 marks a great milestone for Bank of New Hampshire. This year we proudly celebrate 190 years of community banking.

As New Hampshire's oldest and one of the largest independent banks, Bank of New Hampshire is woven in to the fabric of the granite state, with more than \$2 billion in assets, 21 offices statewide, and nearly two centuries of history.

Throughout this annual report, make note of the important benchmarks that make Bank of New Hampshire what it is today.

We are proud of our past successes and look forward to the future ahead.



Suzanne L. Stiles, Chairman of the Board with Christopher J. Logan, President & CEO

# A Message from the Chairman and President

Bank of New Hampshire was started with one mission - to remain a “People’s Bank”, and nearly two centuries later that mission remains the same. Our Bank’s success is built on long-term relationships with our customers, communities and employees. As we reflect on the past 190 years, we are amazed at how far we have come, but more importantly, our thoughts turn gratefully to those who have made our progress possible.

This fall we published the Bank’s three-year strategic plan and unveiled a new mission statement. Armed with a new clear mission, our strategic plan serves as the foundation of where the Bank is going, how we will get there and what success looks like, with a renewed promise to be a “People’s Bank.”

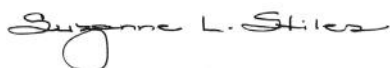
When we entered this fiscal year, the State of New Hampshire was approaching its highest levels of COVID-19 cases, our economy had come to a halt, unemployment rates were rising, and we were at the beginning of a divisive, presidential election. Fast forward twelve months and the State’s COVID-19 cases are now at the lowest levels since the pandemic began, our economy has bounced back, and unemployment has decreased dramatically. Challenging times, however, often bring out our core strengths. What we are the most proud of, is the courage and resilience that Bank of New Hampshire showed while finding ways to support and serve the needs of those around us.

As a leader, we have always prided ourselves on the ability to deliver the highest level of personal service, knowing that there is always room for improvement. This is why we have made significant investments in our technology and our people, to ensure that we can provide the best banking experience. While a shift in banking behaviors was already taking place prior to COVID-19, there is no question that the pandemic accelerated the adoption and use of our digital channels. Combining the latest technological conveniences with the highest standards of service will allow for us to deliver supportive and rewarding customer experiences.

Serving our communities is part of the cultural fiber at Bank of New Hampshire. In order to better serve our communities, we have chosen to concentrate our donation efforts on a specific need, this year being food insecurity. While food insecurity has always been a struggle for many of our friends and neighbors, the pandemic greatly increased this need across the State. To meet the needs of our community, we entered a partnership with the New Hampshire Food Bank in support of their Mobile Food Pantry program. We believe that this partnership will not only help us towards that goal, but will also help us make a difference during a time of need.

Despite the hurdles this year presented, Bank of New Hampshire was recognized for numerous awards and achievements. We are pleased to say that we posted top quartile financial performance metrics in Net Income, Return on Assets (ROA), Efficiency and Asset Quality, all while continuing to grow our capital ratios. The Bank was honored in the NH Business Review Readers 2021 ‘Best of Business’ Awards as the Best Commercial Lender and for the ninth consecutive year as the Best Local Bank for Small Business. We also received three Gold awards and two Silver awards for the Best of the Lakes Region contest, most notably being voted Best Bank or Credit Union. It is an honor to be recognized statewide, which is a testament to our ability to remain a safe, strong and secure financial organization.

Thousands of defining moments have taken place over the past 190 years, but some have stood out more than others. The results that we received this past year could not have been achieved if it were not for the dedication of our employees, customers and communities. Our success under challenging circumstances, is a tribute to the commitment that makes Bank of New Hampshire a “People’s Bank.” We are excited for what is to come, and look forward to many more years of delivering innovative solutions and exceptional service, while building a brighter future.



**Suzanne L. Stiles**  
Chairman of the Board



**Christopher Logan**  
President & CEO

# Lending Support IN A TIME OF NEED.

While banks of all sizes faced challenges during the pandemic, community banks played a large role in providing essential relief to our business community. At Bank of New Hampshire, we implemented a number of initiatives. From the very beginning, when we closed our lobbies, our Cash Management Team was instrumental in assisting small businesses with the utilization of our digital services. As the pandemic progressed, the largest initiative implemented to support our business customers was through the Paycheck Protection Program (PPP), administered by the Small Business Administration. This program utilized banks across the country to help businesses keep their workforce employed during the COVID-19 crisis. We are proud to have assisted our business customers with PPP loans throughout the first and second rounds of funding. With help from across the organization, our employees worked nights and weekends to lend support during a time of need. In addition to PPP funding, we also instituted payment deferrals and waived late fees for business customers who were experiencing financial hardships. As the oldest and one of the largest community banks in New Hampshire, we are privileged to have led the effort to assist local businesses.

## BY THE NUMBERS.

Over

**\$169.5MM**

In PPP lending; resulting from 1,419 applications processed

**21,152**

Jobs retained as a result of PPP funding

**815**

Commercial loans closed

**16.8%**

Growth in  
Cash Management  
deposits





Top: Downtown Concord, New Hampshire;

Bottom left: BNH Cash Management team (L to R): Kelli Olsen, VP-Corporate Cash Management Officer, Brianna Gromko, Cash Management Support Specialist, Kelly Guilmette, VP-Corporate Cash Management Officer (virtual on screen), Megan Ryder, VP-Corporate Cash Management Officer, and James Hayes, VP-Corporate Cash Management Manager.

Bottom right: PPP loan recipient, Christopher Emond, Executive Director of the Boys & Girls Clubs of Central NH, with Joanne Gagnon, VP-Commercial Banker for BNH.





## BY THE NUMBERS.

Over  
**\$196MM**

Total residential  
and consumer  
loans

**132,805**

Calls and Chats answered  
by our 24/7 Customer  
Service Center

Top left: Tarra Sorrell, Customer Service Representative;

Top right: Bank of New Hampshire's Retail Lending Team recognized as an NHHFA Top 10 Lender — Pictured (back row L to R): Vickie DiPrizio, Mortgage Loan Officer; Flora Boyce, Mortgage Loan Officer; Dennis Cote, VP-Senior Mortgage Loan Officer; Kathy Sanderson, VP-Senior Mortgage Loan Officer; Denise Rogers, VP-Senior Mortgage Loan Officer; and Tammie Mahoney, AVP-Mortgage Loan Officer (front row L to R); Sandra Grace, Mortgage Loan Officer; Evelyn Whelton, SVP-Retail Lending Sales Manager; Julie Hitchcock, AVP-Mortgage Loan Officer.

Bottom: Rendering and future home of BNH's Bedford Office — to be relocated to 32 South River Road, Bedford. This full-service 2,480 square foot office, will feature a three-lane drive-up, enhanced banking technology, and more.



# Making Connections

## IN A TIME OF NEED.

Over  
**\$7.5MM**

Financed through  
NH Housing loans

**1,198**

New accounts  
opened  
online

**251**

Customers helped with  
mortgage payment  
modification options

Maintaining and growing relationships is an important strategic initiative at Bank of New Hampshire. The value of relationship banking can often get lost in discussions around the increasing role that technology plays in the banking industry. While undergoing the accelerated shift to digital banking over the past twelve months, our retail teams responded quickly to provide the same level of personal service our customers were accustomed to, without always having the ability to help customers face-to-face. Our teams serviced customers through drive-thru lanes, Interactive Teller Machines, by phone and online via chat. Telephone call volume and chat support doubled in our Customer Service Center during the periods our office lobbies were closed. This demonstrated the confidence that our customers have in us to find alternative channels to fulfill their banking needs.

With more people working remotely as a result of the pandemic, our Retail Lending Team witnessed a surge in loan originations. This increase taught us that borrowers expect an engaging online experience when applying for a home loan. To make connections with our borrowers during a time of need, we responded quickly by upgrading our existing mortgage application platform, to allow borrowers to easily complete an application online, engage with their loan officer, and securely upload and sign documents. Our Retail Lending Team played a key role in delivering a frictionless mortgage experience, while continuing to build relationships to ensure that the needs of our customers were met.

# Building Relationships IN A TIME OF NEED.



Three Eagle Square, Concord

Bank of New Hampshire's Wealth Management Division is founded on the same superior service, dedication and responsiveness that BNH was chartered on. Amid recent global adversity, our seasoned Wealth Management team delivered tailored solutions to help individuals, businesses, and nonprofit organizations build and preserve their wealth. The team was uniquely positioned to understand and solve the challenges we faced every day. Although 2020 is behind us, the financial challenges of last year continue. While these challenges affected everyone in every community, the fact is, they did not affect everyone equally. Regardless of the complexity

of the challenge, our team has been committed to helping clients navigate through significant life events and volatile market cycles, like we saw with the pandemic. A long term outlook for markets is the foundation of our disciplined investment process, which we believe helps clients meet their goals in any economic or market environment. Our belief that wealth management is built around relationships, not just assets, drives us to build a lasting relationship, so that you can confidently enjoy your family, your life and your wealth, especially during times of uncertainty.

“The long-standing and trusted partnership with Bank of New Hampshire has enabled The Granite YMCA to focus on the important work of strengthening the fabric of the communities we serve through programs that focus on youth development, healthy living, and social responsibility. They have been active partners of the Y, helping us formulate strategies and manage our portfolio to be sustainable and impactful. Through their leadership we are comforted in knowing that our investments are being overseen in a prudent and responsible manner.

Additionally, their advice and guidance has been invaluable in steering us through the financial challenges brought on by the pandemic. They were responsive, supportive, and served as thought-partners, helping us work through the most difficult era in our Y history. We are more than satisfied with and grateful for our partnership with Bank of New Hampshire.

— David Ports, President & CEO, The Granite YMCA





Left to right: Alison van Gelder, Associate Wealth Management Officer; Charlie Mathews, SVP-Private Banking Investment Officer; Arlene Folsom, SVP-Wealth Management Fiduciary Officer; Cynthia Day, AVP-Wealth Management Officer; Robert Magan, SVP-Senior Wealth Management & Private Banking Investment Officer; Dona Murray, SVP-Investment Officer; Michael St. Onge, SVP-Investment Officer; Cydney Shapleigh, EVP-Chief Wealth Management & Retail Banking Officer; Frank Anderson, SVP- Private Banking Investment Officer.

## BY THE NUMBERS.

### WEALTH MANAGEMENT

Over  
**\$874MM**

Assets  
 under management

**31%**

Growth in assets under  
 management since July 2020

### BNH FINANCIAL

Over  
**\$336MM**

Assets  
 under management

**20%**

Growth in assets under  
 management since July 2020

## TOTAL

Over  
**\$1.2B\***  
 Assets under care

**28%**  
 Growth in assets  
 under care  
 since July 2020

\*Actual assets under care:  
 \$1,210,145,757

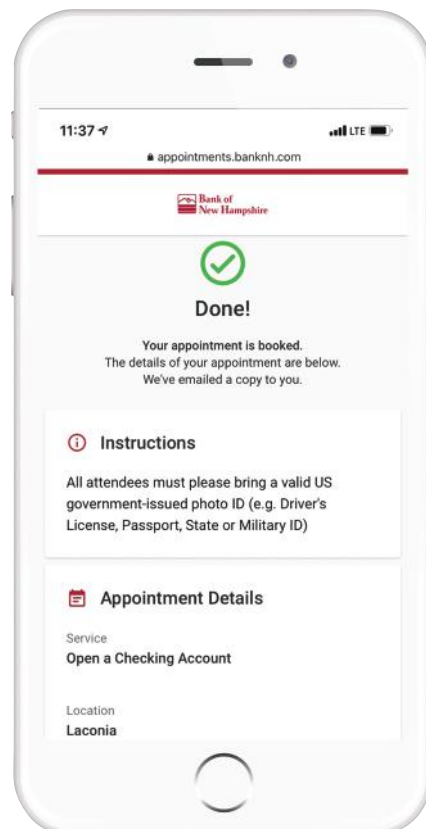
# Making Enhancements IN A TIME OF NEED.

Times of crisis tend to stimulate innovation. While this past year certainly created many challenges, we were able to introduce new technologies and process solutions to enhance the experience of our customers and create efficiencies throughout the organization.

One of the earliest changes we made in response to the pandemic was banking by appointment. Appointment scheduling became the new normal when general lobby access was shut down and we operated our offices via drive-thru only services. Since then, customers have begun to expect the presence of an appointment booking option for nearly all aspects of their daily lives. To ensure that we are meeting customers where they want to meet, digitally or in person, Bank of New Hampshire implemented an appointment scheduling system to help our customers conveniently schedule appointments with their banker, either through our Customer Service Center, digital channels, or by visiting BankNH.com.

The use of our electronic banking services during the pandemic gave our customers the ability to fulfill their banking needs at a time when we were forced to be apart. During the pandemic, the Bank saw record numbers of adoption in electronic services. The largest growth was seen in mobile deposits made through our BNH BeMobile banking app. Significant growth was also realized in our online account opening channel, streamlining the process without the need to come into an office. It took a collaborative effort by our entire organization to adapt to these

challenges and make enhancements during a time of need. As the banking landscape continues to shift, Bank of New Hampshire remains committed to delivering a high level of customer service. Our customers want more convenience and flexibility to manage their money and enhancements in technology has allowed that. We recognize that the way we conduct our banking has changed—and it will continue to change. We, too, must continue to evolve with the needs of our customers.



## BY THE NUMBERS.

# 375,662

Contactless debit  
card transactions

# 5,052

Online banking  
enrollments

# 142,976

Mobile and ATM  
deposits

Depositing checks has never been easier  
with BNH BeMobile deposit.



Whether in times of peace or times of war, Bank of New Hampshire has been steadfast. Through the Civil War, the Great Depression, two World Wars, eight Red Sox World Series Championships, and - most recently - a global pandemic, Bank of New Hampshire has prospered.

As a mutual organization, Bank of New Hampshire doesn't answer to stockholders. The successes of its customers, communities, and employees have always been top priority, contributing to the bank's position as a strong, stable financial organization.

Thousands of defining moments have taken place over the past 190 years, but some have stood out more than others. Here's a timeline of milestones the bank has reached during its long and lasting history in New Hampshire:

## 1831

Franklin Pierce signs the charter creating Meredith Bridge Savings Bank

## 1832

Receives its first deposit in the amount of \$10.50

## 1869

Name changes from Meredith Bridge Savings Bank to Laconia Savings Bank

## 1891

Assets exceed \$1 million dollars

## 1925

A new vault is constructed, complete with safe deposit boxes

## 1953

The interior of the bank undergoes a major renovation

## 1969

ATMs are introduced



# *Making a Difference* IN A TIME OF NEED.

If this pandemic has shown us anything, it is how fragile the economic situation is for so many of our friends and neighbors. When our communities needed us most, we were there to provide financial support by way of our Banking on Kindness community outreach program and other community support. We take pride in making a difference in our communities. It has been our mission for 190 years, and as the thirteenth oldest bank in the country, our commitment to that mission has never been stronger.

Many causes are worthy and heartfelt. Often times there are nonprofit missions in which an employee desires to support with a charitable contribution to a registered 501(c)(3). In order to support our employees and the nonprofit organizations that they are most passionate about, the Bank implemented an Employee

Charitable Giving Program, allowing the opportunity for those financial contributions to be matched by the Bank. Throughout our history, our employees have also maintained a strong legacy of community service and civic leadership. With a true passion for community engagement, our employees volunteer for various organizations throughout the State.

We are dedicated to supporting impactful organizations throughout our geographic footprint which contribute to enhance the health and vitality of the communities in which we live, work and play. Through our contributions, we invest our time, resources and passion to support efforts to enable safe and vibrant communities for all. As we adapt to the evolving needs of our community, we want to continue to be a resource across the Granite State.



Left: BNH employees volunteer at a New Hampshire Food Bank's mobile food pantry held in Manchester, as part of Bank of New Hampshire's annual partnership with NHFB. Pictured from L to R: Kerstyn Flack, AVP-Dover Banking Office Manager; Deborah Tessier, VP-Commercial Banker; Lynn McGrath, Commercial Services Representative (front); Peter Preston, VP-Commercial Analyst, and Robert Cregg, Junior Credit Analyst.

Right: Mary Henderson, Vice President, Rochester Banking Office Manager for BNH; Diane Bessey, Executive Director for Monarch School of New England, Pam Wilson, Director of Finance for Monarch School of New England; and Shelley Cullen, Portfolio Manager for BNH.

## BY THE NUMBERS.

# \$362,205

Reinvested in our communities

# 5,865

Hours volunteered

# 74

Boards and committees served on by employees



From Bank of New Hampshire, Beth Lyons, AVP-Hillsborough Banking Office Manager, and Kelli Olsen, VP-Corporate Cash Management Officer, with Amelia Gardner, Farm Manager for Farmsteads of New England, at Farmsteads of New England's Mobile Food Pantry.

## 1971

A new main office is constructed on Pleasant Street in Laconia

## 1994

First acquisition resulting in the Gilford Lakeshore office

## 1996

First generation website is launched and the Wealth Management division is established

## 1999

Nine new offices acquired from Fleet Bank; Center Ossipee, Claremont, Conway, Gorham, Lincoln, Littleton, Plymouth, Whitefield and Woodsville

## 2000

Online Banking service introduced

## 2005

Historic French-Atwood barn in Bedford is restored and opened as 16th office

## 2006

Footprint expands to the seacoast region by opening a new office in Dover

## 2008

Mobile Banking introduced and acquisition of two new office locations; Antrim and Hillsborough

## 2009

State Street office in Concord relocated to a newly restored, historic North Main Street building



# Bank of New Hampshire



Back row standing-left to right: Cheri M. Caruso, SVP-Chief Technology, Digital Banking & Operations Officer, Christopher J. Logan, President & CEO, and Michael J. Seymour, SVP-Chief Experience, Marketing & Retail Lending Officer. Front row left to right: Ross W. Bartlett, EVP-Chief Commercial Banking & Risk Officer, Gayle E. Price, SVP-Chief Human Resources Officer, Daniel R. Brown, EVP-Chief Financial Officer, and Cydney D. Shapleigh, EVP-Chief Wealth Management & Retail Banking Officer.



Bank of New Hampshire was honored to have been named Business of the Decade in the Financial Services category by Business NH Magazine in 2020. Business NH Magazine invited the winners of their Business of the Year awards between 2011 and 2019 to apply for the Business of the Decade competition. Bank of New Hampshire was named Business of the Year in 2014. Nearly 50 judges participated in scoring the applications through two rounds of judging to determine the winners in each of the 10 categories for Business of the Decade.

## BY THE NUMBERS.

**300+**

Employees and  
counting

**190**

Years serving the  
Community

Over

**\$2.1B\***

Assets

**23**

Locations

\*Actual 2021 assets total: \$2,174,667,000

# Guiding Leadership

## IN A TIME OF NEED.

It is our mission to remain an independent mutual financial institution, delivering innovative solutions and exceptional service, while assisting our employees, customers and communities to build brighter futures. These values, along with our strategic initiatives, guide all that we do and make us who we are.

The strength and vitality that Bank of New Hampshire exudes today, is due in no small part to the dedication and professionalism that each of our employees bring to work. Our greatest asset has always been, and continues to be, our employees. Despite the challenges created by the pandemic, the Bank continued to provide training and development opportunities to our existing employees and add new talent to our team, guiding leadership during a time of need.

We understand the importance of investing in our people, which is why we continuously strive to provide our employees with the award-winning workplace that they deserve. Our team members have helped us receive a number of awards year after year – recognition that reflects both our culture and our commitment as we move forward.

Bank of New Hampshire's dedicated and energetic employees live and work in the communities they serve and take great pride in being part of a team that provides superior quality service while building and enhancing relationships with our customers. We are an organization that has high standards with a laser focus on customer experience and a genuine dedication to our employee's success.

## **2011**

Celebrates 180 year anniversary, named the New Hampshire Financial Business of the Year by NH Magazine and assets exceed \$1 billion dollars

## **2012**

Two new offices open in Manchester and Rochester in newly constructed buildings

Name changes from Laconia Savings Bank to Bank of New Hampshire to better reflect who we have become

## **2013**

Plymouth office is relocated and BeMobile Deposit apps for tablets and smartphones are introduced

## **2016**

Acquired office in Campton

## **2017**

Opened a Business Development office in Falmouth, Maine

## **2018**

Relocated the Wealth Management division to Eagle Square in downtown Concord

## **2019**

24/7 Customer Service offered via phone at 1.800.832.0912 and chat at BankNH.com

## **2020**

Named Business of the Decade by Business NH Magazine and assets exceed \$2 billion dollars

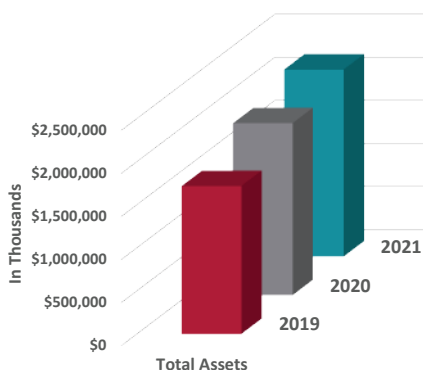
## **2021**

Celebrates 190 year anniversary!

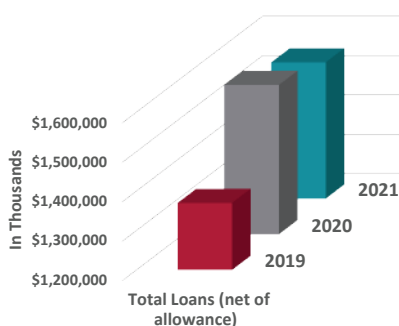
## **2021**

NH Business Review names us Best Local Bank for Small Business for the ninth year in a row and for the first time, Best Commercial Lender

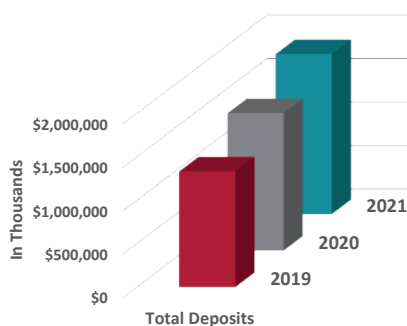
## TOTAL ASSETS



## TOTAL LOANS



## TOTAL DEPOSITS



## CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

(dollars in thousands)

	June 30, 2021*	June 30, 2020
<b>ASSETS</b>		
Cash and Cash Equivalents	\$145,260	\$154,572
Investments securities	371,554	163,112
<b>Loans</b>		
Residential real estate	532,024	615,085
Commercial real estate	784,671	655,437
Commercial and industrial	216,045	286,641
Consumer	35,893	41,763
Gross loans	1,568,633	1,598,926
Less allowance for loan losses	22,628	20,033
Net loans	1,546,005	1,578,893
Other assets	111,848	102,656
	<u>\$2,174,667</u>	<u>\$1,999,233</u>
<b>LIABILITIES AND SURPLUS</b>		
<b>Liabilities</b>		
Deposits	1,843,624	1,583,219
Advances	1,144	118,547
Repurchase agreements	84,460	81,010
Other liabilities	29,842	21,583
Total liabilities	1,959,070	1,804,359
<b>Surplus</b>		
Retained Earnings	213,447	189,690
Accumulated other comprehensive income	(63)	(86)
Net unrealized appreciation on available-		
for-sale securities, net of tax effects	2,213	5,270
Total surplus	215,597	194,874
	<u>\$2,174,667</u>	<u>\$1,999,233</u>

\*Unaudited



## CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

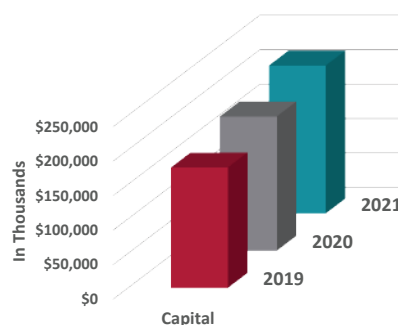
(dollars in thousands)

	June 30, 2021*	June 30, 2020
Interest income	69,313	70,840
Interest expense	2,889	9,369
Net interest and dividend income	66,424	61,470
Provision for loan losses	2,675	7,800
Net interest and dividend income after provision for loan losses	63,749	53,670
Non-interest income	19,074	12,548
Non-interest expense	52,389	47,090
Operating income before income taxes	30,434	19,128
Total income taxes	6,330	3,499
<b>NET INCOME</b>	<b>\$24,104</b>	<b>\$15,629</b>

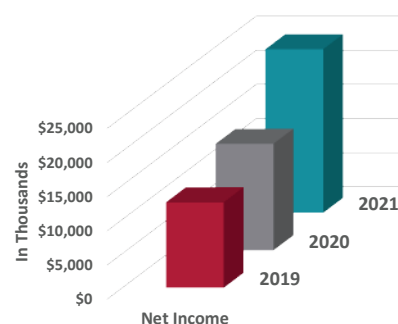
## PERFORMANCE RATIOS

	June 30, 2021	June 30, 2020
Tier 1 Capital Leverage Ratio	9.04%	8.87%
Return on Average Assets	1.15%	0.84%
Net Interest Margin	3.46%	3.78%
Efficiency Ratio	66.99%	57.09%
Non Interest Income Percentage	23.44%	13.39%

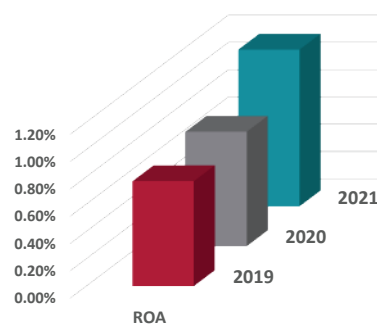
## CAPITAL



## NET INCOME



## RETURN ON ASSETS



# Management and Corporate Officers

## EXECUTIVE MANAGEMENT TEAM

**Christopher J. Logan**  
President & CEO

**Ross W. Bartlett**  
Chief Commercial Banking & Risk 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 Experience, Marketing & Retail Lending Officer

**Cydney D. Shapleigh**  
Chief Wealth Management & Retail Banking Officer

## SENIOR VICE PRESIDENTS

**Frank H. Anderson**  
Private Banking Officer

**Tania L. Bossey**  
Senior Commercial Credit Officer

**Eric C. Carter**  
Digital Solutions & Innovation Officer

**Cecile M. Chase**  
Retail Sales & Development

**Debra L. Davis**  
Bank Operations Officer

**Arlene C. Folsom**  
Wealth Management Fiduciary Officer

**Robert A. Magan**  
Senior Wealth Management & Private Banking Investment Officer

**Charles P. Mathews**  
Private Banking Investment Officer

**Dona G. Murray**  
Investment Officer

**Paul C. Nee**  
Technology Officer

**Michael J. St. Onge**  
Investment Officer

**Evelyn M. Whelton**  
Retail Lending Sales Manager

## VICE PRESIDENTS

**Jacy C. Amenkowitz**  
Commercial Banker

**Tiffany M. Baert**  
Marketing Officer

**Natalia S. Beaulieu**  
Compliance Officer

**Lisa A. Byars**  
Human Resources Officer

**Dennis E. Cote**  
Senior Mortgage Loan Officer

**Lisa C. Dauphine**  
Project Management Officer

**Travis J. Fautten**  
Commercial Banker

**Joanne M. Gagnon**  
Commercial Banker

**James L. Glover**  
Banking Office Manager

**Deborah I. Greenwood**  
Banking Office Manager

**Kelly A. Guilmette**  
Corporate Cash Management Officer

**Donna C. Harris**  
Core Relationship & Process Improvement Officer

**James R. Hayes**  
Corporate Cash Management Manager

**Mary M. Henderson**  
Banking Office Manager

**Darren M. Howcroft**  
Senior Financial Consultant

**Martha L. Hughes**  
Digital Sales & Service Manager

**Anthony J. Ilacqua**  
Banking Office 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

**Melissa A. Mansfield**  
Retail Lending Operations Manager

**Kelli J. Olsen**  
Corporate Cash Management Officer

**Jeanin M. Onos**  
Retail Collections Officer

**Alexandra P. Pelletier**  
Retail Banking Operations Officer

**Peter C. Preston**  
Commercial Analyst

**Jared C. Price**  
Business Analytics & Audit Manager

**Sean P. Rankin**  
Commercial Banker

**Kathryn E. Reid**  
Commercial Banker

**Dirk R. H. Richardson**  
Retirement Plans Officer

**Denise A. Rogers**  
Senior Mortgage Loan Officer

**Megan E. Ryder**  
Corporate Cash Management Officer

**Lucinda A. Salta**  
Prestige Plus Officer

**Kathy A. Sanderson**  
Senior Mortgage Loan Officer

**Charles A. Schwab**  
Commercial Banker

**Jonathan D. Shapleigh**  
Commercial Banker

**Melissa L. Skeats**  
Commercial Banking Administration Manager

**Deborah A. Tessier**  
Commercial Banker

**Debra D. Thum**  
Commercial Banker

**Christopher F. Walkley**  
Commercial Banker

**Karen S. Wilson**  
Community Reinvestment Act Officer

## ASSISTANT VICE PRESIDENTS

**Jessica L. Beane**  
Banking Office Manager

**Michelle A. Blake**  
Banking Office Manager

**Edith M. Carter**  
Banking Office Manager

**Deborah J. Clapp**  
Senior Credit Analyst

**Timothy J. Connolly**  
Banking Office Manager

**Kristene M. Dauteuil**  
Banking Office Manager

**Cynthia C. Day**  
Wealth Management Officer

**Sarah A. Desrosiers**  
Information Security Analyst

**Kerstyn M. Flack**  
Banking Office Manager

**Thomas J. Galante**  
Financial Consultant

**Jennifer L. Goddard**  
BSA Compliance Officer

**Julie L. Hitchcock**  
Mortgage Loan Officer

**Bambi R. Lane**  
Commercial Banker

**Elin K. Leonard**  
Banking Office Manager

**Elizabeth W. Lyons**  
Banking Office Manager

**Tammie Mahoney**  
Mortgage Loan Officer

**Rosemary E. Novotny**  
Banking Office Manager

**Nancy E. O'Connor**  
Retail Lending Processing/  
Post Closing Manager

**Rebecca A. Rodgers**  
Loan Operations Manager

**Semi Shin-Kenison**  
Finance Manager

**Michele Thomas**  
Banking Office Manager

**Edward F. Tobin**  
Banking Office Manager

**Jacqueline M. Vickery**  
Mortgage Loan Assistant Manager

**Megan E. Wells**  
Banking Office Manager

**Jonathan J. Winters**  
Information Security Administrator

## CORPORATE OFFICERS

**Flora L. Boyce**  
Mortgage Loan Officer

**Windy A. Carnes**  
Customer Service Officer

**Deanna M. Cormiea**  
Banking Office Manager

**Vickie J. DiPrizio**  
Mortgage Loan Officer

**Stephanie L. Durfee**  
Electronic Banking Officer

**Sandra E. Grace**  
Mortgage Loan Officer

**Barbara A. Laflamme**  
Banking Office Manager

**Nicole J. Leroux**  
Deposit Operations Officer

**Aimee K. Lee**  
Banking Office Manager

**Alison E. van Gelder**  
Associate Wealth Management Officer

**Melissa H. Williams**  
Assistant Banking Office Manager

## DIRECTORS

**Robert E. Benoit**  
*Retired Auditor/Manager*  
Shatswell, MacLeod &  
Company, P.C.

**Gregory A. Goddard**  
*Retired General Manager*  
Gunstock Mountain  
Resort

**Benoit L. Lamontagne**  
New Hampshire Division  
of Economic Development

**Christopher J. Logan**  
*President & CEO*  
Bank of New Hampshire

**Michael J. Long**  
*Former President*  
Community Guaranty  
Savings Bank & Bank of  
New Hampshire

**Kenneth L. Robinson, Jr.**  
*Retired General Counsel*  
Northeast Delta Dental

**Charles F. Rolecek**  
*Owner*  
CR's Restaurant

**Suzanne L. Stiles**  
*Retired Senior VP*  
*Administrative &*  
*Facilities Services*  
LRGHealthcare

**Russell W. Thibeault**  
*President*  
Applied Economic  
Research, Inc.

## SENIOR DIRECTORS

**Claudette L. Ayotte**  
*Retired PR Coordinator*  
Irving Oil

**Richard W. Burpee Jr.**  
*Retired President*  
Redwing Property  
Maintenance, LLC

**Bruce D. Clow**  
*Retired President & CEO*  
Bank of New Hampshire

**Gregory M. Dickinson**  
*Retired President & CEO*  
Village Bank & Trust

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*Chairman Emeritus*  
Bank of New Hampshire;  
*Attorney*  
Wescott Law, PA

**John E. Gauthier**  
Retired

**David R. Lynch**  
*Retired CPA*  
Denoncourt, Waldron  
& Sullivan, P.A.

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*Chairman*  
Bank of New Hampshire

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*Retired President*  
Melcher & Prescott  
Insurance

**John F. Weeks, Jr.**  
*Retired President*  
Weeks Dairy Foods, Inc.

## CORPORATORS

**Alison Ambrose**  
*Attorney*  
Wescott Law

**David K. Bamford**  
*Attorney*  
Bamford, Dedopoulos  
& Regan, PLLC

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Baron's Major Brands

**Gail M. Batstone**  
*Property Manager*  
Foxfire

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Wilkinson-Beane-Simoneau-  
Paquette Funeral Home

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Burpee Family  
Chiropractic

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*Director & Shareholder*  
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& Green PA

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New Hampshire Housing  
Finance Authority

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Conklin and Reynolds, P.A.

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*Retired Senior Vice President/  
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Concord Hospital

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Decorative Interiors

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Services, Inc.

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Denoncourt, Waldron  
& Sullivan, P.A.

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*Retired President/CEO*  
Concord Regional Visiting  
Nurse Association

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*Attorney, Member/  
Manager*  
Normandin, Cheney  
& O'Neil, PLLC

**Nancy E. Dirubbo**  
*Doctor of Nursing Practice*  
Travel Health of NH, PLLC

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*Anesthesiologist*  
Lakes Region  
Anesthesiology

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The Home Beautiful, Inc

**John Howe**  
*VP & Co-Owner*  
NH Business Sales, Inc.

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*Retired, Medical Director,  
Internist*  
Mid State Health Center

**Scott Labnon**  
*Innkeeper*  
The Town & Country  
Motor Inn, Inc.

**Frank H. Lemay**  
*President & Principal*  
Milestone Engineering  
& Construction, Inc.

**Richard W. Long**  
*Retired*  
Bank of New Hampshire

**Barbara J. McCahan**  
*University Professor*  
Plymouth State University

**Edgar D. McKean**  
Retired Attorney

**Ellen Mulligan**  
*Realtor*  
Coldwell Banker

**Kaitlin M. O'Neil**  
*Attorney*  
Normandin, Cheney &  
O'Neil

**James L. Paine, DVM**  
*Veterinarian*  
Russell Animal Hospital, P.A.

**Heidi M. Paiva**  
*Chief Executive Officer*  
All Metals Industries, Inc.

**Andrew Pike**  
*Vice President*  
Opechee Construction

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*President*  
R.M. Piper, Inc.

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*Executive*  
Mount Washington  
Railway Company

**Wende Richter**  
*Retired*  
Quik Laundry & Cleaners

**Christine L. Santaniello**  
*Director*  
State of NH, DHHS

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*President*  
Rist-Frost Shumway

**Curtis J. Stafford**  
*President*  
George C. Stafford &  
Sons Inc. / Stafford Oil  
Company, Inc.

**Brenda M. Stowe, DVM**  
Veterinarian

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*Owner*  
Sullivan Development

**Sean C. Sullivan**  
*Executive Vice President*  
Melcher & Prescott  
Insurance

**Christopher J. Volpe**  
*Retired Insurance*  
*Executive*  
Melcher & Prescott  
Insurance

**Peter Widmark**  
*Real Estate Developer*  
Widmark Companies

**David H. Wood**  
*Retired Executive Director*  
AHEAD, Inc.

**Brian G. Young**  
*President*  
Construx, Inc.

# BANKING OFFICES

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**ANTRIM**

77 Main Street  
588.6333

**BEDFORD**

256 Wallace Road  
471.7043

**CAMPTON**

21 Tower Road  
726.3442

**CENTER OSSIPEE**

300 Route 16B  
Indian Mound Shopping Center  
539.4278

**CLAREMONT**

14 Sullivan Street  
542.3072

**CONCORD**

167 North Main Street  
224.5444

**CONCORD**

11 Triangle Park Drive  
228.6101

**CONWAY**

29 Main Street  
447.2408

**DOVER**

845 Central Avenue  
740.4277

**GILFORD**

1441 Lakeshore Road  
Route 11  
528.1121

**GILFORD**

One Country Club Road  
528.3000

**GORHAM**

583 Main Street  
466.3352

**HILLSBOROUGH**

325 West Main Street  
464.5444

**LACONIA**

62 Pleasant Street  
524.1212

**LINCOLN**

76 Main Street Rt. 112  
745.3431

**LITTLETON**

125 Main Street  
444.5192

**MANCHESTER**

705 Hooksett Road  
626.1301

**MOULTONBOROUGH**

960 Whittier Highway  
Route 25  
476.2265

**PLYMOUTH**

6 Riverside Drive  
536.4200

**ROCHESTER**

301 North Main Street  
330.7000

**WHITEFIELD**

22 King's Square  
837.2532

**WEALTH MANAGEMENT OFFICE**

3 Eagle Square, Concord

**LOAN PRODUCTION OFFICE**

12 Northbrook Drive, Falmouth, ME



**Bank of  
New Hampshire**

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