

CRA Public File

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In accordance with the Community Reinvestment Act (CRA) regulation ([12 CFR 25.43](#)), Ledyard National Bank maintains and, upon request, makes available for public inspection, a complete copy of its CRA Public File, current as of April 1 of the current year.

The Public File contains:

- 1) Written comments received from the public
- 2) CRA Performance Evaluation
- 3) Listing of the Bank's financial centers, their street addresses, and geographies
- 4) Listing of financial centers opened or closed
- 5) Listing of services
- 6) A map of each assessment area
- 7) Loan to Deposit Ratios

Written Comments Received from the Public

September 9, 2021

Julia Gigroux
Marketing Coordinator
Ledyard National Bank
38 South Main Street
Hanover, NH 03755

Dear Julia,

I want to thank Ledyard National Bank for their September 1, 2021 donation of \$1,000.00 in the name of Sue Bean, your Concord Regional Winner for the photo submitted as part of your 30th Anniversary Calendar Photo Contest. Every act of generosity furthers our mission to support individuals with disabilities live full and vibrant lives in community.

Your donation makes it possible for GSIL to operate 20 distinct programs and services including but not limited to: employment assistance, transportation, financial counseling, consumer directed in-home supports, community living services, student transition, peer support, and home modifications for accessibility. These programs and services benefit hundreds of consumers statewide, 90% of whom live on low and/or fixed incomes. Access to these services at little or no cost is critical to their wellbeing.

Your donation ensures GSIL's consumers find peace of mind, a roof over their heads, and the ability to live without compromise.

Sincerely,

Lisabritt Solsky, JD, CHIE
Vice President of Strategy and Corporate Development



Julia Gignoux
Marketing Coordinator
Ledyard National Bank
38 Main Street
Hanover, NH 03755

September 22, 2020

Dear Julia,

Thank you and Ledyard National Bank for your generosity in sponsoring our inaugural Bluegrass BBQ fundraiser. Your Silver sponsorship of \$500.00 was received on August 3, 2020. We are especially grateful for your support of the Concord Coalition to End Homelessness (CCEH) during this challenging time of COVID-19.

We were fortunate that we could shift gears and host the Bluegrass BBQ as a safe, socially distanced, "lip-smackin good" event along the park outside the Everett Arena in Concord. As with our other annual fundraisers, SouperFest and the Talent Show, beyond being fun-filled community happenings, this event raised awareness about CCEH's work and the importance of our mission.

Our goal during this pandemic is to slow the spread of the virus, and keep our staff and guests safe, while continuing to provide essential services to people struggling with homelessness. With your support we continue to:

- operate our daytime Resource Center serving up to 70 guests per day,
- place new clients in permanent housing as part of our Housing First program,
- move forward with preparing the Green Street Apartments for four individuals coming from homelessness,

and we are re-designing our Winter Shelter to adjust for COVID-19 protocols and safely provide beds for folks starting in December.

CCEH will continue to lead the community to permanent solutions to homelessness and to address the immediate needs of individuals. Our vision is a Concord community where everyone has a safe, decent, stable and affordable place to live. You are a vital partner in making this vision a reality. Thank you!

Sincerely,

Ellen Groh
Executive Director

*The BBQ was a huge success!
Thank you so much for being our partner in ending homelessness!*

The Concord Coalition to End Homelessness is a 501(c)(3) charitable organization. Donations are tax deductible to the extent allowed by law. No goods or services were provided in exchange for your donation.



60 Hanover Street
Lebanon, NH 03766
(603)448-4553
www.listencs.org

May 7, 2020

Ledyard National Bank
P.O. Box 799
38 Main Street
C/O Julia Gignoux
Hanover, NH 03755

Dear Julia,

Thank you!

On behalf of all of us at LISTEN, thank you for your recent gift of \$2000 (check no. #100946) in support of our Community Dinners Program. Please also send our deepest gratitude to your President, Kathryn Underwood. **Without your support, we could not respond to the growing number of requests for help we are receiving from people across the Upper Valley.** Your tax-deductible gift will provide hope and resources to families, children, and seniors right here and right now.

For many people in our community who are living paycheck to paycheck, on a fixed income, or now find themselves unemployed, their ability to support themselves is in serious jeopardy. I want to assure you that **LISTEN is committed to leveraging every resource that we can to get much-needed assistance to our neighbors.** With your help, we will continue to do our best to meet the demand for food and other vital services during the coming weeks and months.

- Our food pantry in Lebanon is busier than ever before. Fully one-third of the people that we recently served have never visited our pantry before this month.
- The demand for LISTEN's community dinners has doubled. We are now serving over 200 meals take-out meals 6 nights a week including to several homeless friends being housed in nearby hotels.

The outpouring of generosity from across the Upper Valley has been a tremendous boost to LISTEN's impact over the past few months, as we partner together to keep our community safe during the COVID-19 crisis. **We will continue to do so, despite COVID-19, as financial, staff, and volunteer resources are available for us. Our mission has always been important; today, it may be more so than ever before.**

I know I speak for our staff and the thousands of Upper Valley individuals and families: **your kindness is making a difference every day.** We are grateful for our community. We are grateful for you.

If you would like to know more about our programs, please do not hesitate to contact me at kyle@listencs.org or (603) 448-4553.

Thank you,

Kyle Fisher
Kyle Fisher
Executive Director

Julia & Ledyard Team - Thank you for making this impactful gift at such a critical time for our dinner program and those who rely on it. Warmly, Kyle

IMPORTANT TAX INFORMATION

Current income tax laws require that nonprofit charities provide benefactors with a written substantiation for gifts. If applicable, retain this letter as your receipt for the gift described above. LISTEN's tax-exempt number is #23-7225952. LISTEN did not provide any goods or services to the contributor in consideration for the contribution. We do not rent, loan or sell our donor list.

LISTEN provides services and support to meet the critical needs of the Upper Valley.

DS - we still have your large check at our 69 Hanover St location in Lebanon NH



MONTSHIRE
MUSEUM OF
SCIENCE

January 15, 2021

Jeff Marks
Ledyard National Bank
PO Box 799
38 South Main Street
Hanover, NH 03755

Dear Jeff,

Thank you so much for renewing your membership in the Montshire Business Partnership (MBP) program with a contribution of \$450. Your support is gratefully appreciated as we navigate the ongoing public health crisis and work to serve the science needs of families and schools in our community.

Your partnership contribution helps support exhibitions and programs in the natural and physical sciences, ecology, engineering, and technology; strengthen science education in regional schools through the *Montshire STEM Alliance* and other outreach programs; and invest in the *Warm Welcome* program for economically disadvantaged families. Opportunities for inquiry-based science learning include *Montshire at Home*, our online learning series; virtual STEM and STEAM workshops adapted for the unique educational challenges that families and schools face this year; and exhibitions designed for both science discovery and public health best practices.

We are fortunate to partner with community-minded companies like Ledyard National Bank, which help make the Upper Valley a wonderful place to work, play, live, and learn. Thank you again!

Jennifer Rickards
Deputy Director

Thank you!
Stay well.

cc: Julia Gignoux

For income tax purposes, please note that MBP members receive 10 free admission passes with an estimated fair market value of \$14.50 each. The value of membership and other donor benefits is not substantial, so your payment is tax-deductible to the extent provided by IRS guidelines.

ONE MONTSHIRE ROAD
NORWICH, VERMONT 05055
802.649.2200
WWW.MONTSHIRE.ORG





New London Hospital
Dartmouth-Hitchcock

May 29, 2020

Ledyard National Bank
Julia Gignoux
PO Box 799
Hanover, NH 03755

Dear Julia,

On behalf of the staff and patients of New London Hospital (NLH), we are grateful for your sponsorship of \$1,000.00 at the Birdie level. While we had to cancel our traditional golf tournament due to COVID-19 precautions, offering a season-long alternative allows NLH to still benefit from the charitable contributions that sponsorships provide, and we thank you for partnering with us in this unique way.

During the COVID-19 pandemic, NLH has been actively involved in the preparedness and response needed to care for the community and our patients—resulting in unbudgeted, mounting expenses. Ledyard National Bank sponsorship will help to ensure that the ongoing needs of the hospital continue to be met through this crisis and beyond, especially as they change with time.

Throughout the years, NLH's golf tournament has raised more than \$325,000 through the generosity of our dedicated sponsors, committed players and individual golf tournament supporters. We are thrilled that despite this year's unprecedented challenges, we can continue to rely on the dedication of community members like you.

We are looking forward to a great season at Baker Hill!

Sincerely,

Kathleen Kennedy
Director, Community Relations and Development
kathleen.kenned@newlondonhospital.org
603-526-5322

*Thank you
for Ledyard's
support!*

New London Hospital provides no goods or services in return for this contribution, unless donor sends sponsorship-funded players to tournament, in which case it is estimated that \$85 per player is "value received," with the balance representing a contribution that is tax-deductible as provided by law. Please retain this letter for your records.



CASA

Court Appointed Special Advocates
FOR CHILDREN

New Hampshire

800.626.0622

www.casanh.org

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Franklin NH Police Department

Ellen Koenig
NH Women's Foundation &
Nonprofit Consultant

Nancy Sampo
Enviro-Tote Inc.

Tom Stevens
Manchester, NH

Marcia R. Sink
PRESIDENT & CEO

January 24, 2022

Mr. Jeff Marks
Ledyard National Bank
PO Box 799
Hanover, NH 03755



Dear Jeff,

Thank you so much for your generous \$500.00 Friend's Sponsorship to CASA of New Hampshire in support of CASA Cares 2022. Your support is such a wonderful gift to the lives of NH's children, and we are deeply grateful.

Your sponsorship will help provide our most vulnerable children with the critical advocacy service they so desperately need. Through donations from our amazing business partners like Ledyard National Bank, victimized children across the state will have a caring, compassionate and dedicated volunteer advocate who is helping to see them through some of their most difficult days. Especially now in such uncertain times, our children need a voice and I can't thank you enough for your deep commitment to this cause and fundraiser.

*"The rewards of being a CASA are
much greater than I predicted."*

Emily MacDonald,
CASA Volunteer Advocate

While the world around us may be changing minute to minute, CASA of NH and our volunteer advocates continue to work diligently to make sure that every abused and neglected child is given the chance to live in a safe and permanent home. Thank you so much for your continued support and for your dedication to ensuring the lives of these children are given the voices that they need and deserve.

With gratitude,

Suzanne Lenz
Development Director

No goods or services were provided in exchange for your contribution. Tax ID: 02-0432242.



CATCH

Neighborhood Housing

March 16, 2022

Ms. Julia Gignoux
Ledyard Bank
P.O. Box 799
Hanover, NH 03755

Dear Ms. Gignoux:



Thank you so much for Ledyard Bank's generous sponsorship of CATCH Neighborhood Housing's 2022 Masquerade Gala. Because of your partnership, we were able to raise over \$51,000 to strengthen our affordable housing programs!

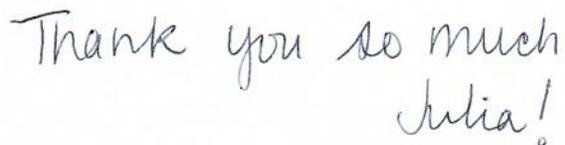
After two years of being apart, we were so thrilled to be able to connect at the beautifully decorated Grappone Conference Center on March 11! We hope that members of your team were able to attend and had an amazing night. Either way, we hope you will check out our website at catchhousing.org to view photos from the night! Despite the ongoing economic and COVID-19 challenges, we had a great showing from our community and for that we are incredibly grateful.

The families and individuals we serve, as well as the staff and board of directors here at CATCH, truly appreciate your support of our Masquerade Gala. Your sponsorship helps provide affordable homes for low- and moderate-income families in our community. Quality affordable housing continues to be difficult to obtain for many families in NH and we are grateful for your support in our work to create communities where *every person* can be confident of a safe and affordable home. From all of us at CATCH, we thank you for your generosity and we look forward to an even bigger and better event in 2023!

Sincerely,



Erin Schaick
Vice President
Director of Development and Community Relations



P.S. If you have any questions or feedback about this event, please let me know! I can be reached at 603-715-8330 or eschaick@catchhousing.org.

CATCH Neighborhood Housing · 105 Loudon Road, Unit One · Concord, NH 03301
T (603) 225-8835 · F (603) 225-8046 · catchhousing.org





March 25, 2022

Ledyard National Bank
Julia Gignoux
38 S. Main Street
Hanover, NH 03755

Dear Julia,

Thank you and Ledyard National Bank for your generous support of the Concord Coalition to End Homelessness Bluegrass BBQ and Talent Show fundraisers as a Silver sponsor of each event. Your sponsorship payment of \$1,000.00 was received March 18, 2022.

Our annual fundraisers raise money and awareness for four vital programs:

- Our **Housing First** program continues to provide rental assistance and case management support for individuals who were formerly homeless and who now have safe, affordable, permanent housing.
- **"Paths Toward Homeless Solutions,"** developing permanent housing solutions for chronically homeless individuals, coupled with ongoing supportive services to remain stably housed.
- The **Concord Homeless Resource Center**, where guests can take a hot shower, wash clothes, get essential supplies and receive case management support.
- Our **Emergency Winter Shelter** where up to 40 people per night can find a safe, warm bed from December through March.

Our vision is a Concord community where everyone has a safe, decent, stable and affordable place to live. You are a vital partner in making this vision a reality! Thank you!

With gratitude,

Kait Gallagher

Kait Gallagher
Director of Development

*Thank you for your continued support!
We are so appreciative of your
sponsorship.
Apologies this took a little time to get
to you but please reach out to me directly
if theres anything I can help with.*

Stay on top of what's happening at CCEH through our monthly e-newsletter. If you have not done so already, visit <https://concordhomeless.org/newsletter/> to subscribe. It's a great way to see what's going on here at CCEH, to see the many ways your generosity is helping toward our goal of ensuring everyone in the Greater Concord area has a safe, decent, stable and affordable place to live.

The Concord Coalition to End Homelessness is a 501(c)(3) charitable organization. Donations are tax deductible to the extent allowed by law. No goods or services were provided in exchange for your donation.



March 17, 2022

Julia Gignoux
Ledyard National Bank
38 S. Main Street
Hanover, NH 03755

Dear Julia,

Thank you and Ledyard National Bank for committing to sponsor the 2022 CCEH Bluegrass BBQ and Talent Show fundraisers at the Silver sponsorship level and for lending your voice to the issue of homelessness as a CCEH Pillar of Support. By working together, we can and will end chronic homelessness in Concord.

Our signature fundraisers are about the community coming together to have fun, enjoy each other's company, promote awareness about the homelessness crisis in our community, and raise very needed funds for our four vital programs:

- Our **Housing First** program continues to provide rental assistance and case management support for individuals who were formerly homeless and who now have safe, affordable, permanent housing.
- **"Paths Toward Homeless Solutions,"** the strategy for developing permanent housing solutions for chronically homeless individuals, coupled with ongoing supportive services to assist people who find a home remain stably housed.
- The **Daytime Concord Homeless Resource Center**, where guests can take a hot shower, wash clothes, get essential supplies and receive case management support.
- Our **Emergency Overnight Winter Shelter** where up to 40 people per night can find a safe, warm bed from December through March.

Our vision is a Concord community where everyone has a safe, decent, stable, and affordable place to live. You are a vital partner in making this vision a reality! Thank you!

With gratitude,

Kait Gallagher

Kait Gallagher
Director of Development

*Thank you so much
for your support!*

Stay on top of what's happening at CCEH through our monthly e-newsletter. If you have not done so already, visit <https://concordhomeless.org/newsletter/> to subscribe. It's a great way to see what's going on here at CCEH, to see the many ways your generosity is helping toward our goal of ensuring everyone in the Greater Concord area has a safe, decent, stable and affordable place to live.

The Concord Coalition to End Homelessness is a 501(c)(3) charitable organization. Donations are tax deductible to the extent allowed by law. No goods or services were provided in exchange for your donation.

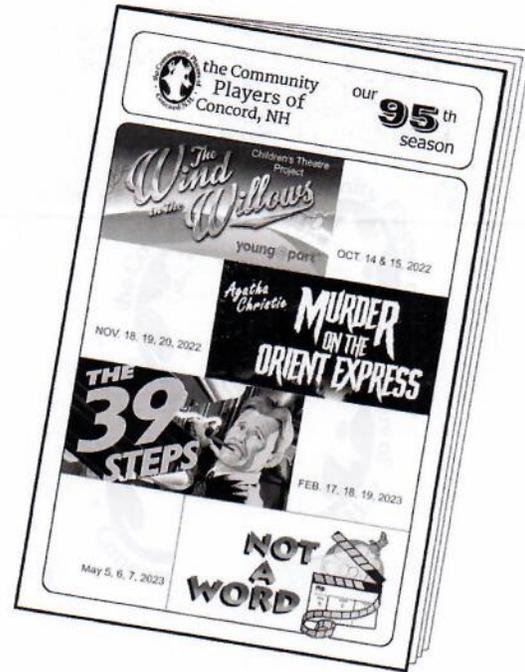


the Community Players of Concord, NH

Date: August 3, 2022

From: Linda Chadbourne
Program Committee
Community Players of Concord NH
2 Savage Court
Pembroke, NH 03275

To: Julia Gignoux
Ledyard Bank
38 Main St.
P.O. Box 799
Hanover, NH 03755



Dear Julia,

Thank you so much for your support of our 95th Season. The Community Players of Concord NH values our sponsors as business partners in the community and we encourage our audiences to save this season program and use YOUR ADVERTISING as a year round resource in their homes and at work.

Thanks for supporting live theatre in the heart of downtown Concord!

Sincerely,

Linda Chadbourne



November 18, 2022

Julia Gignoux
Ledyard National Bank
74 South Main St.
Concord, NH 03301

Dear Julia:

The 103rd Annual Meeting and Citizen of the Year Award celebration on November 2 was a success thanks to your generous and continued sponsorship.

It was so great being together again and recognizing the retiring Executive Director of Coalition to End Homelessness Ellen Groh, as the Citizen of the Year. Former board member, and current Steering Committee member of the Coalition, Ellen Fries gave a moving dedication to Ellen. The Chamber also recognized Tonya Rochette as our outgoing board chair and welcomed our 2022-203 incoming chair Elyssa Alfieri. It was a meaningful night for all who attended.

In addition to being mentioned in the event program, your company name was prominently displayed at the event as a Supporting Sponsor.

Thank you again, it's the support of companies such as yours that make the Chamber the strong, diverse membership driven organization that it is.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim", is written over a horizontal line.

Timothy G. Sink, CCE
President

Enclosure



CRISIS CENTER

Central New Hampshire

P.O. Box 1344

Concord, NH 03302-1344

Office 603-225-7376

Fax 603-225-2850

www.cccnh.org

October 17, 2022

Julia Gignoux
Ledyard Bank
PO Box 2203
New London, NH 03257

Dear Julia,

Thank you for being a part of the Crisis Center of Central New Hampshire's (CCCNH) 8th Annual Walk a Mile in Their Shoes (WAM) event! Ledyard Bank's \$250 sponsorship made a huge difference, and we cannot thank you enough for your generous sponsorship.

Over 200 men, women and children participated in this year's WAM on October 5th. With your help we raised over \$91,000 to prevent domestic and sexual violence in our community.

Each year women, men and children seek assistance from CCCNH. Your support ensures that our volunteers can answer the calls on our 24/7 crisis line, continue to support victims through hospital and court accompaniment, emergency shelter and much more. From January 1, 2022 -June 30, 2022, we received 4,489 calls to our hotline, provided 1,443 services to survivors and served 604 people.

On behalf of the survivors, volunteers, board, and staff, **THANK YOU** for helping us make giant steps toward community awareness surrounding domestic and sexual violence. We cannot make a difference without your support.

Sincerely,

Jessica Vaughn-Martin, MSW
Executive Director

Julia -
Thank you so
much for supporting
CCCNH. We could
not do this work
without you.
- Jessica

FRIENDS of
FORGOTTEN
CHILDREN



Where we remember everyone is someone's child

December 2, 2022

Ledyard Financial Advisors
Diane Destefano
1 Pillsbury Street
Concord, NH 03301

Dear Ledyard Financial Advisors,

Thank you for the generous donation of food and toiletries to help support Friends of Forgotten Children.

So many of our neighbors are struggling to meet basic needs. They face hunger on a daily basis or struggling to provide clothing for their family. Children and the elderly are especially vulnerable. With support from individuals like you, Friends of Forgotten Children will continue to help those in need.

Friends of Forgotten Children is a 100% volunteer-run provider of food, clothing, self help classes, thanksgiving baskets, and children holiday gifts for low income and at-risk individuals and families, including teens and seniors, which has been serving the greater Concord area since 1972.

We are so grateful for your partnership in helping neighbors in need.

This letter serves as your official tax receipt and certifies that no goods or services were provided in exchange for your donation. Please retain this letter for your records. Tax ID 20-2684275.

With Sincere Thanks,

A handwritten signature in blue ink, appearing to read 'Pam Smith'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Pam Smith
Executive Director



Concord Main Office
21 Chenell Drive
Concord, NH 03301
603.228.9680
800.826.3700
603.225.3304 (fax)
www.gsil.org

December 6, 2022

Julie Gignoux, Marketing Coordinator
Charitable Committee Chair
Ledyard National Bank
38 Main Street
Hanover, NH 03755

Dear Julie,

On behalf of Granite State Independent Living, and all those we serve, I would like to personally thank you for your donation of \$1,000.00 made on November 10, 2022. We are grateful for your support.

Your donation will allow us to affect meaningful change that will benefit so many. Together we are making a difference by *Bringing Independence to Life* for those most in need.

Thank you for all that you do.

Sincerely,

A handwritten signature in blue ink that reads "Deb".

Deb Ritcey
CEO, Granite State Independent Living

Thank you for your contribution. No benefit was bestowed upon you in exchange for this gift, other than the joy of giving to an organization that supports programs for people with disabilities in New Hampshire. Granite State Independent Living is an exempt organization as described in Section 501C(3) of the Internal Revenue Code; EIN 02- 0350170



2022 Hanover Rotary Auction Gala Benefitting Special Needs Support Center



September 15, 2022

Ms. Julia Gignoux
Marketing Coordinator
Ledyard National Bank
P.O. Box 799
Hanover, NH 03755

Dear Julia,

Thank you for your generous sponsorship contribution of \$1,000 to Hanover NH Rotary Charities Inc. in support of the 2022 Hanover Rotary Auction Gala on November 17th.

Together with other community leaders you are helping Rotary support local charities and this year's auction partner, Special Needs Support Center. This important organization works to create a community where people with special needs, across the spectrum and throughout the life span, can live their best lives.

Thank you!

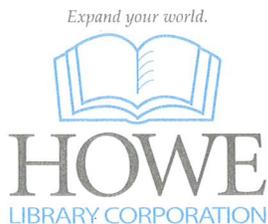
Both the work of Hanover NH Rotary Charities and the critical and timely SNSC programs benefit many low to moderate income families in our Upper Valley communities.

No goods or services were provided by Hanover NH Rotary Charities, Inc. in return for your gifts

With sincere gratitude,

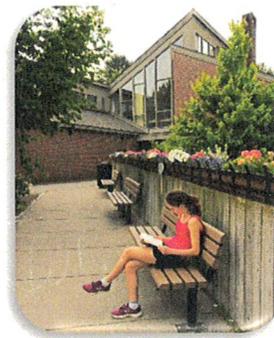
Bruce Atwood

Bruce Atwood, Chair
2022 Hanover Rotary Auction Gala



April 5, 2022

Ms. Kathryn Underwood
Ledyard National Bank
PO Box 799, 38 Main Street
Hanover, NH 03755



**The Howe Library
Corporation
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Heidi Reynolds

Michele Sacerdote

John Steidl

Debra Williamson

Nancy Carter

Select Board Representative

Rubi C. Simon

Director, Howe Library

Dear Kathy,

Thank you for your generous participation in our new Community Sponsorship Program. We are so grateful to have you on board!

With the generous financial support of partners like you, we are able to enhance our collection, provide timely digital literacy services to the community, offer imaginative programs that appeal to all ages, and sustain our community's engagement in life-long learning. You are also funding new and dynamic initiatives at the library, particularly those that are driven by the need to provide more of our resources online.

Donations like yours helped touch these lives and allowed us to continue to share the resources of the Howe during the unprecedented events of the past year. Your sponsorship will help support our literacy initiatives and the development of the technological infrastructure that will prepare the Howe and our community for the future!

Again, thank you for your joining us as a Howe Community Sponsor in this inaugural year!

Sincerely,

A handwritten signature in blue ink that reads "Rubi Simon".

Rubi Simon, Howe Library Director

RECEIPT

In accordance with Internal Revenue Service Code we acknowledge your contribution in writing and state that no goods or services were provided in return for your gift. The Howe Library Corporation is a 501(c)(3) non-profit corporation whose sole purpose is to provide enhancements to Howe Library.

Received from:

Ms. Kathryn Underwood
Ledyard National Bank
PO Box 799, 38 Main Street
Hanover, NH 03755

Donation Date: 12/29/21

Amount: \$500



Intown Concord
49 S. Main St. Suite 202
Concord, NH 03301

MANCHESTER NH 030

JUL 2022 PM 1 L



Julia,
Thank you to you & Ledyard
for the support provided
during the 48th Annual
Market Days Festival.
Because of supporters like you,
we are able to carry out
these traditions that achieve
inclusive, memorable, & long-
lasting connections for the
community. Mark your
calendars for June 22-24, 2023
as we hope you will join us
again next year!

Ledyard National Bank
Julia Gignoux
38 S. Main Street Hanover, NH 03755

with gratitude, Jess + Haylie, Intown Concord



Lake Sunapee Region VNA & Hospice

July 12, 2022

Ledyard National Bank
Jeffrey Marks, *Chief Marketing Officer*
38 South Main Street
Hanover, NH 03755

Dear Jeff:

Thank you for the generous \$1,500.00 sponsorship from Ledyard National Bank in support of the Lake Sunapee Region VNA & Hospice **Better Together** summer party at Colby-Sawyer College on August 2nd. We are so very grateful for your leadership as an *Ambiance Host*. Please send my appreciation to Katie Blake, Julia Gignoux and your other colleagues as well!

Charitable giving has never been more important to help sustain vital home care, hospice and community-based services for those who seek them, including low-income individuals with limited financial resources. Your continued leadership inspires others and empowers us all to face the future, sometimes uncertain and challenging, from a position of strength.

Sincerely,

Jim Culhane, *President and CEO*

The tax-deductible portion of this donation is \$1,200.00. Please retain this letter for your records. Tax ID # 23-7066056.

From: [Jeff Marks](#)
To: [Maureen Krauland](#)
Cc: [Julia Gignoux](#)
Subject: RE: [EXTERNAL]Thank you for your generous support!
Date: Friday, July 1, 2022 8:44:50 AM
Attachments: [image002.png](#)
[image003.png](#)

Joe and Maureen – Thank you so much for your note. We're excited to support LOH and all it does for our community.

Regards,
Jeff



Jeffrey Marks
Senior Vice President & Chief Marketing Officer
Ledyard National Bank
38 Main Street, PO Box 799
Hanover, NH 03755
Phone: 603.640.2711
Fax: 603.643.6208
jeff.marks@ledyardbank.com



From: Maureen Krauland <mkrauland@lebanonoperahouse.org>
Sent: Thursday, June 30, 2022 5:06 PM
To: Jeff Marks <jeff.marks@ledyardbank.com>
Subject: [EXTERNAL]Thank you for your generous support!

Caution: This email originated from outside of the Bank. Do not click links or open attachments unless you recognize the sender and know the content is safe.

email_header_2021

6/30/2022

Dear Jeff Marks,

On behalf of the Lebanon Opera House board of directors, staff, and volunteers, a big thanks to Ledyard National Bank for supporting the Upper Valley's community hub for the performing arts.

Despite the challenges we've faced during the past two years, I'm excited about LOH's future. We're building a runway to LOH's 100th anniversary season in 2024, and there are many exciting ideas developing. We're motivated to deliver transformative best-in-class arts experiences, and I can't wait to tell you more.

In the near-term, I hope you'll plan to attend the second annual Nexus Music and Arts Festival in downtown Lebanon from August 12 through 14. Mark your calendar for three days of free, family-friendly fun and the launch of our 2022/2023 season.

Please accept our gratitude for Ledyard National Bank's donation of \$500.00 to Lebanon Opera House.

Best,



Joe Clifford
Executive Director

lebanonoperahouse.org

51 North Park Street / PO Box 384

Lebanon, NH 03766

603.448.0400

info@lebanonoperahouse.org

No goods or services have been provided in return for this donation. This email serves as your receipt for income tax reporting purposes.

Lebanon Opera House is recognized as a 501(c)(3) nonprofit organization by the IRS, Tax Identification Number: 02-0448277

Donation Amount: \$500.00

Donation Date: 6/30/2022

Fund: Sponsorship

inspiring performances





Rotary Club of New London
CHARITABLE FOUNDATION

NewLondonRotary.com

P.O. Box 1422 • New London, New Hampshire 03257-1422

March 1, 2022

Julia Gignoux
Ledyard National Bank
38 South Main St.
Hanover, NH 03755

Dear Julia:

I am pleased to gratefully acknowledge Ledyard National Bank's generous contribution of \$1,000.00 for New London Rotary Club's Scholarship Program. In 2021 the New London Rotary Club awarded 29 individual merit scholarships to deserving graduating seniors at Kearsarge Regional and Sunapee Middle High Schools.

In the last 30 years, over \$700,000 has been awarded through this program due to the combined efforts of Rotarians and the support of our local communities. Your contribution helps make it possible for our Rotary Club to continue to invest in young people to assist them in fulfilling their dream of higher education while teaching them the value of community.

On behalf of the students who will benefit from your generosity, thank you for including the New London Rotary Club and its Scholarship Program among your priorities for gift support.

Sincerely,

Mark Hammond
Scholarship Committee
New London Rotary Club

MH/eld

cc: Katie Blake – Ledyard National Bank

New London
Rotary
DISTRICT 7870



Founded August 17, 1978
Chartered February 10, 1979

From: orders@nhbankers.com
To: [Julia Gignoux](#)
Subject: [EXTERNAL]NHBA Order Confirmation
Date: Thursday, July 14, 2022 8:22:44 AM

Caution: This email originated from outside of the Bank. Do not click links or open attachments unless you recognize the sender and know the content is safe.



Dear Julia,

Thank you for your order!

Here are the details of your order. Please retain this email for your records.

Order Number: 5769
Order Date: Jul 14, 2022 8:22 AM
Bill To: Julia Gignoux
Order Total: 500.00
Payment Method: Check Number: 102803

Item	Price	Qty	Total
Emerging Leaders Summit with NH CPA 2022 - Julia Gignoux <i>When:</i> Sep 27, 2022 8:30 AM - Sep 27, 2022 4:30 PM <i>Where:</i> Institute of Politics at St. Anselms College Manchester, NH,	500.00	1	500.00

Registration option: Sep 27, 2022 - Event Sponsor

Item Total	500.00
Shipping	0.00
Handling	0.00
Item Grand Total	500.00
Transaction Grand Total	500.00

Thank you again for your support!

NH Bankers is located at 100 North Main Street, Concord NH 03302-2586.

N | H | B | C | A

New Hampshire Business Committee for the Arts

January 4, 2022

Kathy Underwood
President and CEO
Ledyard National Bank
PO Box 790
Hanover, NH 03783

RE: NHBCA Arts Awards Sponsorship

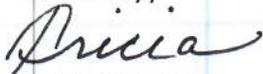
Dear Kathy:

On behalf of the New Hampshire Business Committee for the Arts, thank you for your generous sponsorship of 2022 NHBCA Arts Awards. This event exemplifies the innovation happening in our state and your contribution helps continue to advance NHBCA's mission to connect art and commerce to fuel New Hampshire's creative economy.

In accordance with I.R.S. regulation, the New Hampshire Business Committee for the Arts acknowledges the cash contribution of \$2500.

The NHBCA provided no goods or services in consideration, in whole or in part, for the contribution.

Sincerely,



Tricia Soule
Executive Director

*Thank you, and
Happy New Year!*



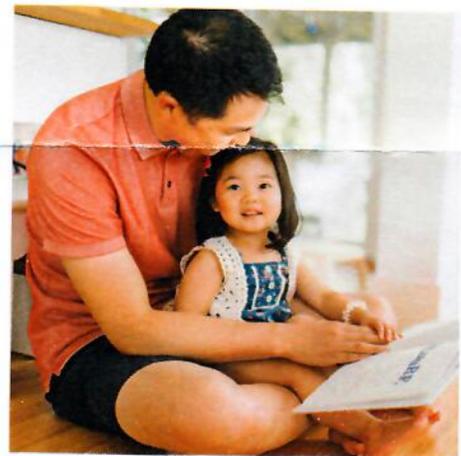
December 13, 2022

Julia Gignoux
Ledyard Bank
38 Main Street
Hanover, NH 03755

Dear Julia,

Thank you for your gift of \$1,000 on 11/8/2022 to Reach Out and Read New Hampshire, a division of Reach Out and Read, Inc! Your gift has had a tremendous impact on children, families, and communities.

At Reach Out and Read, we incorporate books into pediatric care and encourage families to read aloud together. By supporting Reach Out and Read, you help children and caregivers build powerful relationships that promote healthy childhood development and build stronger communities. We are grateful to you for investing in this important work, which has an incredible impact on children — stimulating brain development and strengthening language, literacy, and social-emotional skills that last a lifetime.



Reach Out and Read, like you, believes that all families should have access to the meaningful moments that are created through shared reading. By donating to Reach Out and Read, you are creating life-changing moments that matter in families and communities across the country.

We sincerely thank you for joining us in this work and for bringing positivity and joy to children and families.

With gratitude,

A handwritten signature in black ink that reads "Marty Martinez".

Marty Martinez
Chief Executive Officer

Reach Out and Read provided no goods or services in consideration of your donation. Please retain this document for your records. Federal law requires that you may need to keep this receipt to substantiate any available Federal Income Tax charitable deduction, as your canceled check or credit card statement is not sufficient for contributions of \$250 or more.



NORTHEAST REGION

Dear Julia,

Thank you for the \$1,000 donation from Ledyard National Bank. This funding will help provide the children in Lebanon, New London, and Penacook with our early literacy and relational health intervention during their well-child visits. We appreciate your support.

Sincerely,
Amil Amin

www.reachoutandread.org



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Ex-Officio

Lisa Madden
President and CEO
Robert P. Steigmeyer
President and CEO
Capital Region Healthcare

Founded in 1963, Riverbend Community Mental Health is a private, nonprofit organization providing specialized behavioral health services in central New Hampshire.

March 29, 2022

Julia Gignoux
Ledyard National Bank
38 S Main St
Hanover, NH 03755-2015

Dear Julia,

From all of us at Riverbend, thank you for sponsoring Mental Health Awareness Month as an Advocate. In addition to two (2) banners on Concord's Main Street, your sponsorship also includes 4 tickets to *This is My Brave* and a quarter page ad in the shows playbill. Thank you for sending your logo for the banners; I will be in touch mid- April regarding the advertisement and the tickets.

As you know, the pandemic is impacting every aspect of our lives. Although we are experiencing record volume of service requests, our teams have been undeterred by this pandemic and doing whatever it takes to meet the behavioral health needs of our communities.

Thank you for investing in the future of Riverbend. Your sponsorship will educate the public, dispel myths, and show support for the thousands of individuals and their families in our communities affected by mental illness and substance use disorders.

Warmest regards,

A handwritten signature in blue ink, appearing to read "Karen", written over the typed name.

Karen M. Jantzen, MPA, CFRE
VP of Community Affairs

A handwritten note in blue ink that says "Thank you!" written in a cursive style.

PO Box 2032
Concord, NH 03302-2032
(603) 228-1600
www.riverbendcmhc.org

Riverbend is an affiliate of Capital Region Health Care

From: howelibrary@mg2.lqlcrm.net on behalf of "[Jennifer Rickards](#)"
To: [Julia Gignoux](#)
Subject: [EXTERNAL]Thank You From the Howe & Red Kite
Date: Friday, July 29, 2022 12:14:15 PM

Caution: This email originated from outside of the Bank. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Howe Supporter,

Thank you for your continued support of the Howe Library. We are grateful for your contributions and engagement.

We hope you're staying cool this summer, and we're sorry you couldn't join us last month at Red Kite Candy. We enjoyed a lovely evening including creative cocktails provided by SILO Distillery and delicious homemade ice cream from Red Kite. Gathering in Red Kite's charming store in downtown Hanover was the ideal way to kick off summer and the Howe's Summer Reading Program.

In honor of summer and the Howe, Red Kite has created an ice cream flavor and is donating a portion of its proceeds to the library. Please stop by Red Kite and enjoy a cone!

We look forward to seeing you at future Howe donor events. In the meantime, thank you again for your continued support of the Howe.



Best regards, 

Jennifer Rickards, Board Chair

[Donate to the Howe](#)

From: [Jeff Marks](#)
To: [Julia Gignoux](#); [William Kidder](#); [Joe Scarbo](#)
Subject: FW: [EXTERNAL]Thank You From The Nighthawks
Date: Wednesday, August 24, 2022 9:41:37 AM
Attachments: [2022 Attendance.png](#)
[image002.png](#)
[image003.png](#)

See below. Nice note from Noah. We should keep in mind that attendance was up only because the nighthawks stopped charging for tickets/admission. At least for this past summer. In any case, it's a nice, inexpensive sponsorship (offset by our lending team) with good visibility directed to a niche audience.

Jeff



Jeffrey Marks
Senior Vice President & Chief Marketing Officer
Ledyard National Bank
38 Main Street, PO Box 799
Hanover, NH 03755
Phone: 603.640.2711
Fax: 603.643.6208
jeff.marks@ledyardbank.com



From: Noah Crane <noah@uppervalleynighthawks.com>
Sent: Wednesday, August 24, 2022 9:37 AM
To: Noah Crane <noah@uppervalleynighthawks.com>
Subject: [EXTERNAL]Thank You From The Nighthawks

Caution: This email originated from outside of the Bank. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Nighthawk Sponsors,

Thank you for your support of us during the 2022 season. While we didn't win a championship, we had an amazing summer. Here are a few highlights that your support allowed to happen:

1. Record attendance of 660 fans per game, up nearly 100 per game from last summer.
2. Two members of the 2022 team and three alumni were drafted and began their professional baseball careers.
3. Over 300 local kids, our highest total ever, participated in our baseball camps.
4. Over 10,000 local fans enjoyed hours of great baseball, wonderful food, and tremendous fun during the 2022 season.

Thanks for making all of this possible! We continue to grow and look for new ways to serve our community, support local business, and provide educational opportunities to students. We are already looking forward to the 2023 season. Thanks and Go Nighthawks!

--

Sincerely,
Noah S Crane
Founder/President
Upper Valley Nighthawks
Member of the New England Collegiate Baseball League
www.uppervalleynighthawks.com
Mobile: 864.380.2873

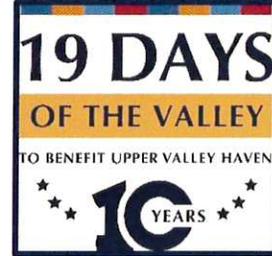


FOOD | SHELTER | EDUCATION | PROBLEM SOLVING

Upper Valley Haven

December 28, 2022

Nicolaas Bekker
Ledyard National Bank
320 Main Street
Norwich, VT 05055-4418



Dear Nico,

Our deepest gratitude to Ledyard Bank for the incredibly generous gift of \$2,035.00, through two separate checks for \$1,100.00 and \$935.00, to support the Annual Fund as part of the 10th annual *19 Days of the Upper Valley*. The Jack & Dorothy Byrne Foundation will fully match your donation, doubling its impact! We are so grateful to you for recreating the Hair Color Challenge again this year. This fun and creative initiative raised a total of \$6,585.00, including all of the many donations you collected from donors, this year! You look great in **BLUE** and we can't wait to see what color wins next year!

The *19 Days* initiative, which began in Norwich, Vermont, is the amazing brainchild of Dan Fraser of Dan & Whit's. What started as a wonderful gesture to match a customer's purchase of food for the Haven's Food Shelf during December, has grown to a community-wide effort in support of several Upper Valley organizations in addition to the Haven. The *19 Days* also encourages us all to "keep it local" in Dan's words, in order to shop close to home during the holidays.

During the month between Thanksgiving and New Year's, more than 5,000 people will seek support and resources from the Haven. Our staff works seven days a week to ensure that no one is left cold, hungry or without the possibility of help and kindness. The community's generosity through the *19 Days* lifts our spirits and helps to fund the work we do.

In every month of the year the Upper Valley Haven remains a place of hope for individuals and families trying to manage complicated situations in their lives. We thank you for giving the gift of hope through the *19 Days* and throughout the year. The Upper Valley is a very special place to call home.

Best wishes in the New Year,


Michael Redmond
Executive Director

you are the man!


Laura Gillespie
Development and Communications Director

Nico - you are such a good sport and fund an

Cc: Kathryn Underwood, Ledyard National Bank

For IRS purposes, your gift was not in exchange for any goods or services.

amazing way to fundraise for the 19 Days - thank you!!

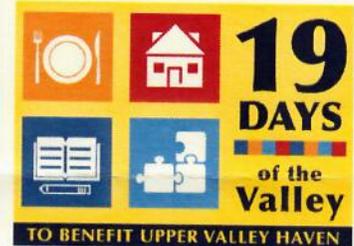


Upper Valley Haven

713 Hartford Avenue | White River Junction, VT 05001 | (802) 295-6500 | uppervalleyhaven.org

December 23, 2021

Kathryn G. Underwood
Ledyard National Bank
P.O. Box 799
38 South Main Street
Hanover, NH 03755-0799



Dear Kathryn,

Our deepest gratitude to Ledyard for the wonderfully generous gift of \$1,569.00, for Nico's Hair Color Challenge, to support the Annual Fund as part of the 9th annual *19 Days of the Upper Valley*. The Jack & Dorothy Byrne Foundation will fully match your donation, doubling its impact! We are *deeply* grateful for all of the ways Ledyard supports our work.

The *19 Days* initiative, which began in Norwich, Vermont, is the amazing brainchild of Dan Fraser of Dan & Whit's. What started as a wonderful gesture to match a customer's purchase of food for the Haven's Food Shelf during December, has grown to a community-wide effort in support of several Upper Valley organizations in addition to the Haven. The *19 Days* also encourages us all to "keep it local" in Dan's words, in order to shop close to home during the holidays.

During the month between Thanksgiving and New Year's as many as 6,000 people will pass through the Haven's door seeking support. Our staff works seven days a week to ensure that no one is left cold, hungry or without the possibility of help. The community's generosity through the *19 Days* lifts our spirits and helps to fund the work we do.

In *every* month of the year the Upper Valley Haven remains a place of hope for individuals and families trying to manage complicated situations in their lives. We thank you for giving the gift of *hope* through the *19 Days* and throughout the year. The Upper Valley is a very special place to call home.

With warm regards,

A handwritten signature in cursive that reads 'Michael'.

Michael Redmond
Executive Director

P.S. Charity Navigator, the nation's largest and most-utilized evaluator of charities, recently renewed its 4-star rating of the Haven, the highest level for nonprofit effectiveness.

For IRS purposes, your gift was not in exchange for any goods or services.



vital COMMUNITIES

802-291-9100 • info@vitalcommunities.org • vitalcommunities.org
195 North Main Street • White River Junction, VT 05001

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Sarah Jackson
Randolph Center, VT

June 30, 2022

Kathy Underwood
CEO
Ledyard National Bank
PO Box 799
Hanover, NH 03755

Dear Kathy,

Thank you for Ledyard National Bank's continued membership in the Corporate Council and Local First, and for your support of Vital Communities' housing program. The Upper Valley is stronger and more resilient because of you.

Your \$1500 annual Corporate Council dues make it possible for Vital Communities to continue convening this important group of Upper Valley business leaders. In the past year, the Corporate Council has made great progress in incorporating employers' voices into solutions being explored as we tackle the housing and childcare crises facing our region. We've also enabled members to explore best practices and share challenges in advancing DEI goals, and we've strengthened our governance and made some exciting decisions about expanding membership.

Additionally, your \$2500 gift to our housing program is welcome and needed. Though we are facing challenging data about rising rents and dwindling housing stock in the Upper Valley, the engagement of housing advocates and stakeholders such as Ledyard National Bank ensures we can continue to catalyze action and keeps us optimistic about our region's housing future.

Finally, thank you for your \$1000 Local First membership dues. The need for a resilient local economy has never been more clear. We appreciate your being part of a network of Upper Valley businesses and organizations that are rooted in and support our communities. Together we can shift the Upper Valley economy to being more green, fair, and local!

We look forward to continuing our work together and deepening conversations regarding our shared regional issues.

With gratitude,

Sarah Jackson

*It was such fun to receive
the giant check from Dave
Landy today! Thank you again!*

New Hampshire PBS
Receipt for Auction Donation(s)

2022 Spring Auction

Ledyard National Bank
Julia Gignoux
PO Box 799
Hanover NH 03755



Thanks for your support of New Hampshire PBS.

Total Value: \$100

Donation #: 46486-01

Donation: Visa Gift Card ~

Value: \$50

Script: At Ledyard, you get more than just bankers with knowledge, expertise and local decision-making capabilities. Ledyard offers true partnerships. Every member of our team is part of the community, providing us with the additional insight to develop personalized solutions for each client. Use this \$50 Visa gift card wherever Visa is accepted.

Please Use By: May 31, 2023

Donation #: 46486-02

Donation: Visa Gift Card ~

Value: \$50

Script: At Ledyard, you get more than just bankers with knowledge, expertise and local decision-making capabilities. Ledyard offers true partnerships. Every member of our team is part of the community, providing us with the additional insight to develop personalized solutions for each client. Use this \$50 Visa gift card wherever Visa is accepted.

Please Use By: May 31, 2023



June 2023

Ms. Julia Gignoux
Ledyard Bank
38 South Main Street
Hanover, NH 03755

Dear Julia:

The Board of Directors of the 1883 Black Ice Pond Hockey Association would like to extend our sincere thanks to you for your involvement in our 12th Annual Black Ice Pond Hockey Tournament held at the Everett Arena in Concord, New Hampshire.

We were excited to successfully organize another year of the Black Ice Pond Hockey Championships. This year's event was a triumph as we were able to transform the Everett Arena to accommodate the tournament. Unfortunately, and once again, January was uncooperative with abnormally warm weather forcing the organizers of the event to reschedule to indoors over the St. Patrick's Day weekend. Event coordinators, volunteers, players, and spectators adjusted to the new surroundings and the Championships were truly enjoyed by all. A gratitude of thanks to all our sponsors, who without their generous support, made this year's tourney well-received!

Your support as a **Dasher/Shovel Sponsor** was instrumental to our success. The success of the annual event has allowed the Black Ice Pond Hockey Association to give back well over \$600,000 to the community for skating and recreational projects in the Capital City Region. In addition to the event involvement, you received one dasher sign and one 2x8 wall sign at the Everett Arena for a 12-month period.

For your records, The Black Ice non-profit tax identification number is **27-3741939**. Once again, thank you very much for your generosity. A recap of the event is available to view on our website: www.blackicepondhockey.com. We look forward to your continued support!

Sincerely,

CHRIS BROWN

PHIL STUART

The Board of Directors
"It All Started in Concord!"

1883 Black Ice Pond Hockey Association
PO Box 3653, Concord, NH 03302 • www.blackicepondhockey.com



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Keene, NH

Marcia R. Sink
PRESIDENT & CEO

April 13, 2023

Julia Gignoux
Ledyard National Bank
38 S Main St
Hanover, NH 03755-2087



An Evening of Giving for New Hampshire's Children

Dear Julia,

Thank you for your CASA Cares sponsorship of \$1000. Your ongoing support of our critical work and the tremendous impact it has on the lives of New Hampshire children and families is such a gift.

As you can imagine, these past few years have been extremely challenging for many of the state's most vulnerable children, but we are heartened by our wonderful community of supporters. We are so thankful for dedicated people like you who help us ensure these children are placed in permanent, safe, and nurturing homes. Together we can change the trajectory of their lives for the better, and your sponsorship is instrumental to our critical advocacy work.

We are deeply grateful to Ledyard National Bank's ongoing support of CASA Cares. We hope to see you on May 5th for an evening of giving and gathering. Your generous sponsorship will help us to advocate for more victimized children throughout New Hampshire, ensuring their safety and well-being.

With my greatest appreciation,

Suzanne Lenz
Director of Development

Court Appointed Special Advocates of New Hampshire, Inc.

No goods or services were provided in exchange for your contribution. Tax ID 02-0432242



February 16, 2023

Diane Destefano
Ledyard National Bank
1 Pillsbury St STE 303
Concord, NH 03301-3583

Dear Diane,

Thank you so much for your donation to the Concord Coalition to End Homelessness (CCEH). We are so grateful to you for your support of our programs and services to help our community's most vulnerable individuals.

Your gift of lots of new socks received on February 16, 2023 is very much appreciated and valued. Last year, over 600 people used our Resource Center to take a hot shower, wash clothes, get essential supplies, and receive case management support. Each December through March, 40 people per night can sleep in a safe, warm bed at our Emergency Winter Shelter.

Gifted items are instrumental in providing our guests with dignity, comfort, and a sense of hope.

Your donation helps CCEH provide basic necessities to our guests, so we can target funds directly toward our mission of ending chronic homelessness in Concord.

Please be sure to sign up for our e-newsletter on our website to see the impact your gift is making and to stay in the know about our accomplishments and future plans. And don't forget to follow us on Facebook, Instagram, and Twitter!

Your gift directly helps the clients that CCEH serves. Thank you for your kindness and generosity.

With gratitude,

Kait Gallagher
Director of Development
kaitgallagher@concordhomeless.org
603-801-5102 (cell)

The Concord Coalition to End Homelessness is a 501(c)(3) charitable organization. Donations are tax deductible to the extent allowed by law. No goods or services were provided in exchange for your donation.

FAIRLEE COMMUNITY ARTS, INC.

P.O. Box 242
FAIRLEE, VERMONT 05045

Ledyard National Bank

We at Fairlee Community Arts gratefully acknowledge your gift
and appreciate your support of our mission.

Amount: \$250.00

Date: 4/26/2023

Thank you
for your
continued
support of
FCA!
-Kathy

No goods or services were provided to the donor as a result of this gift.

www.fairleearts.org

Friends Program

FOUR PROGRAMS - ONE MISSION

Serving Our Community Since 1975

June 29, 2023

Julia Gignoux
Ledyard National Bank
38 Main Street
Hanover, NH 03755

Dear Julia,

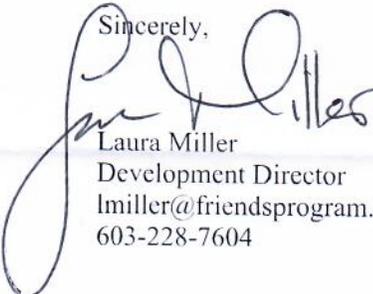
THANK YOU for your generous donation of \$500 to the Friends Program on June 7, 2023!

Your financial support enables us to further our mission to strengthen communities by building positive connections and solutions for at-risk youth, families and seniors. Your contribution will allow the Friends Program to continue to respond to the urgent needs of some of the most vulnerable populations within our communities.

Thank you for your continued support in these challenging times. The response and care that our community has shown is what we rely on to keep going! With your help, we continue to act swiftly to meet the needs of vulnerable children, families, and seniors.

Please feel free to contact us if you have any questions or would like additional information about the Friends Program.

Sincerely,


Laura Miller
Development Director
lmiller@friendsprogram.org
603-228-7604

*We truly appreciate
your support!*

Please retain this letter for your records. As required under the IRS tax code, this is your official receipt certifying that your received neither goods nor services, in whole or in part, for your gift to the Friends Program, which is recognized as tax-exempt by the IRS under Section 501(c)(3).



4/10/23

Dear Julia,

Thank you for your generous support
as a 2023 Howe Library Community
Sponsor!

Your gift supports the core services of
the library and has a direct impact on
the lives of community members.

Sending you our warm regards and
best wishes for an uplifting spring.

Sincerely,
Peggy Ramel





**LIONS TWIN STATE
SOCCER ASSOCIATION, INC.**
PO Box 1013 Londonderry, NH 03053
Soccer for Sight



Feb 13, 2023

Lions Twin State Soccer Association, Inc
PO Box 1013
Londonderry, NH 03053

To the Ledyard Bank,

Thank you so much for your generous gift to the Lions Twin State Soccer Association, Inc. It is because of you and its members generosity in both funding and time that we are able to continue to serve the misfortunate of New Hampshire with our soccer game.

This allows us to support Vermont Charities of VT and Lions Sight and hearing of NH helping those who ae Sight Impaired and Hearing Impaired of VT and NH.

With Much Gratitude,

Marilyn Passaro

From: [Laura Jean Gilloux](#)
To: [Julia Gignoux](#)
Subject: [EXTERNAL]Thank you for your generous support!
Date: Tuesday, April 18, 2023 4:47:38 PM

Caution: This email originated from outside of the Bank. Do not click links or open attachments unless you recognize the sender and know the content is safe.

email_header_2021



4/18/2023

Dear Julia Gignoux,

On behalf of the Lebanon Opera House board of directors, staff, and volunteers, a big thanks to Ledyard National Bank for supporting the Upper Valley's community hub for the performing arts.

Your sponsorship supports our mission to deliver transformative performing arts experiences that help make the Upper Valley a more dynamic and satisfying place to call home.

Please accept our gratitude for Ledyard National Bank's donation of \$500.00 to Lebanon Opera House.

Best,



Joe Clifford
Executive Director

lebanonoperahouse.org

51 North Park Street / PO Box 384
Lebanon, NH 03766
603.448.0400

info@lebanonoperahouse.org

No goods or services have been provided in return for this donation. This email serves as your receipt for income tax reporting purposes.

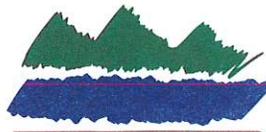
Lebanon Opera House is recognized as a 501(c)(3) nonprofit organization by the IRS. Tax Identification Number: 02-0448277

Donation Amount: \$500.00

Donation Date: 4/18/2023

Fund: Sponsorship





Lake Sunapee Region VNA & Hospice

May 18, 2023

Ledyard National Bank
Ms. Julia Gignoux
PO Box 2203
New London, NH 03257

Dear Julia:

Thank you so much for the generous sponsorship from Ledyard National Bank of \$1,000.00 and the purchase of seven additional event tickets (\$50 per ticket = \$350.00) in support of the Lake Sunapee Region VNA 2023 *Women Who Make A Difference Luncheon* on May 10th. The luncheon was so wonderful and we are delighted you could be part of our amazing day. I hope you all felt the joy!

Your donation will support low to moderate income (LMI: \$75,600.00 or under) patients to whom our agency provides care and services. Your ongoing generosity and leadership empower us to continually adapt in service to our community. Stay well!

With gratitude,

Catherine C. Raymond, *Development Officer*

*The tax-deductible portion of this donation is \$1,100.00. Please retain this letter for your records.
Tax ID#: 23-7066056.*



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HISTORICAL SOCIETY**

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Judy Jarvis

Rental Manager
Jody Cooper-Rubin

May 18, 2023

Julia Gignoux, Marketing Coordinator & Charitable Giving Chair
Ledyard Bank
38 South Main Street
Hanover, NH 03755

Dear Julia,

Thank you for your contribution of \$250.00 to support our first annual Farm to Fork Dinner being held on August 18th.

Your sponsorship will help defray the costs of running this major fundraising event, and will help to promote local businesses such as Spring Ledge Farm, Blue Loon Bakery, and Sanctuary Dairy.

Your support is much appreciated and allows us to continue to fulfill the mission of the Historical Society.

With warm regards,

Megan Cardillo
Board of Directors

*Julia -
Many thanks for
making this happen!
Hope to see you
on the 18th.*

Please retain this acknowledgement for tax purposes as the Society is a 501(c)(3) non-profit organization and no goods or services were issued in exchange for your donation.

June 26, 2023

Ledyard National Bank
Julia Gignoux
38 S Main Street
Hanover, NH 03755

Dear Julia,

For 20 years, the New London Hospital (NLH) Annual Golf Tournament has brought friends and supporters together to make memories while furthering the mission of delivering individualized, yet world-class, healthcare in our region. This important event directly finances the NLH Annual Fund and I would like to take the opportunity to personally thank you today for your generous support.

As a corporate sponsor of the 20th Annual Golf Tournament, you have chosen to provide NLH with resources otherwise unavailable to the hospital. Our providers and staff serve the needs of 15 communities in our region with tight budgets. Your assistance has helped to lighten that burden and effect positive change in the delivery of healthcare to your neighbors.

Please accept my sincere gratitude for your compassion and thoughtfulness. Your sponsorship will have positive ripple effects in the community.

In appreciation,



Katherine Bidlack
Development Program Coordinator

*Thank you
very much!
Kate*



Dismas Home

NEW HAMPSHIRE

March 9, 2023

66 Benning St suite 5
West Lebanon, NH 03784

Dear Friends at Ledyard

I want to once again thank you for your generous support for Dismas Home of New Hampshire. On behalf of the Board of Directors and Staff of Dismas Home of New Hampshire Inc, we express our deepest appreciation for your gift of \$1500.

2023 is an exciting year for Dismas Home as we look to expand our services by launching a capital campaign to raise funds to develop a second home. There is so much need among previously incarcerated women with substance use and mental health issues, that we are pleased to be in a position to expand and help more women reclaim their lives. And we wouldn't be here without your help and support.

Treating the underlying trauma that leads to addictions and, incarceration is such a big part of the success of our program that we are thrilled to have someone of Kathryn Smith's background and capabilities as a clinician, be part of our team. She fits nicely into our goal of providing the very best treatment for our residents, to help them successfully heal and return to the community and their families. Of course, as you might imagine, the cost of recruiting people like Kathryn and running the home get more and more expensive so we hope we can count on your continued support for our important mission.

A selfless act of love, such as the support you give, affects our residents profoundly and helps spur them on in their journey toward reuniting with their families and the community. THANK YOU! Your generosity is an inspiration to us all.

Please retain this receipt with your tax records.


Cheryll Andrews

Executive Director

cheryll.andrews@dismashomenh.org

Tax ID # 47-272 2572



June 23, 2023

Jeff Marks
Ledyard National Bank
38 Main Street, PO Box 799
Hanover, NH 03755

Dear Jeff:

I hope this finds you well! With Governor Sununu signing the State Budget into law earlier this week, I wanted to take a moment to thank you for your support of the New Hampshire Fiscal Policy Institute's State Budget Webinar Series. During this three-installment series, we took a methodical approach to provide nonpartisan analysis and critical insight into the budget proposals during the Governor, House, and Senate phases.

We offer this State Budget Webinar Series as a public good to inform the policy conversation around the State Budget and explain how public policy impacts all Granite Staters. NHFPI is grateful for your underwriting these events and allowing us to offer this Series at no cost to registrants. During our 2023 Series, we had 514 unique attendees, which included a bipartisan mix of 97 Legislators (nearly 23% of the NH Legislature), leading business and community leaders, members of the press, and residents who are interested in how the State Budget affects their everyday lives.

Thank you again for your help in providing policymakers, community leaders, journalists, and the general public with vital information about this biennium's State Budget.

With gratitude,

A handwritten signature in green ink that reads "Gene".

Gene Martin
Executive Director

A handwritten signature in green ink that reads "Jeff -".

Thank you for Ledyard's
Support!



January 24, 2023

Kathy Underwood
President and CEO
Ledyard National Bank
PO Box 790
Hanover, NH 03783

RE: 2023 NHBCA Arts Awards Sponsorship

Dear Kathy:

On behalf of the New Hampshire Business Committee for the Arts, thank you for your generous sponsorship of the 2023 NHBCA Arts Awards. This event exemplifies the innovation happening in our state and your contribution helps continue to advance NHBCA's mission to connect art and commerce to fuel New Hampshire's creative economy.

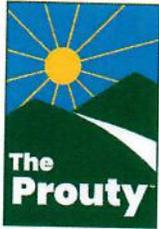
In accordance with I.R.S. regulation, the New Hampshire Business Committee for the Arts acknowledges the cash contribution of \$1,500 on 1/11/2023.

The NHBCA provided no goods or services in consideration, in whole or in part, for the contribution.

Sincerely,

Tricia
Tricia Soule
Executive Director

*were delighted to
have Ledyard's support.
Thank you!*



Go all in to end cancer.

Benefiting **Friends of Dartmouth Cancer Center**

One Medical Center Drive (HB 7070) | Lebanon, NH 03756
603-646-5500 | TheProuty.org

May 2023

Dear Prouty Corporate Partner,

Thank you so much for your support of the 42nd Annual Prouty. Thanks to your leadership as corporate partners, we have raised \$1.9M to date for The Prouty! It is an exciting time, and we are working hard to reach our goal of \$7M this year for cancer research and patient support services at Dartmouth Cancer Center.

Enclosed you will find Prouty posters and brochures that we hope you will display with pride at your organization to help us spread the word about The Prouty! If you would like more posters or brochures, please let us know, and we will be happy to provide additional materials.

On behalf of the Dartmouth Cancer Center, we are grateful for your continued support of the Prouty, our patients, and the communities we serve.

We look forward to celebrating together in July!

With sincere thanks,

Jaclynn Rodriguez
Executive Director
Friends of Dartmouth Cancer Center
Jaclynn.rodriquez@hitchcock.org
603-646-5287

Sarah Earnest
Development Officer
Dartmouth Cancer Center
Sarah.e.earnest@hitchcock.org
603-646-5700

Good Neighbor
Health Clinic



Red Logan
Dental Clinic

30 Years at the Heart of a Healthy Community

May 11, 2023

Julia Gignoux
Ledyard National Bank
38 Main Street P.O. Box 799
Hanover, NH 03755

Dear Julia,

Thank you for your kind support of our benefit concert, featuring Brooks Hubbard.

As a sponsor of this event, you and your company are critical to our long legacy of providing health care and dental care at no cost to those in need across the Upper Valley. Your donation not only gives critically needed care to those less fortunate, it literally changes the path of someone's life by creating new possibilities.

I'd like to share a recent comment from one of our patients:

"I'm so thankful for everything you have helped me with. I was in so much pain from my teeth and the infections. You are a blessing and I'm in no more pain! Red Logan was the only place that would help me and I'm forever grateful! To the whole Red Logan team, you are all amazing and compassionate for people like myself. Thank you."

Thank you for your support as we begin our 31st year of service to the greater Upper Valley; our programs and services will continue to evolve and innovate to meet the changing needs of those we serve. Thank you for making a difference!

With gratitude

Elizabeth R. Austin
Executive Director

Thank you so much for your
Donation!

Thank you for your sponsorship of \$500 received on May 4, 2023. Your sponsorship package included 4 tickets to the concert valued at \$25 each, totaling \$100. The amount of a contribution that is deductible for federal income tax purposes is limited to the amount contributed, reduced by the value of any goods or services provided by the organization.

*Good Neighbor Health Clinic is a 501(c)(3) non-profit organization,
Federal Tax ID: 03-0346949, and your gift is tax deductible to the extent allowed by law.
Please retain this receipt for your records.*



May 8, 2023

Julia Gignoux
Marketing Coordinator
Ledyard National Bank
38 S. Main Street
Hanover, NH 03755

Dear Julia,

Thank you for sponsoring the Concord Coalition to End Homelessness's SouperFest event at the Silver Level. Your support enables CCEH to operate our many programs and pursue permanent housing solutions for people experiencing homelessness in Concord.

We are so happy you are a part of our community of dedicated individuals and businesses who are committed to ending chronic homelessness in Concord.

Your sponsorship ensures our existing programs continue meeting some of the immediate needs of people struggling with homelessness in our area through our Resource Center and our Emergency Winter Shelter.

Thanks to you, we can continue to grow these lifesaving programs and develop more innovative housing solutions so everyone in the greater Concord area has a safe, decent, stable, and affordable place to live.

Your 2023 sponsorship payment of \$500.00 was received on May 8, 2023 with immense gratitude.

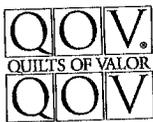
Together, and only together, we will end homelessness in Concord.

With our deepest thanks,

Kait Gallagher
Director of Development
kaitgallagher@concordhomeless.org
603-801-5102 (cell)

Thank you so much for
your continued sponsorship
support!

The Concord Coalition to End Homelessness is a 501(c)(3) charitable organization. Donations are tax deductible to the extent allowed by law. No goods or services were provided in exchange for your donation.



Quilts of Valor® Foundation
PO Box 191
Winterset, IA 50273

04/24/2023.

Jeff Marks Ledyard National Bank
66 Benning Street, Suite #5
W. Lebanon, NH 03784

Dear Jeff,

I would like to thank you for your gift of \$250.00 to the Quilts of Valor® Foundation.

Because of the support of generous donors like yourself, we have awarded over a quarter-million Quilts of Valor. Your donation enables our dedicated volunteers to continue our Mission to cover Service Members and Veterans touched by war with a comforting and healing Quilt of Valor.

We receive various forms of thank you notes. Notes such as this resonate deeply and are the reason we do what we do:

You need to understand what my Quilt of Valor means to me. Let me tell you some of my story. Before I received my Quilt of Valor, I had nightmares almost every night. I had to take medication, which I don't like to do. I received my Quilt of Valor and started sleeping with it. I no longer have nightmares and I no longer take medication to sleep. What you do matters.

~~ T.W. (Iraq/Afghanistan)

I hope you receive our outstanding newsletter Threads each month. Threads is a great way to keep up with what the QOVF community is doing to further the foundation's mission of comforting and recognizing those who serve. If you do not currently receive Threads, you can subscribe at www.qovf.org/newsletters. You'll read heartwarming stories, see things we have planned and find opportunities for involvement with the Foundation, whether you sew or not.

I cannot thank you enough for your generous donation. It is sincerely appreciated.

Lori Thompson

Lori Thompson, Executive Director
Quilts of Valor® Foundation

Quilts of Valor Foundation | PO Box 191 | Winterset, Iowa 50273 | www.QOVF.org.

Quilts of Valor® Foundation is a U.S. tax-exempt 501(c)(3) organization. Consistent with IRS guidelines, Quilts of Valor® Foundation affirms that no goods or services have been provided to you in return for your gift. Our Mission: to cover Service Members and Veterans touched by war with comforting and healing Quilts of Valor. The Quilts of Valor Foundation is a non-profit organization established and operated in accordance with section 501(c)(3) of the US Internal Revenue Code.

319 US Route 5 South
Norwich, Vermont 05055
T: 802.649.3268 F: 802.649.3270



Website: www.familyplacevt.org
Stay connected on Facebook, Instagram,
and Twitter: @familyplacevt

April 4, 2023

Federal Tax I.D. # 03-0305264

Julia Gignoux
Ledyard National Bank
38 South Main Street
Hanover, NH 03755

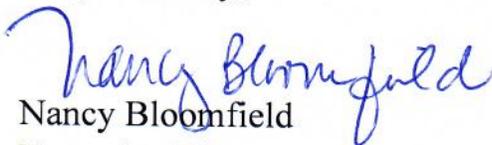
Dear Julia,

Thank you for partnering with The Family Place to support resilience – one family at a time – with the gift of \$400 from your Norwich financial center’s reopening promotion! This donation enables us to provide resources and opportunities, education and tailored supports for all young families in the Upper Valley, ensuring strong starts and foundations for healthy growth and development.

In recognition of this gift, you will be receiving our Impact Newsletter in the coming months, highlighting how your support is making a difference in our community. We welcome your questions and ideas as we work to respond and adapt to emerging needs.

Thank you for supporting hope and resilience – one family at a time.

Very sincerely,


Nancy Bloomfield
Executive Director

Thank you, Julia! It was wonderful reconnecting at the event, and your many efforts to support our work w/ children + their families are deeply appreciated!!

The Family Place is a 501(c)(3) organization. Your gift is tax deductible for income tax purposes to the extent permitted by law. In compliance with IRS guidelines, I confirm that no goods or services were provided to you in return for your donation.

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Hope all is well with the team.

The Vermont Center for Ecostudies
advances wildlife conservation
across the Americas through research,
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To stay up-to-date on VCE news, please subscribe

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VERMONT CENTER FOR ECOSTUDIES
PO BOX 420, NORWICH, VT 05055 | 802-649-1431

Photo © Kent McFarland

Dear Julia and friends at Ledyard
Bank

Thank you so much for support
on Future Ecologists Internships
this year! We're thrilled to welcome
them to the Upper Valley and to visit
in just over a month's time.

With much gratitude,
Laura Prothero

Thank you for your gift to the Vermont Center for Ecostudies!

Gift Information

Julia Gignoux
Ledyard National Bank
PO Box 799
Hanover, NH 03755

Date: May 2, 2023
Amount: \$400
Purpose: Future Ecologists Internships

You will be recognized in our 2023 Annual Report as Ledyard National Bank. If you prefer to be recognized differently, please contact Alyssa Fishman at afishman@vtecostudies.org.

PO BOX 420, NORWICH, VT 05055 | 802-649-1431 | VTECOSTUDIES.ORG

No goods or services were provided in exchange for this contribution. Gifts to the Vermont Center for Ecostudies (EIN 51-0639429), a 501(c)3 organization, are tax-deductible to the extent the law allows.

 **VERMONT CENTER
FOR
ECOSTUDIES**
Uniting People and Science for Conservation



32A Malletts Bay Ave
Winooski, VT 05404
802-655-8900
vtworksforwomen.org

Equity matters here.

February 6, 2023

Ledyard National Bank
66 Benning St Ste 5
West Lebanon, NH 03784-3407

Dear Ledyard National Bank,

On behalf of Vermont Works for Women, thank you for your generous sponsorship payment of \$500 for LUNAFEST 2023, received on February 1, 2023.

With your help, we are working to create an equitable Vermont where people of all identities and backgrounds have equal access to opportunities and to thrive economically - where they make confident, deliberate choices about life and work that reflect an expansive grasp of what's possible. From building work readiness skills and confidence, to helping them pursue new passions and career goals, we support women and youth at every stage of their career journeys. As one recent participant shared, "Thank you so very much for your guidance and assistance. It made a great difference to me to have someone to discuss ideas with and to provide perspective and feedback. It helped boost my confidence and provided me new skills. VT Works for Women is doing important work!"

We are honored to do this work, and we are grateful to our many partners and supporters – like you! – who make it all possible.

Warm regards,

Rhoni Basden
Executive Director
RBasden@vtworksforwomen.org

Thank you for
your support!
Rhoni

*Vermont Works for Women, Inc. is a 501(C)(3) organization.
No goods or services were or will be provided in return for this gift.*



May 22, 2023

Julia Gignoux
PO Box 799
Hanover, NH 03755-0799

Dear Julia,

Thank you so much for your recent donation of \$1,000.00 to West Central Behavioral Health in recognition of Mental Health Awareness month. Your contribution will be used to provide mental health counseling services solely to clients who are low to moderate income. West Central Behavioral Health provides \$600,000 worth of free care annually and 85% of patients fall into the low to moderate income category.

As has been highlighted in the news, access to timely and high quality mental health treatment is a local, regional, and national issue. West Central Behavioral Health provides personalized, compassionate, and evidence-based care to people living in our region. Whether we are answering a call from someone wanting to re-enroll in a supported work program, a new client seeking relief from addiction, or a parent searching for help for a child, West Central staff, including seven psychiatry residents and fellows, is here to help.

Your gift of support is important and makes it possible for us to offer often life-changing mental health care to vulnerable people in need. Thank you for being part of the solution.

Appreciatively,

Dana Michalovic
Director, Development and Community Relations

*Thank you for your ongoing
and generous support -
Dana*



Willing Hands

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Warehouse & Delivery
Coordinator

Gabe Zoerheide
Executive Director

April 12, 2023

Julia Gignoux
Ledyard National Bank
38 S Main St
Hanover, NH 03755-2015

Dear Julia,

On behalf of everyone at Willing Hands, I would like to express our deep appreciation for Ledyard National Bank's 3/30/23 donation of \$1,200. Thank you!

This support enables us to deliver fresh, healthy food to nearly 90 locations across the Upper Valley including food shelves, health centers, childcare centers, and more. This work is essential to the wellbeing of thousands of our neighbors, many of whom are relying on food shelves for the first time as high food prices strain their budgets. Our weekly, year-round deliveries provide a reliable source of nourishment, and we are committed to maintaining a high level of service to the community during this time of significant need.

This work is also essential to the wellbeing of our planet. By utilizing good food that would otherwise go to waste, our gleaning and food recovery programs prevent the emission of around 1 million pounds of CO2 annually.

Thank you for supporting our mission to end hunger and reduce food waste. We are so glad that you are a part of the Willing Hands community, and we look forward to staying in touch.

Sincerely,

Thank you!

Gabe Zoerheide
Executive Director
Willing Hands

Willing Hands is a 501(c)(3) organization. Your contribution is fully tax-deductible as permitted by law (non-profit tax ID: 20-2204811). We acknowledge that you have not received any goods or services for your gift.



PUBLIC DISCLOSURE

October 25, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Ledyard National Bank
Charter Number: 22210

320 Main Street
Norwich, VT 05055

Office of the Comptroller of the Currency

99 Summer Street
Suite 1400
Boston, MA 02110

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall Community Reinvestment Act (CRA) Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on Ledyard National Bank's (LNB or bank) record of performance in meeting the credit needs of the assessment areas (AA) through its lending activities during the evaluation period. The evaluation period for the Lending Test is from January 1, 2018 through December 31, 2020.
- Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its AAs.
- Overall, lending levels reflect reasonable responsiveness to AA credit needs.
- The bank was not subject to any CRA or Fair Lending-related complaints during the evaluation period.
- The Community Development (CD) Test rating is based on LNB's record of performance in meeting the credit needs of the AAs through its CD activities during the evaluation period. The evaluation period for the CD Test is from January 1, 2018 through December 31, 2020.
- Overall, the institution exhibits adequate responsiveness to the credit needs of its delineated AAs through its CD activities.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

Since the prior CRA evaluation, the LTD ratio averaged 74.9 percent. During this period, from January 1, 2018 to December 31, 2020, the LTD ratio ranged from a quarterly low of 61.4 percent to a quarterly high of 82 percent. LNB's average LTD ratio is below the average of peer institutions of similar size that operate in New Hampshire (NH) and/or Vermont (VT). Peer institutions ranged in asset sizes from \$202 million to \$1 million and had an average LTD ratio of 92.1 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

The bank originated and/or purchased 88.7 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. LNB did not submit affiliate lending for consideration during this evaluation.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	544	92.4	45	7.6	589	140,476	91.4	13,141	8.6	153,617
Small Business	284	82.6	60	17.4	344	94,518	67.6	45,258	32.4	139,776
Total	828	88.7	105	11.3	933	234,994	80.1	58,399	19.9	293,393

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

As of December 31, 2020, LNB was a \$683.4 million interstate national bank headquartered in Norwich, VT and a wholly owned subsidiary of Ledyard Financial Group, Inc. The bank offers traditional loan and deposit products through its nine full-service branches concentrated in the Upper Valley region of NH and VT. In addition to the main branch located in VT, the bank also maintains eight full-service NH branch locations across Hanover, Lebanon, West Lebanon, Lyme, New London, and Concord, NH. The Concord, NH branch opened during the evaluation period in October 2020. The bank did not close any branch locations during the evaluation period. Overall, operating hours at bank locations are reasonable as all branches offer either drive-up or lobby hours as early as 8:00am or 9:00am, respectively, and remain open until 5:00pm. Many locations also offer Saturday hours from 9:00am to noon. All branches also have automated teller machines available for 24-hour banking access.

LNB operates as both, a residential mortgage and commercial lender. As of December 31, 2020, one-to four-family residential mortgages and commercial loan products represented approximately 35.8 percent and 52 percent of gross, respectively. The bank also offers traditional home equity loans, lines of credit, and consumer loans as well as an array of deposit products, including but not limited to, checking accounts, savings accounts, money market accounts, and certificates of deposit. The bank's website, www.ledyardbank.com, provides a full listing of lending and deposit products.

As of December 31, 2020, LNB reported total assets, total deposits, and tier 1 capital of \$683.4 million, \$592.4 million, and \$54.3 million, respectively. The loan portfolio totaled approximately \$372.6 million or 54.5 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2020:

Loan Portfolio Summary by Loan Product December 31, 2020	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgages – Closed End	35.8
Other Real Estate (Commercial)	34.1
Commercial & Industrial	18.0
Multifamily	4.4
Consumer	3.6
Home Equity	2.5
Construction & Development	1.4
Total	100

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2020. Due to rounding, totals may not equal 100.0%

The bank has no financial or legal impediments in meeting the credit needs of its AAs. The bank was rated ‘Satisfactory’ using intermediate small bank procedures during the previous CRA performance evaluation dated November 26, 2018. The previous rating was derived from a ‘Satisfactory’ Lending Test rating and a ‘Satisfactory’ CD Test rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

LNB was evaluated using intermediate small bank evaluation procedures, which includes a Lending Test and a CD Test. The evaluation period for both tests covers the bank’s performance from January 1, 2018 through December 31, 2020. The Lending Test evaluates the bank’s record of meeting the credit needs of its AAs through primary lending activities, while the CD Test includes an assessment of CD loans, qualified investments, grants and donations, and CD services.

The bank is not subject to the reporting requirements of the Home Mortgage Disclosure Act (HMDA). Based on an analysis of bank-submitted loan origination data, home mortgage and small businesses loans accounted for the majority of lending activity occurring during the evaluation period and were identified as primary lending products for consideration. Prior to completing our analysis, examiners vetted and determined that bank-submitted data was accurate and reliable for drawing conclusions as to the institution’s lending performance according to the CRA. Examiners also verified the CD activity submitted by management.

Lending performance was assessed using the bank’s primary loan products which were determined based on lending activity during the evaluation period and included home mortgage and small business loans. The bank’s home mortgage lending performance was more heavily weighted when drawing overall conclusions as this product type accounted for the majority of lending that occurred during the evaluation period.

We compared the bank’s 2018-2020 lending performance to 2015 American Community Survey (ACS) and 2020 Dun and Bradstreet (D&B) data. 2020 Peer Mortgage and 2019 Peer Small Business data was used as supporting performance context, as applicable. 2020 Peer Small Business data was not readily available for consideration at the time of this evaluation. HMDA and CRA small business aggregate lending and market share percentages consider only lenders that submit HMDA and CRA data. Lenders that collect, but do not submit data, are not considered in the percentages; however, we compared the

bank's reported lending activity to aggregate data as part of the performance context and when conducting market share analysis. Peer 2020 deposit market share data is as of June 30, 2020 and based on information from the Federal Deposit Insurance Corporation (FDIC).

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full-scope and limited-scope AAs.

The CRA requires an institution to define the AA(s) in which it will be evaluated. LNB delineated two AAs as its primary market area, including an AA in NH and an AA in VT. For the purposes of this evaluation, we assessed the bank's CRA performance based on full-county AA delineations which consist of wholly-contiguous political subdivisions (counties), contain the entirety of the customer deposit base, and do not exclude any low- or moderate-income census tracts (CT).

The NH-based AA is composed of the NH counties of Grafton (#009), Merrimack (#013), and Sullivan (#019), while the VT-based AA is composed of the VT counties of Orange (#017) and Windsor (#027). All AA CTs are located within non-MSA (#99999) geographies.

Ratings

The bank's overall rating is a blend of the state ratings.

The bank's performance in the state of NH was more heavily weighted when drawing final conclusions as deposits and loans originating within the full-scope NH AA accounted for approximately 82.4 percent and 66.4 percent of total bank-wide deposits and loans, respectively, reported during the evaluation period. Deposits and loans originating within the full-scope VT AA represented 17.6 percent and 33.6 percent of overall deposit and lending activity, respectively, that occurred during the evaluation period. Additionally, 88.9 percent of the bank's branches were located within the full-scope NH AA compared to 11.1 percent located within the full-scope VT AA.

As previously discussed, LNB's primary lending products, based on origination activity during the evaluation period, were home mortgage loans and small business commercial loans. Amongst the two primary products, we assigned more consideration to LNB's home mortgage lending performance as home mortgage loans represented 65.7 percent by number and 59.8 percent by dollar volume of all primary product lending.

The state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of New Hampshire

CRA rating for the State of New Hampshire:	Satisfactory
The Lending Test is rated:	Satisfactory
The Community Development Test is rated:	Outstanding

The major factors that support this rating include:

- The bank exhibits poor geographic distribution of loans in the state after taking performance context, which includes material demographic and competitive factors that limited lending opportunities, into consideration.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes given the product lines offered by the bank.
- No CRA or Fair Lending-related complaints originating within NH were received by the bank or the agency during the evaluation period.
- The bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Description of Institution's Operations in New Hampshire

The state of NH represents LNB's primary area of operations. LNB's NH-based AA is comprised of a single rating area, the full-scope NH AA. Within the charts in this evaluation, the full-scope NH AA is referred to as FS NH AA. This rating area is composed of the entirety of Grafton, Merrimack, and Sullivan counties and borders the bank's VT-based AA to the west. The NH AA contains a total of 65 CTs, including 10 moderate-, 35 middle-, and 20 upper-income CTs. This rating area does not contain any low-income geographies as of the 2015 ACS Census update.

The bank operates in a competitive NH market area which includes many local commercial banks, savings banks, and credit unions. The FDIC Deposit Market Share Report, as of June 30, 2020, indicates that 42 institutions operate in the state of NH, with LNB ranking 21st with less than one percent of the deposit market share. Citizens Bank, National Association (NA); TD Bank, NA; and Bank of America, NA are ranked as the top three in deposit market share, holding over 55 percent of deposits. Local competitors include, but are not limited to, Bank of New Hampshire, Mascoma Bank, Northway Bank, and Franklin Savings Bank.

As part of the performance context when evaluating lending performance, we considered the disparity between the median income of families within the AA compared to the median cost of housing and the impact that this gap has on home ownership. In the AA, 6.1 percent of families are noted as being below the poverty level and 38.2 percent of households are low- or moderate-income. We noted 44.1 percent of households were classified as upper income during the scope of this evaluation. Consequently, high

home prices limit the availability of affordable housing for LMI groups as the housing market in the area is driven by upper-income pressures, emphasizing the area's community needs for affordable housing.

Additionally, as part of the CRA evaluation, examiners leveraged data obtained from three recent community contacts within the state of NH to gain a better understanding of the local economic conditions and CD needs. Community contacts cited affordable housing as a primary community credit need. Specifically, contacts indicated that the cost of land development within the state, particularly in the southern regions, serves as a significant barrier for investment by LMI populations as homes being constructed are trending higher end, which further exacerbates already elevated home prices. Contact data also indicated that the need for community services for LMI populations is present within the AA, particularly those targeted towards youth and elderly groups.

According to January 2021 Moody's Analytics Inc data, the state of NH's economy was operating in the recovery stage of the business cycle with positive forward-looking forecasts. Although current projections anticipate slowed economic growth due to the COVID-19 pandemic, a highly skilled workforce and low tax rate remains attractive for investment by financial businesses and tech firms and encourages positive migration trends. It is expected that manufacturing and financial services will be the first industries in NH to improve economically, while tourism will remain stagnant through the better part of 2021. Within the state, top employers include Dartmouth Hitchcock Medical Center, BAE Systems Electronic Solutions, Hannaford Bros Co, Fidelity Investments, and Liberty Mutual Insurance with total employees per employer greater than 5,000. Other top employers in NH included University System of New Hampshire, Elliot Hospital, Catholic Medical Center, J.Jill Distribution Center, Concord Hospital, and University of New Hampshire with total employees per employer greater than 2,750 but less than 5,000.

Table A – Demographic Information of the Assessment Area

Assessment Area: Ledyard_FS NH AA-2020

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	65	0.0	15.4	53.8	30.8	0.0
Population by Geography	279,738	0.0	14.7	53.4	31.9	0.0
Housing Units by Geography	137,585	0.0	15.2	57.6	27.1	0.0
Owner-Occupied Units by Geography	77,722	0.0	13.4	53.7	32.9	0.0
Occupied Rental Units by Geography	31,438	0.0	21.0	56.3	22.7	0.0
Vacant Units by Geography	28,425	0.0	14.0	69.8	16.2	0.0
Businesses by Geography	27,847	0.0	16.9	49.1	34.0	0.0
Farms by Geography	1,140	0.0	12.9	55.4	31.7	0.0
Family Distribution by Income Level	71,010	18.2	16.8	21.7	43.3	0.0
Household Distribution by Income Level	109,160	21.9	16.3	17.7	44.1	0.0
Median Family Income Non-MSAs - NH		\$71,699	Median Housing Value			\$219,077
			Median Gross Rent			\$925
			Families Below Poverty Level			6.1%

Source: 2015 ACS and 2020 D&B Data

Due to rounding, totals may not equal 100.0%

(*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in New Hampshire

We conducted a full-scope review of the NH AA and based the entirety of the state of NH rating on our assessment of the performance within this full-scope AA. As discussed previously, compared to the state of VT assessment, the state of NH accounts for 82.4 percent, 88.9 percent, and 66.4 percent of all bank-wide deposits, branches, and total lending, respectively. Furthermore, the full-scope NH AA accounts for 69.9 percent, 76.7 percent, and 75.4 percent of bank-wide CTs, AA population, and AA families, respectively.

The bank's lending performance for home mortgage loans was more heavily weighted than small business loans as 65.1 percent of total loans made within the AA were home mortgages compared to 34.9 percent for small business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW HAMPSHIRE

LENDING TEST

The bank's performance under the Lending Test in NH is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of NH is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of NH section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is poor after taking performance context into consideration. The AA does not include any low-income CTs. The percentage of home mortgage loans made in moderate-income CTs was significantly below both the percentage of owner-occupied (OO) units and aggregate lending data in the AA.

The assessment of performance in moderate-income CTs considered the limited number of OO housing units in moderate-income CTs and AA competition. Based on 2020 demographic data, only 10,415, or 13.4 percent of all OO housing units in the AA were in moderate-income CTs. LNB faced competition from other community banks, regional credit unions, and national mortgage lenders which limited lending opportunities within the AA. In 2020, LNB originated a single home mortgage loan within a moderate-income CT which represented less than one percent of the reported market share and would have ranked 80th among 130 other competing lenders. The top five home mortgage lenders in moderate-

income CTs, Quicken Loans LLC (12 percent); Mascoma Bank (6.7 percent); CMG Mortgage Inc (5.8 percent); Residential Mortgage Services (4.2 percent); and Citizens Bank, NA (4 percent), had a combined market share of 32.7 percent in the moderate-income CTs. All remaining lenders individually held less than four percent market share. Additionally, we noted that only 15.4 percent of the CTs in the AA were classified as moderate-income.

Small Loans to Businesses

Refer to Table Q in the state of NH section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is poor after taking performance context into consideration. The AA does not include any low-income CTs. The percentage of small business loans made in moderate-income CTs was well below both the percentage of businesses and aggregate lending data in the AA.

The assessment of performance in moderate-income CTs considered the limited number of businesses in moderate-income CTs and AA competition. Based on 2020 demographic data, only 4,706, or 16.9 percent of all AA businesses were in moderate-income CTs. LNB faced competition from larger community banking institutions and multinational financial corporations which limited lending opportunities within the AA. In 2019, LNB originated a single small business loan within a moderate-income CT which represented less than one percent of the reported market share and would have tied LNB with eight other institutions ranking 24th among 50 reporting lenders. The top five small business lenders in moderate-income CTs, American Express National Bank (18.9 percent); JPMorgan Chase Bank, NA (12.5 percent); Capital One Bank (USA), NA (8 percent); Synchrony Bank (7.3 percent); and Citibank, NA (6.8 percent), had a combined market share of 53.6 percent in the moderate-income CTs. All lenders outside of the top seven individually held less than four percent market share according to 2019 Peer Small Business data. Additionally, we noted that only 15.4 percent of the CTs in the AA were classified as moderate-income.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of NH section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is reasonable when taking performance context into consideration. The percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families and near the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was below both the percentage of moderate-income families and aggregate lending in the AA.

The assessment of performance considered the affordability of housing for LMI borrowers and competition amongst lenders in the AA. Based on the 2020 median family income (MFI) of \$71,699,

low-income families with maximum income of \$35,849 would find it challenging to qualify for a mortgage loan given the median housing value of \$219,077.

Table A 2020 data	Median Family Income*	Median Housing Value	Low- Income Annual Income	Low- Income Monthly Income	Mod- Income Annual Income	Mod- Income Monthly Income	Monthly Mortgage Payment**	Low- Income Payment***	Moderate- Income Payment***
FS NH AA-2020	\$71,699	\$219,077	\$35,849.50	\$2,987.46	\$57,359.20	\$4,779.93	\$1,176.05	\$896.24	\$1,433.98

*Weighted Average of Census MSA Median Family Income via 2020 Demographic Data and 2015 ACS US Census data

**Assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowner's insurance, real estate taxes, or any additional monthly expenses

***Payments calculated at one-third of monthly income

LNB faces significant competition from other large community banks and national mortgage lenders operating within the full-scope NH AA. In 2020, LNB originated four home mortgage loans to low-income borrowers which represented less than one percent of the reported market share and would have ranked 31st among 86 reporting lenders. The top five home mortgage lenders to low-income borrowers, Quicken Loans LLC (12 percent); Citizens Bank, NA (7.6 percent); Mascoma Bank (7.4 percent); CMG Mortgage Inc. (6.1 percent); and Residential Mortgage Services (5.3 percent), had a combined market share of 38.4. All lenders outside of the top five individually held less than four percent market share. During the same period, LNB originated 15 home mortgage loans to moderate-income borrowers which represented less than one percent of the reported market share and would have ranked 36th among 150 reporting lenders. The top six home mortgage lenders to moderate-income borrowers, Quicken Loans LLC (10.8 percent); CMG Mortgage Inc (8.4 percent); Mascoma Bank (6.8 percent); Residential Mortgage Services (5.8 percent); HarborOne Mortgage LLC (4.6 percent); and Citizens Bank, NA (4.4 percent), had a combined market share of 40.8 percent. All lenders outside of the top six individually held less than three percent market share.

Small Loans to Businesses

Refer to Table R in the state of NH section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is reasonable when taking performance context into consideration. The percentage of small loans to businesses with gross annual revenues of \$1 million or less was well below the percentage of those businesses and significantly exceeded aggregate lending in the AA.

The assessment of performance considered the significant competition within the full-scope NH AA. In 2019, LNB originated 31 loans to small businesses with revenues less than \$1 million which represented approximately 1.1 percent of the reported market share and would have ranked 15th among 78 reporting lenders. Top lenders in this space include Citibank, NA (17.2 percent); JPMorgan Chase Bank, NA (16 percent); and American Express National Bank (12.7 percent), which, when combined, accounted for approximately 45.9 percent of the market share.

Responses to Complaints

No CRA or Fair Lending-related complaints originating within NH were received by the bank or the agency during the evaluation period of January 1, 2018 through December 31, 2020.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of NH is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
FS NH AA	2	40.0	\$6,100	95.3
Greater Statewide Impact	3	60.0	\$300	4.7
Total	5	100.0	\$6,400	100.0

CD lending within the full-scope NH AA is reflective of excellent responsiveness. Within the full-scope AA, LNB made two qualified CD loans totaling approximately \$6.1 million, or approximately 13.6 percent of allocated tier 1 capital. We also considered the level of CD lending within the greater statewide region which included three qualified CD loans totaling \$300,000, or approximately 0.7 percent of the AA's allocated tier 1 capital.

The highlights of the bank's CD loans are as follows:

- A \$2.5 million CD-qualified loan to a local community organization based in the NH AA that provides affordable housing for low-income seniors. The purpose of the CD loan was to enable the community organization to construct additional affordable housing units for tenants.
- A \$100,000 CD-qualified loan that was annually renewed during the evaluation period to a state-based CD agency that provides affordable housing, community services, and economic development initiatives to LMI populations and regions within the bank's AA and state.

Additional consideration was given to the bank's participation in the Small Business Administration's (SBA) Paycheck Protection Program (PPP) in response to the COVID-19 pandemic during 2020. PPP loans helped revitalize or stabilize communities during the economic disruption brought on by the

pandemic through job preservation. Within the full-scope NH AA, LNB originated a total of 186 PPP loans totaling approximately \$26.3 million, or 58.8 percent of the AA's allocated tier 1 capital.

Number and Amount of Qualified Investments

CD qualified investments and donations made within the full-scope NH AA is reflective of excellent responsiveness. Combined qualified investment and donation activity during the evaluation period totaled \$2.4 million, or approximately 5.4 percent of allocated tier 1 capital as of December 31, 2020. Within the full-scope NH AA, the bank invested in a CRA-qualified Low-Income Housing Tax Credit fund that targets LMI borrowers within the AA for community investment. During the evaluation period, the bank's qualified investment activity totaled \$2.3 million, or approximately 5.2 percent of allocated tier 1 capital. Additionally, the bank made 103 qualified donations totaling \$71,454, or approximately 0.2 percent of allocated tier 1 capital, that met the definition for CD. These donations benefited community service and affordable housing organizations in the AA that provide direct assistance to LMI populations.

The highlights of the bank's CD donations include the following:

- A \$3,500 donation to a health organization operating in the community that provides health care and hospice services for LMI elderly.
- A \$1,000 donation to a local community group whose mission is to provide educational services for disabled persons in the AA, including those who are low- and/or moderate-income.
- A \$1,000 donation to a local community food organization that provides meals to LMI populations in the AA.

Extent to Which the Bank Provides Community Development Services

The bank provides an excellent level of CD services in the full-scope NH AA. During the evaluation period, 17 bank members provided approximately 1,169 hours of experience, leadership services, or community service to different CD-eligible organizations within the AA. The services met the regulatory definition of CD and included the provision of financial literacy training and technical assistance, often in leadership positions, for LMI populations and geographies within the AA.

The highlights of the bank's CD services are as follows:

- An employee served on a board providing technical service in a leadership position for a local community organization that provides targeted services, including food services, for LMI groups in the AA.
- An employee serves on the board of a community organization that operates in the Upper Valley NH region providing affordable housing for LMI families.

Five employees provided financial literacy training for LMI borrowers during the evaluation period as part of a classroom setting.

State Rating

State of Vermont

CRA rating for the State of Vermont: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits poor geographic distribution of loans in the state after taking performance context, which includes material demographic and competitive factors that limited lending opportunities, into consideration.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes given the product lines offered by the bank.
- No CRA or Fair Lending-related complaints originating within VT were received by the bank or the agency during the evaluation period.
- The bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Description of Institution's Operations in Vermont

The state of VT represents LNB's secondary area of operations. The bank's VT-based AA is comprised of a single rating area, the full-scope VT AA. Within the charts of this evaluation, the full-scope VT AA is referred to as FS VT AA. This rating area is composed of the entirety of Orange and Windsor Counties in VT and borders the bank's NH-based AA to the east. The VT AA contains a total of 28 CTs, including one moderate-, 22 middle-, and five upper-income CTs. We noted that this rating area does not contain any low-income geographies as of the 2015 ACS Census update.

The bank operates in a competitive VT market area that includes large regional banks and national home mortgage lenders. The FDIC Deposit Market Share Report, as of June 30, 2020, indicates that 23 institutions operate in the state of VT, with LNB ranking 19th with less than one percent of the deposit market share. People's United Bank, NA; TD Bank, NA; and Community Bank, NA are ranked as the top three in deposit market share, holding approximately 55.2 percent of deposits. Local competitors include, but are not limited to KeyBank, NA; Northfield Savings Bank; Citizens Bank, NA; Union Bank; and Community National Bank.

As part of the performance context when evaluating lending performance, we considered the disparity between the median income of families within the AA compared to the median cost of housing and the impact that this gap has on home ownership within the full-scope VT AA. In this AA, 7.3 percent of families are noted as being below the poverty level and 38.5 percent of households are low- or moderate-income. We noted that 43.3 percent of households were classified as upper income during the scope of this evaluation. Consequently, similarly to the homeownership pressures of the full-scope NH

AA, high home prices within the full-scope VT AA limit the availability of affordable housing units for LMI groups and highlights the need for affordable housing within the region.

Additionally, as part of the CRA evaluation, examiners leveraged data obtained from a recent community contact within the state of VT to gain a better understanding of the local economic conditions and CD needs. This community organization's mission is to create and provide affordable housing and community services to communities within VT. The contact prescribed that, due to a prolonged expensive housing market, affordable housing, particularly for LMI seniors, is an emerging need within the local market area. The contact discussed several opportunities and programs related to affordable housing and community service that banks within the community are able to participate in by partnering with locally-based organizations that work to connect financial institutions with LMI borrowers. The contact noted that local financial institutions are supportive in meeting the CD needs of the surrounding market area; however, continued support is needed to curtail rising credit needs.

According to January 2021 Moody's Analytics Inc data, the state of VT's economy was still recovering from the previous recession, but momentum had stalled during the latter part of 2020 due to a shrinking labor market and underperforming tourist economy. The economic recovery was also negatively impacted by the COVID-19 pandemic. The state of VT's economic recovery is anticipated to accelerate as populations become vaccinated; however, overall gains in the state are projected to lag both the greater New England region and the nation. Within the state, the top employers include The University of Vermont Medical Center and the University of Vermont with more than 5,500 and 3,700 employees, respectively. Other top employers include Vermont Wood Manufacturers Association, GlobalFoundries, Rutland Regional Medical Center, and Shaw's Supermarkets Inc with total employees per employer greater than 1,600 but less than 3,700.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Ledyard_FS VT AA-2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	0.0	3.6	78.6	17.9	0.0
Population by Geography	85,079	0.0	0.4	82.1	17.6	0.0
Housing Units by Geography	49,021	0.0	0.4	81.5	18.2	0.0
Owner-Occupied Units by Geography	26,840	0.0	0.3	81.4	18.3	0.0
Occupied Rental Units by Geography	9,815	0.0	0.7	82.2	17.0	0.0
Vacant Units by Geography	12,366	0.0	0.3	80.9	18.8	0.0
Businesses by Geography	8,277	0.0	0.6	77.8	21.6	0.0
Farms by Geography	594	0.0	0.2	84.2	15.7	0.0
Family Distribution by Income Level	23,171	18.0	16.9	22.6	42.5	0.0
Household Distribution by Income Level	36,655	22.7	15.8	18.2	43.3	0.0
Median Family Income Non-MSAs - VT		\$64,849	Median Housing Value			\$220,247
			Median Gross Rent			\$883
			Families Below Poverty Level			7.3%

Source: 2015 ACS and 2020 D&B Data
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Vermont

We conducted a full-scope review of the VT AA and based the entirety of the state of VT rating on our assessment of the performance within this full-scope AA. As discussed previously, compared to the state of NH assessment, the state of VT accounts for 17.6 percent, 11.1 percent, and 33.6 percent of all bank-wide deposits, branches, and total lending, respectively. Furthermore, the full-scope VT AA accounts for 30.1 percent, 23.3 percent, and 24.6 percent of bank-wide CTs, AA population, and AA families, respectively.

The bank's lending performance for home mortgage loans was more heavily weighted than small business loans as 66.9 percent of total loans made within the AA were home mortgages compared to 33.1 percent for small business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN VERMONT

LENDING TEST

The bank's performance under the Lending Test in VT is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of VT is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of VT section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is poor after taking performance context into consideration. The AA does not include any low-income CTs and the bank did not make any home mortgage loans within moderate-income AA geographies.

The assessment of performance in moderate-income CTs considered the limited number of OO housing units in moderate-income CTs and AA competition. Based on 2020 demographic data, only 8,052, or 0.3 percent of all OO housing units in the AA were in moderate-income CTs. LNB faced competition from other community banks, regional credit unions, and national mortgage lenders. In 2020, the full-scope VT AA reported that, among 170 lending institutions who made at least one home mortgage loan in the AA, only a total of three lenders made home mortgage loans within moderate-income CTs. Additionally, each lender only made one loan within moderate-income CTs, highlighting the limited opportunity for lending in this market area. Additionally, we noted that only 3.6 percent of the CTs in the AA were classified as moderate-income.

Small Loans to Businesses

Refer to Table Q in the state of VT section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is poor after taking performance context into consideration. The AA does not include any low-income CTs and the bank did not make any small business loans within moderate-income AA geographies.

The assessment of performance in moderate-income CTs considered the limited number of businesses in moderate-income CTs and AA competition. Based on 2020 demographic data, only 50, or 0.6 percent of all AA businesses were in moderate-income CTs. LNB faced competition from larger community banking institutions and multinational financial firms. In 2019, the full-scope VT AA reported that, among 59 lending institutions who made at least one small business loan in the AA, only a total of four lenders made loans to small businesses within moderate-income CTs, highlighting the limited opportunity for lending in this market area. Capital One Bank (USA) NA ranked first among these four lenders with two loans to small businesses within moderate-income CTs, accounting for 40 percent of the market. The remaining three lenders in this space each had one instance of small business lending. Additionally, we noted that only 3.6 percent of the CTs in the AA were classified as moderate-income.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of VT section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is reasonable when taking performance context into consideration. The percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families and near the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was near the percentage of moderate-income families and significantly exceeded aggregate lending in the AA.

The assessment of performance considered the affordability for LMI borrowers and competition amongst lenders in the AA. Based on the 2020 MFI of \$64,849, low-income families with maximum income of \$32,424 would find it challenging to qualify for a mortgage loan given the median housing value of \$220,247.

Table A 2020 data	Median Family Income*	Median Housing Value	Low- Income Annual Income	Low- Income Monthly Income	Mod- Income Annual Income	Mod- Income Monthly Income	Monthly Mortgage Payment**	Low- Income Payment***	Moderate- Income Payment***
FS VT AA-2020	\$64,849	\$220,247	\$32,424.50	\$2,702.04	\$51,879.20	\$4,323.27	\$1,182.33	\$810.61	\$1,296.98

*Weighted Average of Census MSA Median Family Income via 2020 Demographic Data and 2015 ACS US Census data

**Assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowner's insurance, real estate taxes, or any additional monthly expenses

***Payments calculated at one-third of monthly income

LNB faces significant competition from other large community banks and national mortgage lenders operating within the full-scope VT AA. In 2020, LNB originated three home mortgage loans to low-income borrowers which represented approximately 2.7 percent of the reported market share and would have ranked ninth among 38 reporting lenders. The top five home mortgage lenders to low-income borrowers, Mascoma Bank (18 percent); Quicken Loans LLC (12.6 percent); Bar Harbor Bank & Trust (9.9 percent); Citizens Bank, NA (6.3 percent); and Vermont State Employees Credit Union (5.4 percent), had a combined market share of 52.2 percent. All lenders outside of the top five individually held less than four percent market share. During the same period, LNB originated nine home mortgage loans to moderate-income borrowers which represented approximately 2.3 percent of the reported market share and would have ranked tenth among 58 reporting lenders. The top six home mortgage lenders to moderate-income borrowers, Mascoma Bank (18.8 percent); Quicken Loans LLC (14.1 percent); Bar Harbor Bank & Trust (5.7 percent); Vermont State Employees Credit Union (5.1 percent); Peoples United Bank, NA (4.9 percent); and Northfield Savings Bank (4.6 percent), had a combined market share of 53.2 percent. All lenders outside of the top six individually held less than four percent market share.

Small Loans to Businesses

Refer to Table R in the state of VT section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is reasonable when taking performance context into consideration. The percentage of small loans to businesses with gross annual revenues of \$1 million or less was well below the percentage of those businesses and significantly exceeded aggregate lending in the AA.

The assessment of performance considered the significant competition within the full-scope VT AA. In 2019 LNB originated 20 loans to small businesses with revenues less than \$1 million which represented approximately 2.3 percent of the reported market share and would have ranked 13th among 59 reporting lenders. Top lenders in this space include Citibank, NA (14.4 percent); Mascoma Bank (13.8 percent); JPMorgan Chase Bank, NA (13.2 percent); American Express National Bank (12.8 percent); and Capital One Bank (USA), NA (8.1 percent), which, when combined, accounted for approximately 62.3 percent of the market share.

Responses to Complaints

No CRA or Fair Lending-related complaints originating within VT were received by the bank or the agency during the evaluation period of January 1, 2018 through December 31, 2020.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of VT is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
FS VT AA	2	33.3	\$125	23.8
Greater Statewide Impact	4	66.7	\$400	76.2
Total	6	100.0	\$525	100.0

CD lending within the full-scope VT AA is reflective of adequate responsiveness. Within the full-scope AA, LNB made two qualified CD loans totaling \$125,000, or approximately 1.3 percent of allocated tier 1 capital. We also considered the level of CD lending within the greater statewide region which included four qualified CD loans totaling \$400,000, or approximately 4.2 percent of allocated tier 1 capital.

The highlights of the bank's CD loans are as follows:

- A \$100,000 CD-qualified loan that was made to a local community organization that provides community services, including job readiness training and education, childcare, and transportation services, for LMI populations located within the full-scope VT AA.
- A \$100,000 CD-qualified loan that was annually renewed during the evaluation period to a state-based CD agency that provides affordable housing, community services, and economic development initiatives to LMI groups within VT, including the bank's AA geographies.

Additional consideration was given to the bank's participation in the SBA's PPP in response to the COVID-19 pandemic during 2020. PPP loans helped revitalize or stabilize communities during the economic disruption brought on by the pandemic through job preservation. Within the full-scope VT AA, LNB originated a total of 93 PPP loans totaling approximately \$10.8 million, or 113 percent of the AA's allocated tier 1 capital.

Number and Amount of Qualified Investments

CD qualified investments and donations made within the full-scope VT AA is reflective of adequate responsiveness. Combined qualified investment and donation activity during the evaluation period totaled \$37,141, or approximately 0.4 percent of allocated tier 1 capital as of December 31, 2020. The bank did not make any qualified investments within the full-scope VT AA; however, during the evaluation period the bank made a total of 59 qualified donations totaling \$37,141 that met the definition for CD. These donations benefited community service and affordable housing organizations in the AA that provide direct assistance to LMI populations.

The highlights of the bank's CD donations include the following:

- A \$6,250 donation to a non-profit housing developer that specializes in the construction of affordable housing units for LMI populations in the AA.
- A \$1,500 donation to a local food pantry that provides food and housing services for LMI populations and geographies in VT.
- A \$500 donation to a local community organization that focuses on providing youth programming to LMI students based within the VT AA.

Extent to Which the Bank Provides Community Development Services

The bank provides an excellent level of CD services in the full-scope VT AA. During the evaluation period, seven bank members provided approximately 480 hours of experience, leadership services, or community service to different CD-eligible organizations within the AA. The services met the regulatory definition of CD and included the provision of financial literacy training and technical assistance, often in leadership positions, for LMI populations and geographies within the AA.

The highlights of the bank's CD services are as follows:

- An employee served on the board and provided technical assistance for a local community group that provides community services to LMI groups in the AA.
- An employee served on the board for a community organization that provides education services for LMI youth in the AA. The employee also provided technical assistance in the form of accounting and bookkeeping services.
- Throughout the evaluation period, one bank employee served on the board and provided technical assistance for a local organization that provides mentoring and education services for LMI students.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	Lending and Community Development Test – (01/01/2018 to 12/31/2020)	
Bank Products Reviewed:	Home Mortgage and Small Business Loans Community Development-Eligible Loans, Investments, and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of New Hampshire		
Full-Scope NH nonMSA AA	Full-Scope	<ul style="list-style-type: none"> • NH nonMSA (#99999) <ul style="list-style-type: none"> • Full Grafton (#009), Merrimack (#013), and Sullivan (#019) Counties
State of Vermont		
Full-Scope VT nonMSA AA	Full-Scope	<ul style="list-style-type: none"> • VT nonMSA (#99999) <ul style="list-style-type: none"> • Full Orange (#017) and Windsor (#027) Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS – Ledyard National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank State/ Rating
Ledyard National Bank	Satisfactory	Satisfactory	Satisfactory
State:			
State of New Hampshire	Satisfactory	Outstanding	Satisfactory
State of Vermont	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Ledyard_FS NH AA-2020	358	97,647	65.8	13,051	0.0	0.0	0.0	13.4	0.3	9.0	53.7	38.8	51.6	32.9	60.9	39.4	0.0	0.0	0.0
Ledyard_FS VT AA-2020	186	42,829	34.2	2,974	0.0	0.0	0.0	0.3	0.0	0.1	81.4	42.5	77.0	18.3	57.5	22.9	0.0	0.0	0.0
Total	544	140,476	100.0	16,025	0.0	0.0	0.0	10.0	0.2	7.3	60.8	40.1	56.3	29.1	59.7	36.4	0.0	0.0	0.0

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Ledyard_FS NH AA-2020	358	97,647	65.8	13,051	18.2	3.9	4.0	16.8	12.3	16.1	21.7	17.0	22.3	43.3	66.8	43.8	0.0	--	13.9
Ledyard_FS VT AA-2020	186	42,829	34.2	2,974	18.0	3.2	3.7	16.9	15.1	13.1	22.6	12.4	20.6	42.5	69.4	51.6	0.0	--	11.0
Total	544	140,476	100.0	16,025	18.2	3.7	4.0	16.8	13.2	15.6	21.9	15.4	21.9	43.1	67.6	45.2	0.0	--	13.3

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2018-20	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Ledyard_FS NH AA-2020	192	64,143	67.6	6,229	0.0	0.0	0.0	16.9	2.6	16.0	49.1	51.0	49.5	34.0	46.4	34.5	0.0	0.0	0.0	
Ledyard_FS VT AA-2020	92	30,375	32.4	1,693	0.0	0.0	0.0	0.6	0.0	0.3	77.8	63.0	77.5	21.6	37.0	22.2	0.0	0.0	0.0	
Total	284	94,518	100.0	7,922	0.0	0.0	0.0	13.2	1.8	12.7	55.7	54.9	55.5	31.2	43.3	31.8	0.0	0.0	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018-20	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Ledyard_FS NH AA-2020	192	64,143	67.6	6,229	85.0	52.1	45.1	4.8	47.9	10.2	0.0		
Ledyard_FS VT AA-2020	92	30,375	32.4	1,693	86.6	48.9	48.6	4.3	51.1	9.1	0.0		
Total	284	94,518	100.0	7,922	85.4	51.1	45.9	4.7	48.9	10.0	0.0		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Location	Address	MSA	State	County	Census Tract	Census Tract Income Level	Hours
NH Banking Locations							
Concord	74 South Main Street Concord, NH 03301	NA	33	013	0322.00	Moderate	Lobby is Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ITM open 24 hours
Hanover	38 S. Main Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Modified Lobby is Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon ATM open 24 hours
Hanover Drive-Up	50 Lebanon Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Drive-Up Hours Weekdays 9:00 am - 5:00 pm Saturday 9:00 am - Noon Drive-Up ITM open 24 hours
Lebanon	42 Old Etna Road Lebanon, NH 03766	NA	33	009	9617.01	Middle	Lobby and Drive-Up are Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ATM open 24 hours
Lyme	5 Main Street Lyme, NH 03768	NA	33	009	9609.00	Middle	Lobby is Open Weekdays 9:00 am - 5:00 pm ATM open 24 hours
New London	178 County Road New London, NH 03257	NA	33	013	0410.01	Upper	Lobby and Drive-Up are Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ATM open 24 hours
West Lebanon	67 Main Street West Lebanon, NH 03784	NA	33	009	9617.02	Middle	Lobby and Drive-Up are Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ATM open 24 hours
VT Banking Locations							
Norwich	320 Main Street Norwich, VT 05055	NA	50	027	9650.00	Upper	Lobby and Drive-Up are Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ITM open 24 hours

Private Banking Locations

Hanover	2 Maple Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Office Hours Weekdays 8:00 am - 4:30 pm
New London	178 County Road New London, NH 03257	NA	33	013	0410.01	Upper	Office Hours Weekdays 8:00 am - 4:30 pm

Financial Advisors Locations

Concord	1 Pillsbury Street, Suite 303 Concord, NH 03301	NA	33	013	0321.00	Middle	Office Hours Weekdays 8:00 am - 4:30 pm This is a limited service office which does not provide retail banking or lending services. The Ledyard Financial Advisors office provides personal financial advisory and wealth management services which are primarily for affluent clients with substantial investable assets.
Hanover	2 Maple Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Office Hours Weekdays 8:00 am - 4:30 pm The Private Banking Department is located at Maple Street and provides depository and lending services to higher net worth clients. Except for the ATM, there are no cash services available at the Maple Street office.
New London	178 County Road New London, NH 03257	NA	33	013	0410.01	Upper	Office Hours Weekdays 8:00 am - 4:30 pm

**Locations Opened or Closed
in the past 2 years**

There have been no locations opened or closed in the last two years.

Bank Products and Services

Personal Banking

Deposit Products	Loan Products	Services
Checking Accounts <ul style="list-style-type: none"> • Personal Checking • Big Green Checking • Gold Checking • Platinum Checking 	Credit Cards <ul style="list-style-type: none"> • Secured • Unsecured 	ATM Card Bill Pay CardValet (debit card protection) Debit Card eStatements eWallet
Savings <ul style="list-style-type: none"> • Statement Savings • Health Savings Account • Money Market 	Residential Mortgages <ul style="list-style-type: none"> • Purchase • Refinance • One-Step Construction • Jumbo • Land Loans • First Time Home Buyer Programs and Education • FHA • VA • USDA Rural Development 	<ul style="list-style-type: none"> • Apple Pay • Google Pay • Samsung Pay
CDs <ul style="list-style-type: none"> • Standard CDs • Roth IRA CDs • Traditional IRA CDs 	Home Equity Loan Home Equity Line of Credit Express Home Loans Equity Builder Program Renters Advantage Loans Manufactured Home Loan Consumer Loans <ul style="list-style-type: none"> • Personal Loans • Personal Lines of Credit • Collateral Loans • Auto Loans • Overdraft Protection 	GenGold including Ultimate ID Mobile Banking App Mobile Banking Online Banking UChoose Debit Card Rewards Zelle

Business Banking

Deposit Products

Checking Accounts

- Business Checking
- Small Business Checking

Savings Accounts

- Business Savings
- Business Money Market

Loan Products

Business Lending

- Commercial Mortgages
- Business Term Loans
- SBA Loans

Business Letters of Credit

- Business Credit Cards

Services

Cash Management Services

Credit Card Payment

Processing

Online Banking

Cash Flow Management

- IntraFi Network Deposits Account
 - Insured Cash Sweep
 - CDARs
- Remote Deposit Capture
- Line of Credit Sweep
- Zero Balance Account

Electronic Payment Solutions

- ACH Services
- Wire Services

Risk Management

- ACH Positive Pay
- Check Positive Pay

Lock Box Services

Wealth Management

Products

Insurance

- Permanent and Term Life Insurance
- Universal Life Insurance
- Fixed Annuities
- Variable Annuities
- Disability Income
- Business Insurance
- Key Persons

Investment

- Stocks
- Corporate & Municipal Bonds
- Mutual Funds
- Unit Investment Trust

Special Services

- Brokered CDs
- College Planning
- 529 Plans
- Coverdell Education Savings Accounts
- Retirement Planning
- Personal Insurance Planning
- Portfolio Reviews

Retirement Plans

- Traditional & Roth IRA Plans
- Simple IRA Plans
- SEP/IRA Plans
- 401K Plans
- Retirement Account Rollovers

Services

Investment Management

- Financial Planning
- Insurance
- Charitable Gifting
- Retirement Planning
- Executor/Trustee
- Distribution of Wealth
- Banking
- Tax Planning and Preparation
- Family Gifting
- Business Succession
- Titling of Assets
- Durable Power of Attorney
- Brokerage Services

Non-deposit investment products are not insured by the FDIC, are not deposits or other obligations of, or guaranteed by the Bank or any affiliate, and are subject to investment risk including the possible loss of principal amount invested.

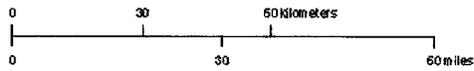
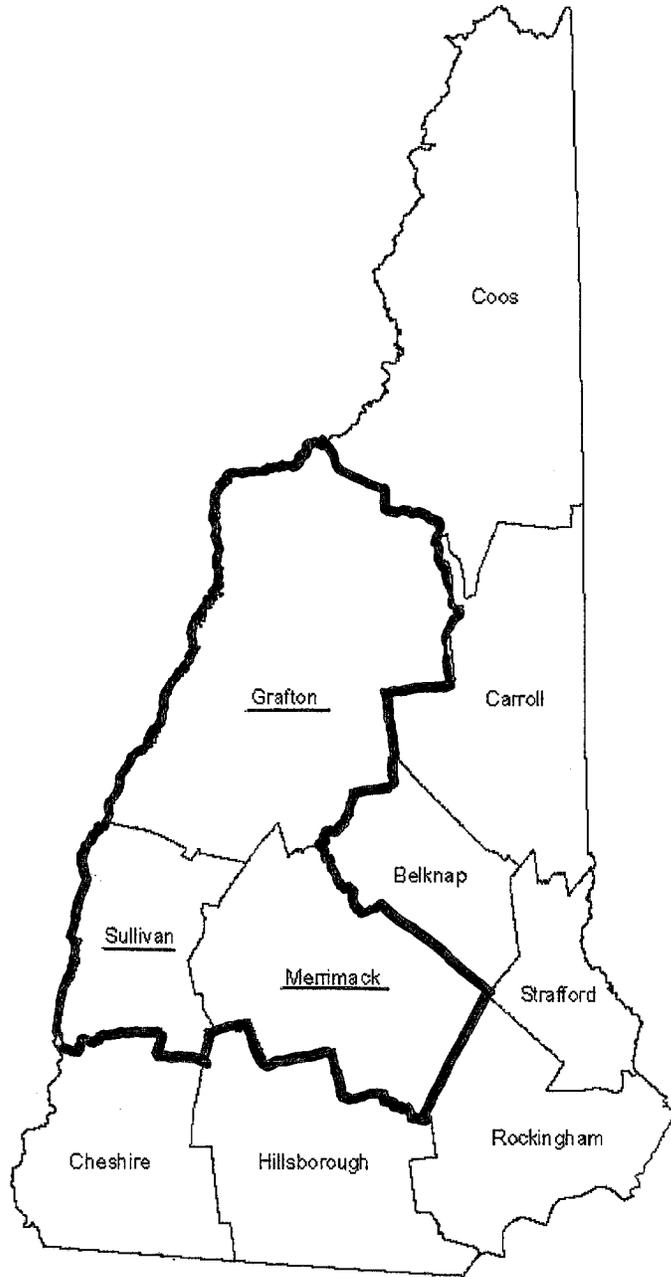


Schedule of Fees & Charges

Debit/ATM Card	Withdrawal Service Charge (Usage Non-Ledyard ATM)	\$1.00
Debit/ATM Card	Lost Card Replacement Fee per card	\$5.00
Debit/ATM Card	Expedited Shipping Fee per card	\$50.00
Debit/ATM Card	International Fees - <i>percent of transaction amount</i>	1%
Overdraft Charge	Paid Item	\$29.00
Overdraft Charge	Returned Item	\$29.00
<i>Overdraft Charge applies to overdrafts created by check, in-person withdrawal, ACH, bill payment, mobile transactions, other electronic means, or other payment methods, items may re-presented and result in additional fee. Daily limit \$116</i>		
Returned Item Charge	per returned item	\$10.00
Overdraft Protection Transfer Fee	per transfer	\$3.00
Telephone Transfers	per transfer	\$3.00
Interbank (external) Transfers	Outgoing (per transfer)	no charge
Wire Transfers	Incoming Domestic	\$5.00
Wire Transfers	Incoming Foreign	\$10.00
<i>(Intermediary banks may charge a wire processing fee as well)</i>		
Wire Transfers	Outgoing Domestic	\$20.00
Wire Transfers	Outgoing Foreign (USD)	\$75.00
Wire Transfers	Outgoing Foreign (Non-USD)	\$55.00
Cashier's Check	per item	\$5.00
Certified Check	per item	\$20.00
Temporary Checks	per sheet / 4 checks per sheet	\$2.00
Foreign Currency	per order	\$15.00
Foreign Draft	per item	\$25.00
Account Reconciliation		\$25.00
Bond/Coupon Collection		varies
Coin/Currency Exchange		5%, \$3.00 minimum
Domestic Collections	per request	\$20.00
Foreign (Int'l) Collections	per request	varies
Statement Print	per statement	\$5.00
Statement Copies	per statement	\$5.00
Stop Payment Order	per item	\$20.00
Check Printing Charge		varies
FAX service	per page	\$5.00
Night Deposit Bags (first bag free)		\$15.00
Research	per hour	\$25.00
Writs/Levies/Attachments	per request	\$50.00
<u>Safe Deposit Boxes</u>	<i>Contents of safe deposit boxes are not insured</i>	
	Box Size - Annual Rental Fee	
	3X5	\$45.00
	3X10	\$55.00
	5X5	\$65.00
	5X10	\$95.00
	10X10	\$145.00
Safe Deposit Box Key Replacement		\$50.00
Safe Deposit Box Drilling Fee (per box)		\$300.00

Assessment Areas

NEW HAMPSHIRE



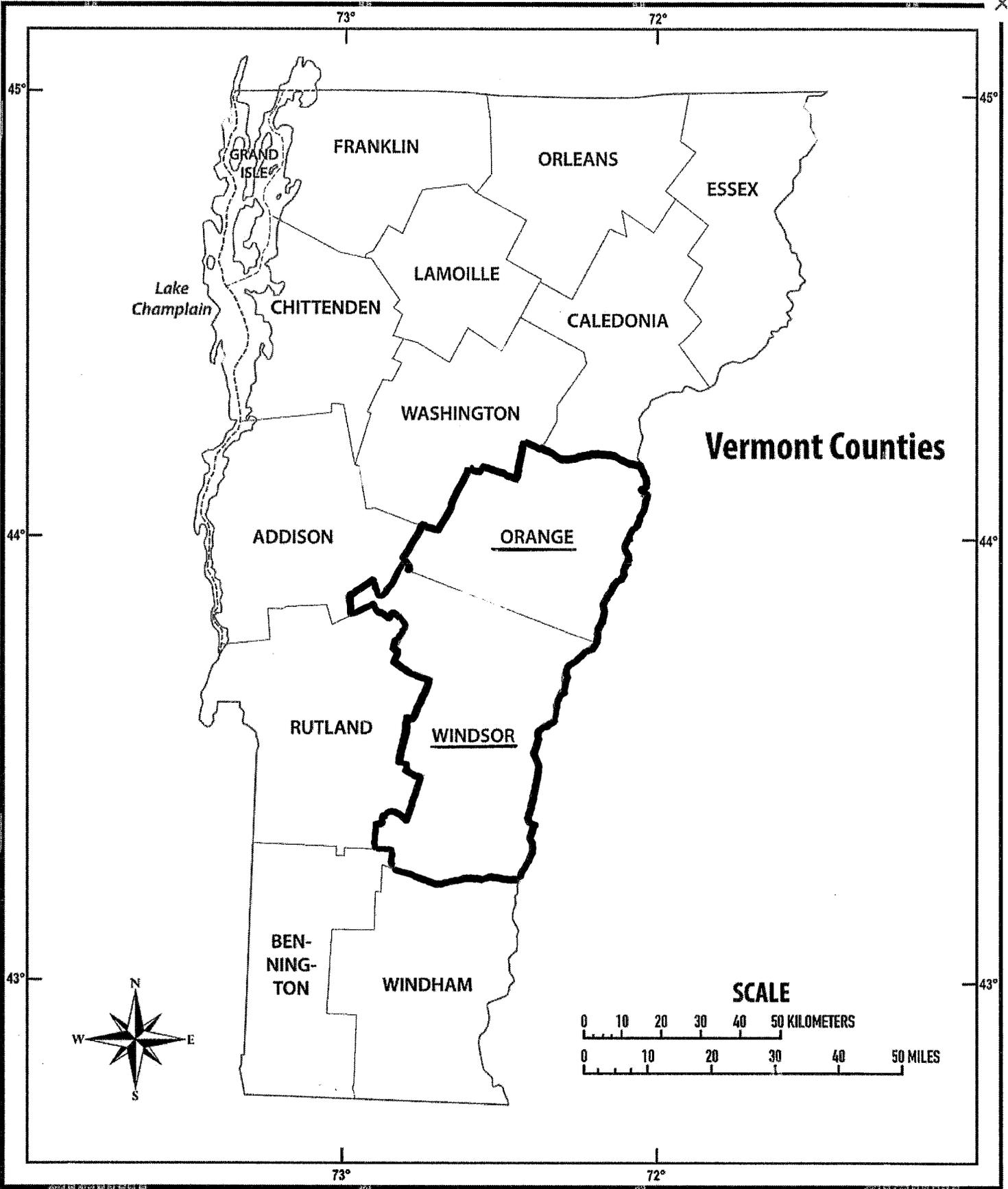
CRA Assessment Areas: NH

State	County	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD		Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units	% Below Poverty Line	Total Housing Units	Vacant Units	Renter Occupied Units
						Median Family Income	2022 Est. Tract Median Family Income										
33 - NH	9 - Grafton	9601.01	Moderate	No	54.44	\$94,500	\$51,446	2912	10.41	303	1008	1299	22.8	1533	105	420	
33 - NH	9 - Grafton	9601.02	Middle	No	97.35	\$94,500	\$91,996	3093	8.28	256	686	1565	16.21	1956	528	742	
33 - NH	9 - Grafton	9602	Middle	No	97.83	\$94,500	\$92,449	4214	7.88	332	1474	2697	6.7	2889	1062	353	
33 - NH	9 - Grafton	9603	Middle	No	83.89	\$94,500	\$79,276	4885	6.33	309	1612	2565	8.45	2641	693	336	
33 - NH	9 - Grafton	9604.01	Middle	No	97.53	\$94,500	\$92,166	2708	7.24	196	835	1826	2.82	1993	969	189	
33 - NH	9 - Grafton	9604.02	Moderate	No	67.87	\$94,500	\$64,137	2141	9.43	202	504	3983	4.73	4380	3727	149	
33 - NH	9 - Grafton	9605	Moderate	No	76.94	\$94,500	\$72,708	2633	7.48	197	819	1953	8.35	2143	1159	165	
33 - NH	9 - Grafton	9606	Middle	No	82.14	\$94,500	\$77,622	4585	6.13	281	1296	2241	5.63	2357	551	510	
33 - NH	9 - Grafton	9607	Middle	No	111.18	\$94,500	\$105,065	2851	6.1	174	1015	1667	8.7	1684	473	196	
33 - NH	9 - Grafton	9608.01	Upper	No	121.61	\$94,500	\$114,921	3343	8.91	298	1044	1924	6.03	1972	702	226	
33 - NH	9 - Grafton	9608.02	Middle	No	85.55	\$94,500	\$80,845	1591	7.42	118	466	923	9.96	971	425	80	
33 - NH	9 - Grafton	9609	Middle	No	116.2	\$94,500	\$109,809	3285	7.37	242	1184	2104	6.63	2115	814	117	
33 - NH	9 - Grafton	9610.01	Moderate	No	79.22	\$94,500	\$74,863	3338	13.81	461	451	744	11.5	926	79	396	
33 - NH	9 - Grafton	9610.02	Moderate	No	69.53	\$94,500	\$65,706	3344	11.99	401	881	1394	13.57	2103	575	647	
33 - NH	9 - Grafton	9611.01	Moderate	No	69.28	\$94,500	\$65,470	1938	7.33	142	469	1090	29.96	1383	453	461	
33 - NH	9 - Grafton	9611.02	Middle	No	115.71	\$94,500	\$109,346	2004	6.64	133	602	1467	8.9	1577	751	224	
33 - NH	9 - Grafton	9612.01	Middle	No	95.12	\$94,500	\$89,888	2939	8.44	248	778	1421	10.68	1553	520	255	
33 - NH	9 - Grafton	9612.02	Middle	No	109.12	\$94,500	\$103,118	1465	5.67	83	468	1699	11.09	1711	1073	170	
33 - NH	9 - Grafton	9613	Middle	No	86.15	\$94,500	\$81,412	3438	7.85	270	1238	1936	7.1	1936	579	119	
33 - NH	9 - Grafton	9614	Middle	No	105.44	\$94,500	\$99,641	3794	9.25	351	1237	1968	7.5	2082	545	300	
33 - NH	9 - Grafton	9615	Middle	No	111.04	\$94,500	\$104,933	4465	8.15	364	1634	2620	14.44	2787	651	502	
33 - NH	9 - Grafton	9616.01	Upper	No	203.28	\$94,500	\$192,100	2792	18.84	526	820	1128	1.26	1186	224	142	
33 - NH	9 - Grafton	9616.03	Upper	No	216.07	\$94,500	\$204,186	5896	20.9	1232	452	850	18.76	1356	154	750	
33 - NH	9 - Grafton	9616.04	Upper	No	247.7	\$94,500	\$234,077	3182	25.11	799	581	886	16.37	1173	309	283	
33 - NH	9 - Grafton	9617.01	Middle	No	100.68	\$94,500	\$95,143	4672	26.52	1239	860	1315	8	2529	374	1295	
33 - NH	9 - Grafton	9617.02	Middle	No	109.26	\$94,500	\$103,251	3596	19.27	693	690	886	12.11	1549	203	656	
33 - NH	9 - Grafton	9618.01	Middle	No	109.96	\$94,500	\$103,912	2102	12.51	263	668	779	8.08	914	133	113	
33 - NH	9 - Grafton	9618.02	Upper	No	129.35	\$94,500	\$122,236	3912	16.23	635	784	1478	10.94	1750	177	789	
33 - NH	13 - Merrimack	30.01	Middle	No	114.31	\$94,500	\$108,023	4350	10.46	455	1057	1195	6.34	1489	25	407	
33 - NH	13 - Merrimack	30.06	Middle	No	112.7	\$94,500	\$106,502	3907	12.72	497	1017	1097	5.04	1313	0	296	
33 - NH	13 - Merrimack	31	Middle	No	88.2	\$94,500	\$83,349	4707	9.26	436	1376	1546	8.62	1839	58	405	
33 - NH	13 - Merrimack	32.01	Middle	No	114.32	\$94,500	\$108,032	5064	8.91	451	1359	1809	4.67	2013	117	537	
33 - NH	13 - Merrimack	32.02	Upper	No	132.88	\$94,500	\$125,572	2143	9.19	197	653	839	2.26	839	39	147	
33 - NH	13 - Merrimack	300	Upper	No	157.38	\$94,500	\$148,724	3005	7.29	219	943	1045	1.91	1055	52	60	
33 - NH	13 - Merrimack	310.01	Upper	No	148.87	\$94,500	\$140,682	4249	8.12	345	1278	1382	2.52	1395	25	92	
33 - NH	13 - Merrimack	310.02	Upper	No	172.93	\$94,500	\$163,419	3980	7.64	304	1142	1230	1.48	1361	0	219	
33 - NH	13 - Merrimack	321	Middle	No	118.9	\$94,500	\$112,361	3766	10.17	383	1050	1364	1.35	1486	44	392	
33 - NH	13 - Merrimack	322	Moderate	No	65.77	\$94,500	\$62,153	2728	17.41	475	299	1041	19.98	1361	123	939	
33 - NH	13 - Merrimack	323	Middle	No	95.41	\$94,500	\$90,162	1763	10.83	191	252	661	13.79	1018	114	652	

33 - NH	13 - Merrimack	324	Middle	No	101.91	\$94,500	\$96,305	3237	13.1	424	805	1305	14.1	1851	95	951
33 - NH	13 - Merrimack	325	Upper	No	194.5	\$94,500	\$183,803	3802	11.05	420	939	1157	8.02	1527	230	358
33 - NH	13 - Merrimack	326	Middle	No	106.11	\$94,500	\$100,274	4917	14.36	706	640	1050	3.29	1106	128	338
33 - NH	13 - Merrimack	327.01	Middle	No	90.67	\$94,500	\$85,683	1548	9.17	142	453	635	4.38	650	109	88
33 - NH	13 - Merrimack	327.06	Middle	No	105.49	\$94,500	\$99,688	3889	13.96	543	932	1100	6.69	1548	40	576
33 - NH	13 - Merrimack	328	Upper	No	167.54	\$94,500	\$158,325	5182	10.92	566	1686	1836	3.52	2026	26	314
33 - NH	13 - Merrimack	329	Moderate	No	76.57	\$94,500	\$72,359	4345	35.1	1525	407	593	22.27	2213	13	1793
33 - NH	13 - Merrimack	330	Upper	No	121.64	\$94,500	\$114,950	2665	6.34	169	957	1060	2.46	1060	24	79
33 - NH	13 - Merrimack	340	Upper	No	127.16	\$94,500	\$120,166	4834	6.68	323	1487	1854	2.66	1903	182	234
33 - NH	13 - Merrimack	350	Middle	No	98.58	\$94,500	\$93,158	4075	10.5	428	1193	1665	14.11	1937	154	590
33 - NH	13 - Merrimack	360	Middle	No	89.77	\$94,500	\$84,833	5576	7.57	422	1938	2226	6.46	2257	78	241
33 - NH	13 - Merrimack	370	Upper	No	133.08	\$94,500	\$125,761	2389	8.58	205	889	1018	4.01	1018	86	43
33 - NH	13 - Merrimack	380	Middle	No	107.28	\$94,500	\$101,380	3998	7.03	281	1141	1399	3.06	1571	126	304
33 - NH	13 - Merrimack	385	Middle	No	105.49	\$94,500	\$99,688	4850	7.65	371	1494	2137	7.29	2367	340	533
33 - NH	13 - Merrimack	390	Upper	No	121.34	\$94,500	\$114,666	5914	6.95	411	1970	2359	7.14	2446	232	244
33 - NH	13 - Merrimack	400	Upper	No	133.08	\$94,500	\$125,761	6185	13.78	852	1285	1798	10.01	2024	196	543
33 - NH	13 - Merrimack	405.01	Middle	No	108.58	\$94,500	\$102,608	1662	5.35	89	571	874	1.13	879	241	67
33 - NH	13 - Merrimack	405.02	Upper	No	132.2	\$94,500	\$124,929	4150	6.34	263	1490	2616	1.17	2668	1062	116
33 - NH	13 - Merrimack	410.01	Upper	No	140.1	\$94,500	\$132,395	1813	7.23	131	772	1038	3.26	1205	306	127
33 - NH	13 - Merrimack	410.02	Upper	No	129.1	\$94,500	\$122,000	2587	8.47	219	564	1078	4.56	1139	437	138
33 - NH	13 - Merrimack	415	Middle	No	108.27	\$94,500	\$102,315	3674	7.32	269	1419	1907	5.4	1925	304	202
33 - NH	13 - Merrimack	425	Middle	No	109.08	\$94,500	\$103,081	3828	6.4	245	1462	1861	12.99	1891	262	167
33 - NH	13 - Merrimack	430.01	Middle	No	80.84	\$94,500	\$76,394	4242	10.75	456	1000	1595	8.87	2076	274	802
33 - NH	13 - Merrimack	430.02	Middle	No	82.55	\$94,500	\$78,010	4499	8.2	369	1574	2140	3.8	2365	227	564
33 - NH	13 - Merrimack	440	Middle	No	89.98	\$94,500	\$85,031	4872	8.78	428	1416	1662	7.37	1991	112	463
33 - NH	13 - Merrimack	441	Moderate	No	78.29	\$94,500	\$73,984	3694	18.98	701	1162	1384	7.19	1858	73	623
33 - NH	13 - Merrimack	442	Upper	No	125.03	\$94,500	\$118,153	6614	13.61	900	1799	2157	2.99	2448	67	582
33 - NH	13 - Merrimack	443	Middle	No	87.04	\$94,500	\$82,253	5105	14.59	745	1076	1231	6.27	2166	54	1036
33 - NH	19 - Sullivan	9751	Middle	No	116.09	\$94,500	\$109,705	4075	8.86	361	1649	2010	5.05	2033	226	158
33 - NH	19 - Sullivan	9752	Upper	No	137.98	\$94,500	\$130,391	5464	8.78	480	1641	2870	2.49	2910	1077	192
33 - NH	19 - Sullivan	9753	Middle	No	112.3	\$94,500	\$106,124	3342	8.53	285	961	2314	14.67	2506	1233	312
33 - NH	19 - Sullivan	9754.01	Moderate	No	76.06	\$94,500	\$71,877	3030	10.36	314	689	1232	8.13	1498	40	769
33 - NH	19 - Sullivan	9754.02	Middle	No	96.4	\$94,500	\$91,098	3269	7.1	232	943	1329	19.43	1393	245	205
33 - NH	19 - Sullivan	9755	Middle	No	93.29	\$94,500	\$88,159	3106	7.21	224	1027	2227	6.69	2242	1105	110
33 - NH	19 - Sullivan	9756	Middle	No	99.12	\$94,500	\$93,668	3022	7.64	231	995	1527	7.84	1529	466	68
33 - NH	19 - Sullivan	9757	Moderate	No	70.79	\$94,500	\$66,897	4806	8.16	392	1514	2156	12.8	2350	241	595
33 - NH	19 - Sullivan	9758	Moderate	No	70.16	\$94,500	\$66,301	4705	9.97	469	1363	1868	17.85	2118	168	587
33 - NH	19 - Sullivan	9759.01	Middle	No	80.43	\$94,500	\$76,006	4438	10.55	468	1053	1721	12.25	2175	229	893
33 - NH	19 - Sullivan	9759.02	Moderate	No	61.86	\$94,500	\$58,458	3806	12.72	484	736	1552	18.25	1962	405	821

Census Tracts by Income Level

Low	0
Moderate	13
Middle	44
Upper	21
Total	78



CRA Assessment Areas: VT

State	County	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD		Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units	% Below Poverty Line	Total Housing Units	Vacant Units	Renter Occupied Units
						2022 Est. Median Family Income	2022 Est. Median Family Income										
50 - VT	17 - Orange	9590	Middle	No	98.1	\$85,700	\$84,072	2293	8.02	184	704	1313	9.31	1369	444	221	
50 - VT	17 - Orange	9591.01	Moderate	No	79.92	\$85,700	\$68,491	2080	8.46	176	920	1184	5.32	1186	190	76	
50 - VT	17 - Orange	9591.02	Moderate	No	79.63	\$85,700	\$68,243	2654	8.7	231	975	1485	15.69	1488	341	172	
50 - VT	17 - Orange	9592	Upper	No	123.95	\$85,700	\$106,225	3515	7.03	247	1222	1428	7.69	1475	114	139	
50 - VT	17 - Orange	9593	Middle	No	94.25	\$85,700	\$80,772	2451	7.51	184	959	1433	12	1447	343	145	
50 - VT	17 - Orange	9594	Middle	No	95.45	\$85,700	\$81,801	4774	8.88	424	1295	2076	9.37	2269	264	710	
50 - VT	17 - Orange	9595	Middle	No	107.71	\$85,700	\$92,307	4336	8.23	357	1587	2512	11.9	2537	629	321	
50 - VT	17 - Orange	9596	Middle	No	108.49	\$85,700	\$92,976	2775	8.47	235	985	1305	6.59	1305	165	155	
50 - VT	17 - Orange	9597	Middle	No	91.49	\$85,700	\$78,407	1609	8.2	132	718	1147	5.36	1150	208	224	
50 - VT	17 - Orange	9598	Middle	No	108.9	\$85,700	\$93,327	2790	9.14	255	854	1248	11.76	1290	148	288	
50 - VT	17 - Orange	9999.99	Middle	No	98.66	\$85,700	\$84,552	29277	8.28	2425	10219	15131	9.71	15516	2846	2451	
50 - VT	27 - Windsor	9650	Upper	No	168.99	\$85,700	\$144,824	3612	11.63	420	975	1340	4.74	1374	70	329	
50 - VT	27 - Windsor	9651	Middle	No	117.99	\$85,700	\$101,117	2750	9.6	264	809	1295	9.87	1512	299	404	
50 - VT	27 - Windsor	9654	Middle	No	115.44	\$85,700	\$98,932	4186	8.86	371	1402	2574	6.82	2610	888	320	
50 - VT	27 - Windsor	9655.01	Middle	No	111.94	\$85,700	\$95,933	3677	8.92	328	1198	2059	6.17	2347	921	228	
50 - VT	27 - Windsor	9655.02	Middle	No	108.94	\$85,700	\$93,362	2724	12.74	347	877	1091	5.2	1441	133	431	
50 - VT	27 - Windsor	9656	Middle	No	98.37	\$85,700	\$84,303	4285	11.62	498	1138	1583	7.43	1969	158	673	
50 - VT	27 - Windsor	9657	Middle	No	108.43	\$85,700	\$92,925	3446	7.95	274	1320	1807	5.57	1820	252	248	
50 - VT	27 - Windsor	9658	Upper	No	149.53	\$85,700	\$128,147	3005	6.99	210	1031	1908	5.35	2005	680	294	
50 - VT	27 - Windsor	9659.01	Middle	No	91.82	\$85,700	\$78,690	1544	6.74	104	645	1522	6.9	1581	833	103	
50 - VT	27 - Windsor	9659.02	Middle	No	118.59	\$85,700	\$101,632	2031	6.94	141	618	1146	3.22	1228	525	85	
50 - VT	27 - Windsor	9660	Middle	No	83.71	\$85,700	\$71,739	3559	8.99	320	898	1464	4.66	1832	308	626	
50 - VT	27 - Windsor	9661	Middle	No	102.49	\$85,700	\$87,834	2842	7.53	214	953	1295	6.97	1295	292	50	
50 - VT	27 - Windsor	9662	Middle	No	93.92	\$85,700	\$80,489	1621	8.76	142	483	1035	10.41	1068	481	104	
50 - VT	27 - Windsor	9663	Moderate	No	75.9	\$85,700	\$65,046	2172	8.61	187	548	2376	17.03	3210	2371	291	
50 - VT	27 - Windsor	9665.01	Upper	No	135.96	\$85,700	\$116,518	3005	8.05	242	1206	1941	9.49	1975	554	215	
50 - VT	27 - Windsor	9665.02	Upper	No	122.93	\$85,700	\$105,351	1191	5.96	71	373	954	7.4	970	541	56	
50 - VT	27 - Windsor	9666	Moderate	No	75.83	\$85,700	\$64,986	5002	9.4	470	1542	2305	21.35	2736	486	708	
50 - VT	27 - Windsor	9667	Middle	No	93.6	\$85,700	\$80,215	4060	9.04	367	1421	1889	20.5	2092	115	556	
50 - VT	27 - Windsor	9668	Middle	No	83.17	\$85,700	\$71,277	3041	8.09	246	1192	1855	10.25	1951	480	279	

Census Tracts by Income Level

Low	0
Moderate	4
Middle	21
Upper	5
Total	30

Loan-to-Deposit Ratios

Quarter Ending	Ratio
March 2020	82.02
June 2020	77.97
September 2020	65.70
December 2020	61.44
March 2021	60.38
June 2021	56.66
September 2021	56.30
December 2021	52.30
March 2022	53.27
June 2022	60.37
September 2022	62.29
December 2022	62.90
March 2023	68.39
June 2023	65.36