



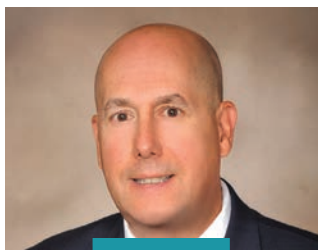
Year in Review

SUPPORTING OUR MEMBERS BY
FOSTERING A BANKING ENVIRONMENT
THAT STRENGTHENS OUR COMMUNITIES

2025/2026

Our Board

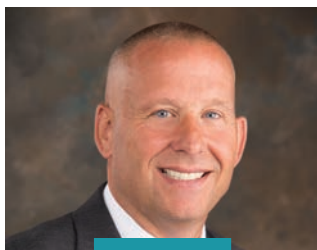
THE BOARD



James Brannen

Chair

President/CEO
FIRST SEACOAST BANK



Christopher Logan

Vice-Chair

President/CEO
BANK OF NEW HAMPSHIRE



G. Frank Teas

Treasurer

President/CEO
MILLYARD BANK



James Kisch

Secretary

President/CEO
PASSUMPSIC BANK

DIRECTORS

Steven Byrnes - SVP, Regional VP - Eastern NH - TD Bank

Lloyd Hamm, Jr. - President/CEO - River Run Bancorp, MHC

Linda Lorden - President - Merrimack County Savings Bank

Josephine Moran - President/CEO - Ledyard Bank

Tim Wade - EVP, Regional President - M&T Bank

Our Staff

STAFF

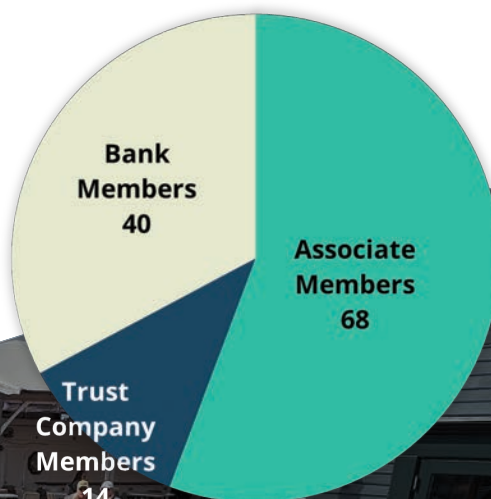
Kristy Merrill - President/CEO

Sandy Tracy - SVP/Chief Operating Officer

Ryan Hale - VP/Government Relations

Sue McKee - Marketing & Communications Manager

Betsy Beaulac - Office Manager/Project Assistant



Membership



NH BANKERS ASSOCIATION INSURANCE TRUST

The NH Bankers Association Insurance Trust offers any combination of medical (health), dental, vision and life products. As a self-insured medical plan, we now offer tiered rating. This allows you to benefit from your own experience and from scale, yet it also provides some insulation when bad claims inevitably hit.

Additionally, NH Bankers Services is able to serve as your broker of record for fully insured medical plans.

The Trust currently partners with The Richards Group serving as Consultant. Contact:

Ryan Cronan, REBC®, SHRM-CP
Account Executive, Total Rewards
rcronan@therichardsgrp.com

Cassie Westenfeld
Account Director, Total Rewards
cwestenfeld@therichardsgrp.com

Katie Wilder
Sr. Account Manager
kwilder@therichardsgrp.com

Chair

Mark Pitkin - President/CEO
Sugar River Bank

Executive Secretary

Kristy Merrill - President
NH Bankers Association

Insurance Producer

Sandy Tracy - SVP/COO
NH Bankers Association

Directors

Catherine Bardier - SVP, Chief People Officer - Ledyard Bank

Valarie DiLorenzo - Human Resource Officer
Bar Harbor Bank & Trust

Steffany Gallant - SHRM-CP, AVP/Human Resource Officer
Piscataqua Savings Bank

Amy Rankins - MS-HRM, PHR, SVP & Human Resource Officer
Franklin Savings Bank

*Thank you to outgoing board members: **Kevin Miller**, President & CEO, Profile Bank and **Kathy Maguire**, VP, People & Talent Management, Granite Edvance.*

COMMUNITY BANKERS ASSOCIATION OF NH

Community Bankers Association of NH (CBA-NH) represents community banks statewide and is a wholly owned subsidiary of the NH Bankers Association. Our mission is to support the growth and strength of community banks serving individuals and businesses that live and work in New Hampshire. CBA-NH is operated through a Board of directors who are elected each year at its Annual Meeting.

Chair

David Finnerty
President/CEO
Claremont Savings Bank

Secretary

Brian Bozak
President/CEO
Franklin Savings Bank

Directors

Josephine Moran - President/CEO - Ledyard Bank

Kristy Merrill - President/CEO - NH Bankers Association

Mark Pitkin - President/CEO - Sugar River Bank

Ben Wheeler - President/CEO - Piscataqua Savings Bank

*Thank you to **Gregg Tewksbury**, President & CEO, NH Mutual Bancorp, for his many years of board service.*

ECONOMIC STUDY: BANKS PLAY CRITICAL ROLE IN GRANITE STATE'S ECONOMY

NH Bankers hired local economist Brian Gottlob, principal of Polecon Research to conduct an economic analysis of New Hampshire's banking industry.

Unlike any other industry, banks are an economic multiplier. This information is used to help us tell the story of the impact of New Hampshire's banking industry and is foundational to our advocacy work - whether it's fighting against harmful proposals or pushing legislation forward to proactively improve our regulatory landscape.

Here are highlights from the study:

- **Loan to Deposit Ratios** – According to the FDIC*, banks in New Hampshire reinvest deposits into their communities at the highest levels in the nation;
- **Job Creation** - Banks in New Hampshire support over **17,260 jobs**, paying **\$1.02 billion** in wages and benefits;
- **Access to credit** - Banks in New Hampshire lent **\$40 billion** in 2024 (including **\$619 million** in small business lending and **\$2.15 billion** in mortgages);
 - Young people under the age of **35** applying for home mortgages saw **69%** approval rate by banks, compared to credit unions at **54%**, according to 2023 public data.
- **Tax Revenues & Community Support** - Banks in New Hampshire contribute **\$127 million** in 2024 state and local tax revenues and donate nearly **\$15 million** annually to charitable causes in 2025;
- **Leading the Nation in Access to Banking** - New Hampshire banks serve a high percentage of the population and is among the best in the nation for access to banking services, with only 1.1% of households being unbanked.



* <https://www.fdic.gov/section-109-host-state-loan-deposit-ratios.pdf>

Government

State advocacy by the numbers

RELATIONS

STATE TOP 5 PRIORITIES

1 SB 622, RELATIVE TO THE OFFENSE OF IDENTITY FRAUD.

Why this matters: SB 622, requested by NH Bankers, targets bank impersonation scams by adding “entity” to the identity fraud statute, extending protections beyond individuals to businesses and government. “Entity” is broadly defined to include corporations, LLCs, trusts, partnerships, associations, and all levels and subdivisions of government.

Position: Support

Status: As of this writing, waiting for Governor Ayotte to sign the bill.

2 HB 1207, RELATIVE TO CERTAIN LAWS APPLICABLE TO STATE CHARTERED BANKS, CREDIT UNIONS, TRUST COMPANIES, AND OTHER CONSUMER CREDIT ENTITIES SUBJECT TO THE AUTHORITY OF THE BANKING DEPARTMENT.

Why this matters: HB 1207, requested by the New Hampshire Banking Department, updates its statutes by changing exam compensation and increasing several fees. It replaces per diem examination charges for banks, credit unions, and trust companies with a uniform annual exam fee of \$23,000, and raises various notice and application fees, including increasing the new bank application fee from \$15,000 to \$30,000.

Position: Support

Status: As of this writing, waiting for Governor Ayotte to sign the bill.

3 SB 482, ESTABLISHING CONSUMER PROTECTIONS FOR DIGITAL ACCESS TRANSACTION KIOSKS.

Why this matters: As the title indicates, SB 482 establishes protections for customers using cryptocurrency ATMs to help stop fraud associated with these types of ATMs. It limits all customer transactions to \$2,000 and places a hold on new customer transactions for 48 hours and requires operators to refund customers up to 14 days after a fraudulent transaction has occurred.

Position: Support

Status: As of this writing, waiting for Governor Ayotte to sign the bill.

4 HB 359, PROHIBITING DENIAL OF BANKING AND INSURANCE SERVICES BASED ON ANY FACTOR THAT IS NOT QUANTITATIVE, IMPARTIAL AND, RISK-BASED AS MEASURED BY AN OBJECTIVE STANDARD.

Why this matters: HB 359, retained from the 2025 session, prohibits banks from denying services based on factors like political affiliation, gun ownership, religious beliefs, or involvement in fossil fuels, allowing denials only for customer-specific risk. Violations are deemed unfair or deceptive acts under the NH Consumer Protection Act, and the bill also applies to insurance companies.

Position: Strongly Opposed

Status: Interim Study

5 HB 427, RELATIVE TO AMENDING THE UNIFORM COMMERCIAL CODE (UCC).

Why this matters: HB 427 was retained from the 2025 legislative session. It deviates from UCC standards, complicating financial transactions and reducing competitiveness. Alters priority rules, leading to disputes and transaction delays. Redefines deposit accounts, creating confusion and operational burdens.

Position: Opposed

Status: Interim Study

**Bills sent to Interim Study go back to the committee, where the only recommendation that can be made is whether future legislation is needed.*

117

Bills Reviewed by
NH Bankers

9

Bills Actively Lobbied On

9

Bills Having a Direct or Potential
Impact on the Industry

Government

Federal legislative focus **RELATIONS**

Regulators and elected officials won't understand the positive impact our industry makes—or the challenges our customers face—unless we actively show up and share our story. Like banking, effective advocacy is ongoing and built on strong, trusted relationships."

*Kristy Merrill, President and CEO
NH Bankers*



The changes in the administration in the White House have brought about significant regulatory reforms, including a tone from federal regulators with a focus on material financial risk.

In that spirit, New Hampshire Bankers drafted a letter to Secretary Bessent of the U.S. Treasury signed by 164 banks from the northeast and throughout the country seeking overdue reforms to the Currency Transaction Report thresholds from \$10,000 to \$30,000 and increasing the Suspicious Activity Report thresholds from \$5,000 to \$10,000 (These reporting thresholds are also included in H.R.1799/S.3017). Additionally, we advocated for the following issues:

- Clarity Act (H.R. 3633) – Following a vote by the Senate Banking Committee to move this legislation forward, advocacy by the industry continues prior to a floor vote to thoughtfully reform the ability of interest, rewards, or yield to be provided by stablecoin affiliates and exchanges.
- SCAM Act (S. 3774/ H.R.7548) – Banks of all sizes invest significant resources to detect and stop fraud, but we need to prevent scams before they ever reach a bank. The SCAM Act simply asks social media companies to put consumers first by taking responsible steps to remove scammers from their platforms.
- Credit Union Oversight - As some credit unions stray from their original mission of serving individuals of modest means within a defined membership base, including expansions into broader commercial markets, convening an oversight hearing to evaluate whether the \$2.4 trillion credit union industry's preferential tax treatment remains justified.

Maintaining the New Hampshire banking industry's strong voice and steady influence in policy matters means ensuring a healthy BankPAC, in addition to our grassroots and lobbying work.

Thank you for your generosity and commitment for those who contributed to our Federal BankPAC in 2026. Your support helped us to sustain our voice on behalf of New Hampshire's banks and thousands of hard working employees.

2026 FEDERAL BANKPAC DONORS

Ross Bartlett.....Bank of New Hampshire
 Daniel BrownBank of New Hampshire
 Cheri CarusoBank of New Hampshire
 Susannah Chance.....Bank of New Hampshire
 Gregorgy GoddardBank of New Hampshire
 Benoit Lamontagne.....Bank of New Hampshire
 Christopher LoganBank of New Hampshire
 Michael Long.....Bank of New Hampshire
 Timothy Naro.....Bank of New Hampshire
 Dianne Peterson.....Bank of New Hampshire
 Gayle Price.....Bank of New Hampshire
 Charles RolecekBank of New Hampshire
 Michael Seymour.....Bank of New Hampshire
 Mark Boulanger.....First Seacoast Bank
 James Brannen.....First Seacoast Bank
 Timothy DarganFirst Seacoast Bank
 Erica Johnson.....First Seacoast Bank
 Paul NeeFirst Seacoast Bank
 Janet Sylvester.....First Seacoast Bank
 Sharon ZachariasFirst Seacoast Bank
 Brian BozakFranklin Savings Bank
 Dorcas Gordon.....Franklin Savings Bank
 Craig JacobsonFranklin Savings Bank
 Jon JonesFranklin Savings Bank
 Sue ParadisFranklin Savings Bank
 Jessica Price.....Franklin Savings Bank
 Amy Rankins.....Franklin Savings Bank
 Joseph Thornton.....Franklin Savings Bank

Josephine MoranLedyard National Bank
 Clayton Adams.....Mascoma Bank
 James Dirubbo.....Meredith Village Savings Bank
 Carmen LorentzMeredith Village Savings Bank
 Marcus Weeks.....Meredith Village Savings Bank
 Peter BloomfieldMerrimack County Savings Bank
 Jeffrey KippermanMerrimack County Savings Bank
 Brad KulaczMerrimack County Savings Bank
 Linda Lorden.....Merrimack County Savings Bank
 Sarah Mattson Dustin.....Merrimack County Savings Bank
 Christiana Thornton.....Merrimack County Savings Bank
 Gerald GartnerMillyard Bank
 Craig Jones.....Millyard Bank
 Lori Lambert.....Millyard Bank
 David Petropulos.....Millyard Bank
 G. Frank Teas.....Millyard Bank
 Ryan Hale.....New Hampshire Bankers Association
 Kristy Merrill.....New Hampshire Bankers Association
 Wendy ClarkNew Hampshire Mutual Bancorp
 Jonathan DowstNew Hampshire Mutual Bancorp
 Jason HicksNew Hampshire Mutual Bancorp
 Art Letendre.....New Hampshire Mutual Bancorp
 Gregg TewsburyNew Hampshire Mutual Bancorp
 Michael St. Onge.....NH Trust
 Christopher Brown.....Piscataqua Savings Bank
 Benjamin Wheeler.....Piscataqua Savings Bank
 Mark PitkinSugar River Bank

Presidentials Club **2025 STATE BANKPAC DONORS**

Thank you to our member banks for supporting our State BankPAC which is focused on state-level elected officials and helps strengthen our local relationships.

Mt Washington - \$5,001 - \$10,000

Bank of New Hampshire

Mt. Adams - \$2,501 - \$5,000

Rockland Trust (Enterprise Bank and Trust)

Mt. Jefferson - \$1,001 - \$2,500

Bar Harbor Bank & Trust
 (Woodsville Guaranty Savings Bank)
 Camden National Bank
 Franklin Savings Bank
 Ledyard National Bank
 Mascoma Bank
 Meredith Village Savings Bank
 Merrimack County Savings Bank
 Newburyport Bank

Norway Savings Bank
 Pentucket Bank
 Piscataqua Savings Bank
 Profile Bank
 Salem Co-Operative Bank
 Savings Bank of Walpole
 The Lowell Five Cent Savings Bank

Mt. Monroe - \$500 - \$1,000

Millyard Bank
 Sugar River Bank

BankPAC BREAKDOWN

State BankPAC

\$40,975 2025-2026 Total Contributions	50 # of Events with Elected Officials	32 # of Candidates or Legislators Supported
19 # Member Bank Donations	\$37,700 Total Support Provided to Elected Officials	

Federal BankPAC (as of 5/26/2026)

\$15,172 2026 Total Contributions	56 # of Individual Donations	13 # of Member Banks Supported
--	--	---

Celebration FINANCIAL LITERACY MONTH

16 # Banks Participated	50+ Social Highlights Featured	40+ Financial Literacy Tips	10+ Classes and Webinars
-----------------------------------	---	--	---------------------------------------

NH Bankers celebrated Financial Literacy Month in April by amplifying efforts done by 16 of our member banks dedicated themselves to promoting financial literacy throughout the month, generating at least 50 highlights across social media.

Here's a glimpse into some of the notable initiatives:

- Dedicated website sections aimed at enhancing financial literacy
- Insightful financial tips shared from bank employees
- Seminars and classes covering an array of topics such as financial literacy, retirement planning, fraud awareness, and mortgage lending
- Several featured American Bankers Association financial literacy tools including Teach Children to Save
- Fraud and scams education
- Financial plans and good savings habits

We extend our heartfelt appreciation to the many volunteers from our member banks who generously contributed their time and expertise to these vital initiatives. Thank you all for your unwavering commitment to promoting financial literacy.

Professional DEVELOPMENT

ABA CERTIFICATE RECIPIENTS

NH Bankers partners with the American Bankers Association (ABA) to offer their certificate programs. Purchase individually, or train all of your employees for one low price by purchasing the Banking Foundations License. It includes training for Tellers, Branch Managers, CSRs, Supervisors and the Universal Banker, at a much lower cost.

This year, we also facilitated another ABA Principles of Banking class, of which we had 8 students.



9

ABA Certificates Earned

First Seacoast Bank

Sharon Kennedy - Supervisor/Team Leader Certificate
Cathi Temple - Branch Manager Certificate

Franklin Savings Bank

Abigail Jewell - Customer Service Representative Certificate

Mascoma Bank

Lola Ramirez - Certificate in Fraud Prevention

Piscataqua Savings Bank

Lauren Zerola - Certificate in BSA and AML Compliance
Nathaniel McQueen - Residential Mortgage Lender Certificate

Profile Bank

Nicole Maurice - Residential Mortgage Lender Certificate
Kim Zannini - Certificate in Fraud Prevention

2 Bank Licenses (Bank of NH and Ledyard Bank)

Multiple Additional Certificates

8

Principles of Banking Graduates

Community Bank NA

Anne Brogan - Principles of Banking

Ledyard Bank

Mariah Williams - Principles of Banking

Mascoma Bank

Jacqueline Bennett - Principles of Banking
Susie Chamberlin - Principles of Banking

Norway Savings Bank

Ryan Dubois - Principles of Banking
Melissa Kraft - Principles of Banking

Passumpsic Bank

Kate Stallmann - Principles of Banking

River Run Bancorp, MHC

Charlie Palmisano - Principles of Banking

BY THE NUMBERS

30

Professional Development Events

1,158

of Attendees

284

Peer Group Members

2

Credit Analyst Development
Program Certificates

1

Commercial Lending Development
Program Certificate

LEADERSHIP FOUNDATIONS CERTIFICATE PROGRAM WITH UNH

Students unlock their potential as a future Banking leader with our Leadership Foundations Certificate. Designed to instruct foundational leadership skills and equip bankers to lead change, this program offers a comprehensive focus on how to think, act and communicate as a leader, along with key banking concepts put to the test through a bank simulation program.

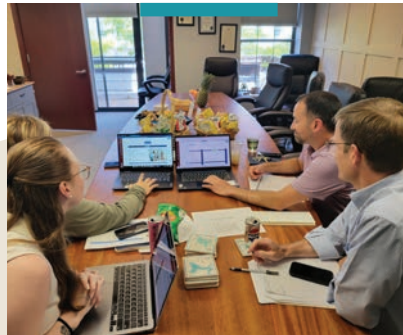
In collaboration with the University of New Hampshire's Peter T. Paul College of Business and Economics, NH Bankers marked the successful completion of the inaugural Leadership Foundations Program in 2025, a six-month initiative designed to cultivate the next generation of leaders in New Hampshire's banking industry.

We are proud to present our 2025 Leadership Foundations Class Participants:

- Lisa Bierweiler-Franks, Savings Bank of Walpole
- Kate Callinan, Ledyard National Bank

- Kristel Davis, Mascoma Bank
- Krystal Follansbee, Bank of New Hampshire
- Caleb Haley, Bar Harbor Bank & Trust
- Ivana Maxwell, Merrimack County Savings Bank
- Michael Milano, River Run Bancorp, MHC
- Allen O'Brien, River Run Bancorp, MHC
- Becky Reposa, Meredith Village Savings Bank
- Anthony Reynolds, Bar Harbor Bank & Trust
- Kathryn Settupane, New Hampshire Mutual Bancorp
- Xondra Smith, Bar Harbor Bank & Trust
- Steven Sprague, First Seacoast Bank

Special thanks to David Sidon, The Banque; Peter Strudz, EVP/Chief Financial Officer, Ledyard Bank; Jason Hicks, EVP/Chief Financial & Risk Officer, NH Mutual Bancorp; Richard Lyon, EVP/Chief Financial Officer, Passumpsic Bank; Jessica Price, SVP & CFO, Franklin Savings Bank; and Thomas Wiggins, CFO, Millyard Bank for their invaluable participation!



2025 #NHBANKSGIVEBACK

29	441	262	1,265	5,530	\$578,836
# Participating Banks	# Organizations Helped	# Volunteer Events	# Volunteers	# Hours Volunteered	Total Monetary Donations

In October of 2025, 29 member banks participated in #NHBanksGiveBack, a volunteer celebration during the month by the New Hampshire banking industry to celebrate the impact banks in New Hampshire have in their communities.

Thank you to our participating members:

Bangor Savings Bank
 Bank of America
 Bank of New Hampshire
 Bar Harbor Bank and Trust
 Camden National Bank
 Citizens
 Claremont Savings Bank
 First Seacoast Bank
 Franklin Savings Bank
 Kennebunk Savings Bank

Ledyard Bank
 Lowell Five Bank
 Mascoma Bank
 Meredith Village Savings Bank (MVSBS)
 Merrimack County Savings Bank
 Millyard Bank
 NBT Bank
 Newburyport Bank
 Partners Bank

Passumpsic Bank
 Pentucket Bank
 Piscataqua Savings Bank
 Primary Bank
 Profile Bank
 Rockland Trust
 Salem Co-operative Bank
 Savings Bank of Walpole
 Sugar River Bank
 Walden Mutual



2025

BANKER OF THE YEAR

TIM WADE

Regional President for New Hampshire, M&T Bank



“Tim is a constant presence in the community, and so many nonprofits have been impacted by his service and help, either directly or indirectly. We are delighted that he is recognized and congratulate Tim.”

*Kristy Merrill, President and CEO
NH Bankers*

Tim Wade brings 35 years of experience in commercial banking, distinguished by a career that combines strategic leadership with a deep personal commitment to client and community success.

Highlights of Tim Wade’s Career and Service:

- Treasurer and Board Member of Easter Seals NH/VT
- Board Member - CATCH Neighborhood Housing
- Board Member - American Heart Association of New Hampshire
- Board Member – New Hampshire Bankers Association
- Actively supports Manchester Chamber of Commerce
- Actively supports Boys & Girls Club of Manchester
- Secured a \$1.5 million grant from M&T Charitable Foundation to support the construction of the Mark Stebbins Community Center in West Manchester
- Named one of the state’s most influential business leaders - NH200 list New Hampshire Business Review 2025

Past involvement includes:

- Board Member – Boys & Girls Club of Boston
- Board Member – Massachusetts Business Roundtable
- Board Member – MVP Healthcare
- Board Member – Ellis Hospital Foundation
- Board Member – American Red Cross
- Board Member – Schenectady Day Nursery
- Board Member – Union College Foundation
- Received the Samuel I. Bateman Award for his sustained service and impact





MAKING CONNECTIONS, PROVIDING SOLUTIONS

NH Bankers ASSOCIATION

Our Preferred and Referral Partners Offer Solutions for Your Bank's Needs

We work hard to find the highest quality products, services and solutions the industry has to offer to help our members become more efficient and effective. We select only those companies we believe will benefit you.

Consider using a Preferred or Referral Partner for appropriate opportunities, which will further support NH Bankers Association.

<p>COMPLIANCE</p>  <p>COMPLIANCE ALLIANCE</p> <p>Not just a compliance solution, Compliance Alliance is a regulatory bank compliance advisory that works in partnership with your institution.</p>	<p>COMPLIANCE</p>  <p>Since their inception in 2000, we have helped banks across the country earn guaranteed CRA credit for ensuring safe senior living environments through our turnkey crime prevention program, Senior Crimestoppers.</p>	<p>CHECK PRINTING CONSULTANTS</p>  <p>Check Printing Contract Consulting (CPCC) negotiates check printing agreements on behalf of community banks. Its principal had a 32-year track record as a top sales performer for one of the country's largest check printers.</p>	<p>CORE PROVIDER NEGOTIATIONS</p>  <p>Since 1994, ICI has been a leading bank advisor nationwide. ICI is a consulting firm that supports financial institutions by providing core processing assessments, vendor evaluations, contract negotiation and conversion services.</p>
<p>DIGITAL MARKETING SOLUTIONS</p>  <p>ARP is a digital marketing company that works with state and national associations to provide advertising opportunities allowing industry companies to reach association members and industry professionals.</p>	<p>EDUCATION</p>  <p>BankDirector reaches the leaders of the institutions that comprise America's banking industry. Since 1991, Bank Director has provided board-level research, peer insights and in-depth executive and board services.</p>	<p>EDUCATION</p>  <p>The Paul W. Barret, Jr. School of Banking is a non-profit independent school created by and governed by a Board of Regents, whose members are executives from banks and other firms involved with the financial services industry.</p>	<p>FINANCIAL SERVICES</p>  <p>ICBA Payments is the wholly owned payment services subsidiary of the Independent Community Bankers of America® (ICBA) and has been managing payments solutions for the nation's community banks since 1985.</p>
<p>FRAUD/SECURITY</p>  <p>Through its Identity Trust Management, FiVerity offers innovative technology that empowers community banks to enhance security, reduce fraud, and streamline compliance processes.</p>	<p>HUMAN RESOURCES</p>  <p>BankTalentHQ is the premier talent management site for financial industry careers, brought to you by an alliance of state banking associations working together.</p>	<p>INSURANCE</p>  <p>ABA Insurance Services, a Member of Great American Insurance Group, provides D&O, bond and cyber insurance to financial institutions, including trust companies and banks in organization, through our Preferred Partner Program.</p>	<p>INVESTMENT</p>  <p>ICBA Securities provides a full suite of investment products and services for community banks through its exclusively endorsed broker, The Baker Group.</p>
<p>OFFICE PRODUCTS & PROMO PRINT</p>  <p>W.B. Mason is a rapidly growing supplier in Northern New England of office products, print and promotional products, coffee and promotional supplies.</p>	<p>REVENUE GENERATING SOLUTIONS</p>  <p>As recurring revenue experts with retail banking backgrounds, StrategyCorps brings the subscription revenue model (think Amazon, Netflix and Spotify) to retail checking.</p>	<p>STRATEGIC SOLUTIONS</p>  <p>SRM provides advisory services across payments, artificial intelligence, organization design, and more. The also offer a proprietary account growth tool, SRM Account Boost, for banks to complement their existing acquisition and retention efforts.</p>	<p>To learn more, scan the QR code or contact Sandy Tracy at stacy@nhbankers.com or 603-224-5373.</p>  <p>www.nhbankers.com</p>

Sponsors

2025

Thank you to our member sponsors this past year.
We thank you for your support!

ACBB	Griffin Financial Group
AccuBranch	ICI Consulting, Inc.
Aflac	Independent Community Bankers of America
Agri-Access	IntraFi
American Bankers Association	Jordan Park Trust Company
Anthem	Ledyard National Bank
Baker Newman Noyes	Luse Gorman, PC
Bangor Savings Bank	M&M Consulting, LLC
Bank of New Hampshire	M&T Bank
BerryDunn	NH Business Finance Authority
BHG - Bankers Healthcare Group	NH Trust Council
Career Management Associates (CMA)	Northeast Delta Dental
ChaseCompGroup, LLC	Passumpsic Bank
Cobblestone Management, LLC	Performance Trust Capital Partners
COCC	PTMA Funding (Division of PMA Financial Network)
Crowe LLP	The Bernstein Shur Group
Federal Home Loan Bank of Boston	The Long Group
Fiverity	The NBS Group, LLC
Franklin Savings Bank	The Richards Group
Gallagher, Callahan & Gartrell, PC	Wolf & Company PC
Goodwin Procter LLP	
Granite Edvance	

NH Bankers ASSOCIATION

nhbankers.com

2025/2026



Address: **2 Eagle Square, Concord, NH**
Phone: **603-224-5373**
E-mail: **info@nhbankers.com**