



CRA Public File



Table of Contents

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 that specifically relate to the Bank's performance in helping to meet community credit needs
- 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 Facility-Based Assessment Area
- 7) Loan-to-Deposit Ratios
- 8) HMDA Notice



Written Comments Received from the Public

The Bank has not received any comments relating to the Bank's performance in helping to meet community credit needs in 2024 through 2026 (year-to-date).



VISIONS

FOR CREATIVE HOUSING SOLUTIONS, INC.
8 Sunrise Farm Lane, Enfield, NH 03748

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8 Sunrise Farm Lane
Enfield, NH 03748
603-632-7707
www.visionsnh.org

January 19, 2024

Julia Gignoux
Ledyard National Bank
66 Benning Street Suite 5
West Lebanon, NH 03260

Dear Julia,

Thank you for your commitment to providing permanent and supported housing in the Upper Valley! By redirecting your tax dollars to Visions for Creative Housing Solutions' third site in Hanover, **you are making a real difference** for adults with disabilities and their families. Visions was awarded \$400,000 from the *Community Development Finance Authority (CDFA)* to help finance our third site and we are excited to report that because of **YOUR** support all of these tax credits have been purchased!

Five years ago, Visions served just ten residents. By mid-2024, we will be serving 34 individuals—more than tripling our size in response to overwhelming community need!

"I am ready to take the next step in my life and live on my own. I want to be more independent. I will be able to walk to work, around town and to the bus stops. I will be able to walk from work to Visions. I look forward to moving because all my friends can come over to visit! I am excited!" says Sarah, pictured above.

Your support is making a profound difference in the lives of everyone who will move into Visions Hanover. On behalf of our entire team—staff, board and the Hanover capital campaign committee—**THANK YOU!** Please reach out if you are interested in learning more about our mission, visiting our homes, or signing up to volunteer.

With sincere thanks and very best wishes,

Sylvia Kluge Dow
Executive Director
grants@visionsnh.org

Thank you so much for supporting this wonderful project. 😊

Thank you for purchasing \$10,000 of CDFA tax credits to support Visions.

Please "follow" us on Facebook & Instagram where we will be highlighting and thanking the businesses who supported us by purchasing these tax credits.





HOWE LIBRARY
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Library Director

Peggy Bellerive
Development Coordinator

13 South Street
Hanover, NH 03755

howetogive@thehowe.org
603-640-3260

www.thehowe.org

January 29, 2024

Lee Nangeroni
Ledyard National Bank
38 South Main Street
Hanover, NH 03755

Dear Lee,

Thank you for Ledyard National Bank's donation to the Howe Library Corporation as part of the Community Sponsorship Program! This gift is critically important, and we are so grateful for the bank's investment in the library's collections and programs.

Access to literature and information is essential to our community's vitality. With its deep collection of resources, the Howe Library helps patrons harness the power of language, enabling us all to create a more just and interconnected world. Language shows us what it means to be human, helps us understand diverse perspectives, and teaches us to ask probing questions. Shared experiences, like those offered by the Howe's wide variety of programs, help connect community members with new skills—and one another.

With the generous support of donors like Ledyard National Bank, we will continue to enhance the Howe Library's services and meet our community's desire for ideas and knowledge. Thank you again.

Sincerely,

Rubi O. 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 support the Howe Library.

Received from:
Ledyard National Bank
38 South Main Street
Hanover, NH 03755

Donation Date: 1/25/24
Amount: \$1,000

Dear Corporate Partner,

Thank you for being a sponsor, your support helps make our work possible. We're thrilled to unveil our Spring 2024 playbill. The page with your ad is flagged – check it out!

As noted on the cover, LOH is celebrating its centennial anniversary with a bold new look and an important story to tell – we hope you'll take a moment to explore this book and encourage you to share it with your colleagues.

Our centennial celebration extends into the 2024/2025 season, and we'd love for you to continue to be a part of it. **Follow three simple steps to renew today!** 1) Scan the QR code on the back of this note. 2) Complete the online registration form. 3) Await email confirmation and invoice.

We hope you'll join us for an unforgettable experience in our renovated theater this spring. The team at LOH can't wait to welcome you!

With appreciation,



Joe Clifford (He/Him)
Executive Director



Maureen Krauland (She/Her)
Development Relations Manager

Jeff & Lee,
Thanks for your
ongoing support of LOH!
Maureen



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

January 29, 2024

Ledyard National Bank
ATTN: Lee Nangeroni
PO Box 799
38 Main Street
Hanover, NH 03755-0799

Dear Lee and our friends at Ledyard,

On behalf of all of us at LISTEN Community Services, thank you so much for your generous gift of **\$85 (check no. 104016)** in support of our **Food Pantry**. When your neighbors needed help, you responded. We are so grateful to you.

Above all, your gift represents hope during tough times: hope for our friends, family members, neighbors, and greater community in the form of critical assistance from LISTEN's services. Thanks to you, we can provide them with vital resources to move forward, rebuild, and thrive. Thank you for easing their stress.

Faithful generosity from you, and people like you, means that LISTEN is able to:

- ❖ Ensure families have their lights on and warm homes over the winter months
- ❖ Provide holiday baskets to families and seniors in need during this giving season
- ❖ Enable over a hundred dinner meals each night at the community dinner hall
- ❖ Keep the food pantry's shelves stocked with fresh produce and nonperishable goods
- ❖ Prevent evictions and keep people in their homes

At LISTEN, we see the power of our community coming together to help each other. That has been our strength for over 50 years now. Thank you for being an important part of this spirit.

Sincerely,

Rob Roy McGregor
Executive Director

Thanks for your support of LISTEN

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.



New Hampshire
800.626.0622
www.casanh.org

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PRESIDENT & CEO

February 21, 2024

Lee Nangeroni
Ledyard National Bank
38 S Main Street
Hanover, NH 03755-2087



An Evening of Giving for New Hampshire's Children

Dear Lee,

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 look forward to seeing you on May 3rd 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



January 31, 2024

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

Dear Julia,

Thank you for your sponsorship of Concord Coalition to End Homelessness.

Your generous sponsorship support ensures that individuals experiencing homelessness in our community have the resources and support to exit homelessness and to stay housed.

Since January 2021, CCEH has helped over 80 individuals exit homelessness. Nearly 90% of clients in CCEH's permanent supportive housing programs have remained housed for a year or more. These successes prove that when we all come together, we can achieve our mission of ending homelessness in Concord.

Your 2024 sponsorship payment of \$1,000.00 was received on January 30, 2024 with immense gratitude.

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

With our deepest thanks,

Kait Gallagher
Director of Development & Communications

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.



Carol Dunne
Producing Artistic Director

2/1/2024

Jason Smoller
Managing Director

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

BOARD OF DIRECTORS

Dear Julia,

Jennifer Kaye Argenti
Chair

THANK YOU for supporting Northern Stage's 2023-24 Season as a member of our Producer's Club. The community business partners in our Producer's Club are absolutely crucial, and the impact of these partners on our productions and programs is deeply felt. With your help, Northern Stage continues to change lives, one story at a time.

Nancy Murray
Vice Chair

In appreciation of your loyalty and generosity, we offer Producer's Club members a variety of benefits designed to provide you, your employees, and your clients with exclusive access to the artists, leaders, and productions of Northern Stage. Keep an eye out for email invites to special events, monthly e-newsletters, and details regarding benefits.

Jonathan Spector
Treasurer

Joe Major
Secretary

We like to keep you apprised of all that is happening at Northern Stage and will send you special Insider Event email reminders to ensure you and your employees have the opportunity to take advantage of all the benefits of our partnership. **If you aren't currently receiving our e-newsletters, please let us know!** Call (802) 296-7000 or send an email to boxoffice@northernstage.org.

Bala Chaudhary

Keri Craft

Again, thank you for all you do to make extraordinary theater in the Upper Valley possible. We look forward to seeing you at the theater!

Charmaris Darias

Matt Delmont

Carolyn Dever

Sincerely,

Rachel H. Dickson

David Grant

Suzanne Dudley Schon
Director of Individual Giving

Thank you so much. We are thrilled to partner with you + look forward to seeing you at the theater.

Patricia Jackson

Alison P. R. Kapadia

THANK YOU FOR YOUR SUPPORT OF NORTHERN STAGE!

Jenn Langhus

This is a receipt for your contribution. Please retain for your tax records. No goods or services were received in exchange for this donation. Northern Stage is a 501(c)(3) non-profit corporation. Federal ID #04-3387268.

Jim Lynch

John Sanders

Donation rec'd: 7/19/2023
Amount: \$5,000.00
Fund: 24-3610 PC Show Sponsor
Check Date: 1/25/2024

Lori Shipulski

Rubi Simon

Elizabeth Stedina

Curt Welling

Mailing Address: 76 Gates Street, White River Junction, VT 05001-7052
Performance Venue: Barrette Center for the Arts



TOWN OF HARTFORD

PARKS AND RECREATION DEPARTMENT

171 Bridge Street
White River Junction, Vermont 05001

Telephone: 802/295-5036 * Fax: 802/295-6382

Website: www.hartford-vt.org



Serving the Villages of Hartford * West Hartford * White River Junction * Wilder * Quechee

February 15th, 2024

Lee Nangeroni
Marketing Administrative Assistant
Ledyard National Bank
38 South Main Street
Hanover, NH 03755

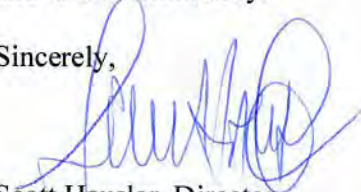
Dear Lee

On behalf of the Town of Hartford Parks & Recreation Department, I would like to thank you and Ledyard National Bank for the \$700 sponsorship for this year's 5th Annual Ledyard RedZone 5K.

We appreciate the lead sponsorship support of this race. Your contribution made it possible for us to provide a great fun run/walk and also helps provide funds for our scholarship program. We are awaiting a couple expense invoices and sponsorships but it looks like we will be able to contribute nearly \$800 to our scholarship program.

The Annual Ledyard RedZone 5K was a huge success! Once again, thank you for your contribution to our event and to the community!

Sincerely,



Scott Hausler, Director
Hartford Parks and Recreation
802.295.5036
shausler@hartford-vt.org

Dear Lee and Ledyard National Bank,
Thank you for your grant to the
Special Needs Support Center. We're
excited to have begun our initiative to
create a disability-friendly Upper Valley.
We've completed our work with the
Lebanon Opera House and we have
scheduled a training session with
the Lebanon Police Station.
We appreciate your support!

Sincerely,
Kendra LaRoche (Exec. Dir.)



February 21, 2024

Lee Nangeroni
Marketing Administrative Assistant
Ledyard National Bank
38 Main Street, Hanover, NH 03755

Dear Lee,

Thank you for the sponsorship from Ledyard National Bank for \$1,000 to support UVMC's Tuition Assistance Program and to sponsor our Faculty Showcase Concert on March 9. This support will make it possible for UVMC to provide financial assistance for music lessons, classes, and ensembles, making music education more accessible to more Upper Valley residents.

We are delighted that several members of your team plan to attend the concert on Sunday, March 9, 4 pm, at First Congregational Church of Lebanon. We eagerly welcome all others who might wish to join us for this special event. Please let us know and we will be sure to put their names on the list. The program is shaping up to be very diverse and exciting, including classical and traditional tunes and original compositions by faculty members.

We look forward to reporting to you about our Tuition Assistance Program and the concert later this year.

If you have any questions about UVMC or your contribution, please call Ben Van Vliet, at (603) 448-1642.

Thank you for supporting music education in the Upper Valley.
Let's make music!

Warm regards,

Susan "Rosie" Greenstein
President, Board of Directors

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Rachel Smith Silver
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Nissanka Kiridena

Lucas Mendelsohn

Renee Snow

Benjamin Van Vliet
Executive Director

(603) 448-1642 | info@uvmusic.org

PO Box 826 | 8 South Park Street | Lebanon, NH 03766 | uvmusic.org

Grant Update for Ledyard Bank October 2024

Project Name

Faculty Showcase - Tuition Assistance Benefit Concert

Number of Concert Attendees

Concert date: March 9, 2024

Format: in-person and livestreamed

Total audience: 200

In-person: 150

Online: 50

Number of performers: 23

Impact of Funding

Ledyard National Bank's support for the Faculty Showcase Concert and UVMC's Tuition Assistance Program made it possible for UVMC to provide financial assistance for music lessons, classes, and ensembles, making music education more accessible to more Upper Valley residents.

Upper Valley Music Center awarded more than \$40,000 in Tuition Assistance in the 2024 Fiscal Year, with the help of this funding from Ledyard Bank. The sponsorship of our Faculty Showcase Concert has a dual impact on our ability to award funds. The annual concert is a benefit for tuition assistance, so by helping us spread the word about the event, we receive more donations from audience members. Faculty performers donate their time, keeping our event costs low and allowing Ledyard's sponsorship to go directly into assistance awards.

This year's audience included 150 in person and 50 online, and donated \$3,896.

How did you promote the partnership between Ledyard Bank and your organization?

Ledyard Bank was promoted as the sponsor of our Faculty Showcase Concert, our signature fundraising event for the tuition assistance program, through print and digital marketing including posters, postcards, UVMC's website, our email newsletter reaching 3,500+ subscribers, and local publications. UVMC also acknowledged Ledyard Bank as the event concert in the introduction as well as in the printed program.

What communities were served with this funding?

UVMC made Tuition Assistance awards to families from the following towns: Lebanon, Grafton, Hanover, Hartford, Wilmot, Springfield, Claremont, Wentworth, Canaan, Newport, Piermont, Enfield, Orange, Littleton, Acworth, and Charlestown, NH; and Windsor, Cavendish, Norwich, Thetford, Hartford, South Royalton, Fairlee, and Greensboro, VT.

Additional Comments

The high cost of living in the Upper Valley affects many families' ability to thrive. Many of our tuition assistance recipients reported that they faced financial hardships that made it difficult for them to enroll in music and other educational programs.

UVMC made 164 tuition assistance awards in the 2023 Fiscal Year to 92 individuals, representing a wide range of ages, experience levels, and programs. 85% reported that without tuition assistance, they would not have been able to participate in music. Through this funding, students who faced a financial barrier to enrolling were able to participate in individual lessons, group classes, ensembles, and special events like workshops and master classes. In these programs, students developed musically as well as mentoring relationships with teachers, community with other students, and personal skills to help in many parts of their lives.

One adult student noted, "Without tuition assistance I wouldn't be able to afford lessons. Your financial support has allowed me to literally find my voice!"

Photos







17 South Street
Hanover, New Hampshire
February 29, 2024

Ledyard National Bank
Lee Nangeroni, Marketing Assistant
2 Maple Street, Hanover, NH 03755

Dear Lee,

We wanted to take a moment to express our heartfelt gratitude for your generous donation to Upper Valley Hostel, dba Maynard House in support of our operating expenses. Your contribution will help us make a significant impact in the lives of patients and their families as they engage with medical treatment.

Your generous gift of \$500 has, in part, enabled us to increase our occupancy rate from 40% to almost 80%. Your trust in our mission and commitment to making a difference means the world to us, and we are grateful for your partnership.

Your generosity helped us take a crucial step towards creating a relationship with the White River VA Medical Center, which will provide direct-paid guests to Maynard House from the VA Medical Center, and we are excited to share the progress with you as we continue to work towards building sustainable capacity. We are proud to have donors like you who believe in our mission and are committed to helping us make a positive impact.

Please know that your gift has made a tangible difference, and we are honored to have you as part of our community of supporters. We hope you will continue to stand with us as we work towards creating positive change.

Thank you again for your kindness and generosity. We look forward to staying in touch and sharing our progress with you.

Sincerely, *Anne M. Goodrich*
Anne M. Goodrich, Director of Operations

Thank You!

P.S. We would like to invite you to stay connected with us by signing up for our upcoming newsletter to stay up to date on our latest news and updates. Just email us at infor@maynardhouse.org and we will add you to our mailing list!



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

February 29, 2024

Ledyard National Bank
ATTN: Lee Nangeroni
PO Box 799
38 Main Street
Hanover, NH 03755-0799

Dear Lee and our friends at Ledyard,

On behalf of all of us at LISTEN, thank you for your generous gift of **\$1,000 (check no. 104143)** in support of heating assistance for our Upper Valley community. When our neighbors needed help during this stressful time, you responded to ensure their safety and warmth during these weeks ahead. Thank you for relieving the immediate financial pressure brought on by the cold reality of living in our region.

With your support, and that of our greater community, LISTEN is able to pay for fuel and prevent utility disconnection. We can also connect our neighbors to resources such as weatherization and energy efficient upgrades to reduce future expenses.

Above all, your gift represents hope during tough times: hope for our friends, family members, neighbors, and greater community in the form of additional assistance through LISTEN's services. With this gift, together we will help them move forward, rebuild, and thrive.

At LISTEN, we see the power of our community coming together to help each other. That has been our strength for over 50 years now. We thank you for being an important part of this spirit.

Sincerely,

Rob Roy McGregor
Executive Director

LEE & FRIENDS
THANK YOU FOR SUPPORTING LISTEN & OUR COMMUNITY.

R -



February 29, 2024

Ledyard Bank
Lee Nangeroni
38 Main St
Hanover, NH 03755

Dear Lee,

The New London Rotary Scholarship Committee thanks you for your generous donation of \$1,000.00 to the 2023-2024 Scholarship campaign. We are excited to once again support our students from the Sunapee and Kearsarge school districts.

The 2022-2023 campaign was a great success, awarding 28 scholarships totaling over \$50,000 to deserving Sunapee and Kearsarge students. We received the highest number of applicants in the program's history, illustrating the financial need today's prospective college students face. We hope you were able to join us for our Scholarship Breakfast in June, and please save the date of Friday, June 7th for the 2024 Scholarship Breakfast. This event is a wonderful opportunity to meet the next generation of our area high schools' graduating seniors, which is always an inspiration and provides hope for the future!

We remind you that your contribution is tax deductible, as the New London Rotary Club is a tax-exempt, 501c3 organization, Tax ID#02-0510186. Thank you again for your continued support of our local graduating seniors!

Kind regards,

Mark Hammond and Kathy Mathias
Co-Chairs of the New London Rotary Scholarship Committee



Lee Nangeroni

From: Christina Goodwin <christina@dismasofvt.org>
Sent: Friday, March 1, 2024 1:03 PM
To: Lee Nangeroni
Subject: [EXTERNAL] Thank you!

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.

Hi Lee,

The contribution from Ledyard Bank arrived today to benefit LMI residents. The Hartford Dismas House will be sending a thank you, but I also wanted to wish you a happy Friday and extend my personal appreciation for the support.

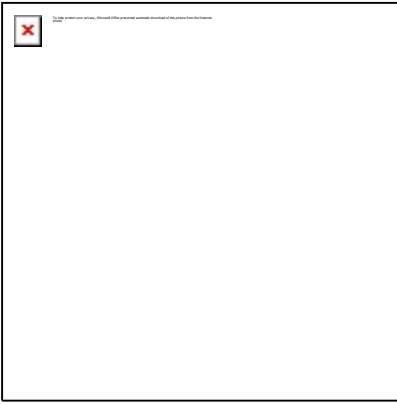
Warmly,
Christina

Christina Goodwin (she/her)
Development Director
christina@dismasofvt.org
(802) 793-7443 (mobile)

 [Book time to meet with me](#)



[Give](#)
[Volunteer](#)



JODY COOPER-RUBIN

Director of Development, New London Barn Playhouse

603-252-7348 | NLBARN.ORG | jody@nlbarn.org



Capitol Center for the Arts

BANK OF NEW HAMPSHIRE STAGE
CHUBB THEATRE

March 11, 2024

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

Dear Julia:

On behalf of everyone at the Capitol Center for the Arts, I want to thank you and your colleagues at Ledyard National Bank for the recent grant award of \$2,500 towards your Corporate Partnership.

The new year has begun and with it have come some wonderful nights in our theaters. The Capitol Center for the Arts strives to bring dynamic, diverse, and educational programming to the heart of New Hampshire, and it's thanks to partnership from businesses like Ledyard National Bank that we are able deliver year after year. Your partnership truly makes a difference and directly supports an important part of our mission—making live performance accessible to everyone.

Again, please accept my deep thanks to you for all you do for the Capitol Center. Your support as a Corporate Partner has been and continues to be invaluable to us. I look forward to seeing you and your team at a show very soon!

Best wishes,

A handwritten signature in black ink that reads 'Katie Collins'.

Katie Collins
Director of Development

A handwritten note in black ink that says 'Many Thanks.' with a period.

PS. This letter acknowledges sponsorship payments made between March 4, 2024, and March 10, 2024. If you have any questions, don't hesitate to call me at 603-225-1111x106, or contact Rae Easter at reaster@ccanh.com or call 603-225-1111x109.



March 12, 2024

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

Dear Julia,

I am so proud of what we have accomplished together over the past year. So proud, in fact, that I had to share with you a copy of our 2023 Annual Report so you can see for yourself all of the incredible progress we've made, together.

Because our work truly is a group effort: CCEH relies on donations, sponsorships, and volunteer efforts to achieve our shared goal of ending homelessness.

I am humbled by your generosity, and I am profoundly grateful for the contributions you've made to CCEH. Thank you.

Please enjoy this report, and don't hesitate to reach out with any questions or comments.

Together we can end homelessness.

Looking toward a bright future,

Kait Gallagher
Director of Development & Communications

PS: I hope you can join us at our 15th Annual SouperFest fundraiser, happening Saturday, March 23 from 11:30am to 1:30pm at the Concord Community Center, 14 Canterbury Road, Concord. We will feature delicious soups from eleven of Concord's best restaurants while kicking off celebrations for our 15th birthday. We look forward to seeing you there!

Lee Nangeroni

From: Benjamin Van Vliet <ben@uvmusic.org>
Sent: Wednesday, March 13, 2024 11:08 AM
To: Lee Nangeroni
Cc: Erin Smith
Subject: [EXTERNAL] Thank you for Faculty Showcase Sponsorship

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.

Hi Lee,

Thank you again for Ledyard's sponsorship of the Faculty Showcase. I hope the Ledyard folks who attended enjoyed it. We had a very full in-person audience and had it live-streamed by Junction Arts and Media as well (here's the link: <https://www.youtube.com/watch?v=FISB11Z3lw>). We have some media samples that recognize Ledyard's support that we'll send over. Including Ledyard's sponsorship, we raised \$3,800 for our tuition assistance program. This event also helps highlight the program to leadership supporters who make gifts at other times of the year, so it has a wide ripple effect.

Ben

--

Benjamin Van Vliet
Executive Director
he/him
603.448.1642 x3
uvmusic.org





March 14, 2024

Lee Nangeroni
Ledyard National Bank
38 South Main Street
Hanover, NH 03766

Dear Lee,

Thank you for Ledyard National Bank’s sponsorship of Upper Valley Music Center’s Faculty Showcase Concert, benefiting our Tuition Assistance Program. We are pleased and grateful to have raised \$3,800 from the concert, with 150 attendees in person and more than 500 views so far on the YouTube recording.

This funding will make a big difference in our ability to offer tuition assistance to families, and help more people have music in their lives and realize the many benefits of music educations.

I’m glad to hear that your associates who attended had a nice time. I have enclosed a few copies of the program for you as well as some of our other promotional materials featuring Ledyard’s sponsorship.

Thank you for supporting music education in the Upper Valley.

Let’s make music!

Warm regards,

Erin Smith
Assistant Director

Board of Directors

Rosie Greenstein
President

Rachel Smith Silver
Vice President

Judy Pond
Secretary

Zheng Duan
Treasurer

Louis Cornell

Amy Dingley

Deecie Denison

Melanie Henry

Nissanka Kiridena

Lucas Mendelsohn

Rachel Smith Silver

Renee Snow

Benjamin Van Vliet
Executive Director



Jennifer Turbes <performance@uvmusic.org>

Thank you for supporting tuition assistance!

1 message

Upper Valley Music Center <office@uvmc.ccsend.com>
Reply-To: info@uvmusic.org
To: performance@uvmusic.org

Thu, Mar 14, 2024 at 11:50 AM



Upper Valley Music Center News

In This Issue:

- Thank You for Supporting Tuition Assistance
- Friday's Concert Rescheduled
- Spring Classes & Workshops
- Join Our Team
- Upcoming Events



Thank you for supporting Tuition Assistance!

Thank you to everyone who turned up, tuned in, and donated to support tuition assistance at the Faculty Showcase Concert on Saturday!

If you missed the live event, you can still hear your favorite faculty perform in the recording on our YouTube channel.

Thanks to our faculty for donating their beautiful performances to this cause that means so much to us. Together we raised nearly \$4,000 which will make a big difference in our ability to help more families have music in their lives.



Photos and Video from the Showcase

Support Tuition Assistance with a Donation

Music Together Babies Free Demo Class

Our early childhood music specialist will lead you and your little one through easy songs, movement, and activities as an intro to our 8-week course in partnership with Dartmouth's Women's Health Resource Center.

[More Details](#)

Community Song Circle with Patricia Norton

Add your voice to the circle with songs for soothing, energizing, strengthening, and digging ever deeper for resilience.

[Details and Registration](#)

Early Music Workshop

Spend a day learning, playing, and enjoying great music on recorder and viola da gamba. Registration includes four workshops during the day led by UVMC's own Chris Rua, along with guest musicians Jane Hershey and Dan Meyers.

[Details & Registration](#)

Join our team!

We are looking for someone to help Upper Valley Music Center grow music making programs in our community as Marketing & Development Manager. This 20-hours per week position has flexible hours and paid time off. If you're interested to learn more, please visit uvmusic.org/about/employment to see the full job description.

[Learn more](#)

Follow us on social media to stay up to date on events, photos, videos and more!



Upcoming Events

March 15
Chamber Music Reading Party

March 16-17
Suzuki Solo Days

March 18
Music Together Babies Free Demo Class

March 22
Community Song Circle with Patricia Norton

[More Events](#)



Address:
8 South Park Street

[Email Us](#)

Upcoming Events at UVMC

Friday, March 15

A Little Lunch Music: Julie Ness and Friends
Chamber Music Reading Party

Saturday, March 16 & Sunday, March 17

Suzuki Solo Days

Monday, March 18

Music Together Babies Demo Class

Friday, March 22

Community Song Circle with Patricia Norton

Sunday, March 24

English Country Dance Open Band

Friday, March 29

A Little Lunch Music: Jeremiah McLane and Eric Boodman



New Hampshire
State Council on the Arts



NEW HAMPSHIRE
CHARITABLE FOUNDATION

Upper Valley Music Center is supported in part by a grant from the New Hampshire State Council on the Arts and the National Endowment for the Arts, and a grant from the New Hampshire Charitable Foundation.



Upper Valley Music Center Presents

Faculty Showcase Concert

A Benefit for the Tuition Assistance Program

Sponsored by



LEDYARD

NATIONAL BANK

First Congregational Church, Lebanon
Saturday March 9, 4:00 PM

Faculty Showcase Concert

A Benefit for Tuition Assistance

Featuring

Chamber and classical music for piano, strings, woodwinds, and voice

American songbook | Original singer-songwriter | 70's pop

Jazz combo | English country | Old time fiddle | Celtic harp

Reserve tickets and find details at uvmusic.org

Saturday, March 9 | 4 pm

First Congregational Church

10 South Park Street, Lebanon

Free Admission | Donations benefit tuition assistance

sponsored by



LEDYARD

NATIONAL BANK

uvmusic.org | info@uvmusic.org | (603) 448-1642

March 20, 2024

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

Dear Community Partner,

Thank you for your generous sponsorship of **\$1000** to **Waypoint's SleepOut 2024**.

Donations raised through SleepOut 2024 are critical in funding Waypoint's services to help young people who experience homelessness, or who are at risk of not finding a home and long-term stability.

There are many hurdles for vulnerable young people to overcome. But with resources and services available through Waypoint, these youth can be successful in securing housing, completing education, and finding sustainable work.

Feeling happiness. Holding hope. Knowing self-worth.

Like Gretchen (not her real name), who was one of the first young people to stay at our emergency shelter when it opened. With everything she owned fitting in a backpack and small locker, Gretchen had been living in a tent on the street in Manchester. For years, her mom struggled with addiction and homelessness. Gretchen was in foster care until she aged out at 18 and ended up on the streets. Surviving was all she could do. At the shelter, we provided the important support that helped Gretchen become housed and enrolled in an apprenticeship program.

This is just one story that would not be possible without your financial support. We are so grateful for your commitment to fulfilling these critical needs and transforming the lives of young people in New Hampshire.

Sincerely,



Cindy Stewart
Interim Development Director
Waypoint



Waypoint is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code;
Tax ID # 02-0222164. Please consult your tax advisor to determine deductibility of this contribution.

MANCHESTER
toll free (800) 640.6486
office (603) 518.4000
fax (603) 668.6260
464 Chestnut St.
PO Box 448
Manchester, NH 03105
waypointnh.org



NORWICH

Historical Society
and Community Center

March 20, 2024

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

Dear Julia,

We are writing to thank you again for your past business support of Norwich Historical Society in the amount of **\$250** and to ask you to join us in our 2024 season. Business donations support our community programs and projects, while providing your business with opportunities to be recognized in the Upper Valley for your contribution.

Recognition of your sponsorship includes:

- ◆ Your business listed in our monthly e-news; we have over 1,000 subscribers and connect to listservs throughout the Upper Valley. We also recognize business sponsors in our annual report.
- ◆ Your business listed as a sponsor of the Norwich Garden tour in June
- ◆ Your business listed on the Norwich Antiques Show program in September.

Our events draw hundreds of people from throughout the Upper Valley. Walking tours, stone wall and cellar hole hikes, and workshops will provide additional opportunities for your business to be noted as a sponsor.

Please become a 2024 Norwich Historical Society business sponsor by filling out the attached sponsorship form below. With your help we will continue to strengthen community connections, and continue to preserve, and share stories from the past and today that shine a light on our collective Norwich experience.

Sincerely,

Sarah
Sarah Rooker
Director

*Many thanks for your ongoing sponsorships.
You have made a difference here.*

.....
Yes, my business wants to support Norwich Historical Society.

Business Name: _____ Contact Name: _____

Mailing Address: _____

Contact Email: _____ Contact Telephone: _____



March 21, 2024

Diane DeStafano, CFP®, CTFA
Ledyard Financial Advisors
One Pilsbury Street, Suite 303
Concord, NH 03301

Dear Diane,

Thank you so much for your gift of two boxes of brand new socks received on March 20, 2024.

Gifted items are instrumental in providing our clients with dignity, comfort, and a sense of hope. In-kind donations are also immensely beneficial for the overall operation of our Resource Center, Emergency Winter Shelter, and for our newly-housed clients.

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

Thank you for your kindness and for your generosity.

With gratitude,

Kait Gallagher
Director of Development & Communications

Please extend our sincere thanks to everyone who contributed to this gift. We are deeply grateful for your kindness and for Ledyard's 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.



250 Pleasant Street
Concord, NH 03301
(603) 415-6624
fax (603) 230-6049
chtrust@crhc.org
ch-trust.org

March 29, 2024

Mr. Jeffrey Marks
Ledyard National Bank
38 Main Street
Hanover, NH 03755

Dear Mr. Marks:

Thanks to you, cancer patients and their families can rest a bit easier. Your \$2,000.00 sponsorship of the 22nd annual Payson Center for Cancer Care Rock 'N Race ensures that patients will receive the medical care and support services they need close to home. The difference you make is immeasurable and deeply appreciated.

Funds raised through Rock 'N Race 2024 support the HOPE Resource Center at Payson Center for Cancer Care. The HOPE Resource Center provides support programs, social work, nutritional and financial counseling, complementary therapies and assistance with out-of-pocket expenses at no cost to patients. Please know that your contribution will make a meaningful difference in the lives of people in our region who have cancer.

We are truly grateful for the investment you make in the Concord Hospital Trust and all of our initiatives to support the health needs of the people we serve. Again, I thank you.

**Our Mission is to serve
as the philanthropic arm
of Concord Hospital —
securing and distributing
charitable gifts in
accordance with donors'
intent to support the
Hospital's mission of
meeting the needs of
individuals within the
communities it serves.**

A handwritten note in cursive script that says 'Thank you!'.

Sincerely,

A handwritten signature in cursive script that reads 'Emily Loffredo'.

Emily Loffredo
Philanthropy Officer

Concord Hospital Trust is a registered 501(c)(3) nonprofit organization (EIN#26-037810). No goods or services were provided in exchange for your gift. This letter will serve as written acknowledgment of your gift. Please keep it with your tax records. If you would like to receive an annual summary of your support to Concord Hospital Trust, please sign up at <https://www.concordhospital.org/donors-volunteers/become-a-donor/request-an-annual-summary/> or call our office.

NH CAMPAIGN FOR LEGAL SERVICES

March 28, 2024

Ledyard National Bank
Attn: Lee Nangeroni
38 South Main Street
P. O. Box 799
Hanover, NH 03755



Dear Lee,

This is Emma. Since she was a child, she dreamed about being in the Army, like her grandfather, uncles and sister. She enlisted at age 17, and started basic training a week after she finished high school.

Unfortunately, an injury a year later left Emma discharged from duty. She married a man named Paul, who abused Emma throughout their relationship. She endured because she felt dependent on him financially. However, when she saw Paul hit their 3-year-old son for not getting dressed fast enough, she knew she had to act. When Paul left for work, Emma packed his things and left them outside.

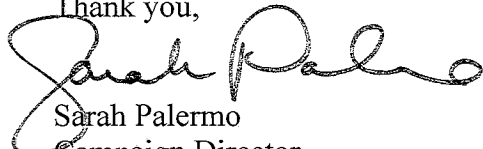
Emma obtained a court-issued domestic violence protective order against Paul with the help of state child protection officials. But when she sought an official divorce and parenting plan, Paul had a lawyer and she doubted she could get the legal protections she needed on her own.

This spring, Emma received final orders for the divorce and parenting case, which require Paul to provide child support and complete counseling and parenting classes before he can see their boys again.

"None of this would have been possible without Jessica's help. She was always there for me in court, and I felt so much more comfortable and confident knowing she had my back."

On behalf of the NH Campaign for Legal Services, **thank you and all your colleagues at Ledyard National Bank** for supporting the civil legal aid programs at New Hampshire Legal Assistance (NHLA) and 603 Legal Aid. By giving generously to the Campaign, you are protecting the homes, the economic security and the personal safety of thousands of Granite Staters like Emma.

Thank you,


Sarah Palermo
Campaign Director

Thankyou!

Your gift of \$500.00 was received on 3/14/2024. Please save this letter as a receipt.

Applicable tax ID: 02-0300897

The Campaign for Legal Services, 603 Legal Aid and New Hampshire Legal Assistance (NHLA) did not provide any services or goods in exchange for this contribution and it is tax-deductible to the extent allowed by law.

603 Legal Aid is funded in part by the Legal Services Corporation (LSC).

As a condition of this funding, we are required to notify you that 603 Legal Aid funds may not be used in any manner inconsistent with the Legal Services Corporation Act or Section 504 of Public Law 104-134.



Equal Access to Justice for All

www.nh-cla.org ■ 117 North State Street, Concord, NH 03301 ■ Supporting 603 Legal Aid and New Hampshire Legal Assistance



HOWE

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13 South Street, Hanover, NH 03755 | 603-640-3260

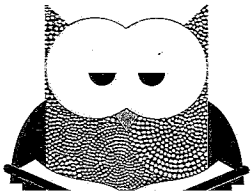
Dear Lee,

4/9/24

Greetings to you from the Howe Library!

On behalf of the Board of Trustees and the library staff, I'd like to express our gratitude for Ledyard National Bank's support as a Community Sponsor. The bank's annual gift helps to provide for the physical collections, digital resources, and diverse programs that are enjoyed by over 6,600 active patrons.

On a personal note, I hope you are well and looking forward to the spring season. Would it work for you to meet me at the Howe this May for a tour and a sit-down visit?



Best regards,
Peggy Bellerive
Development Coordinator
603 640 3260

Norwich Historical Society thanks you...

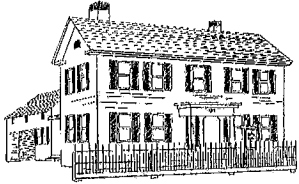
...for being a steward of the community!



NORWICH
Historical Society

NORWICH
VERMONT





NORWICH
Historical Society
and Community Center

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Cheri Mather

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Sarah Rooker

Director

277 Main Street

P.O. Box 1680

Norwich, VT 05055

802.649.0124

info@norwichhistory.org

www.norwichhistory.org

April 16, 2024

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

Dear Julia,

Thank you for your \$250.00 sponsorship of Norwich Historical Society's 2024 season of programs and events. Your donation is an endorsement of our mission to preserve Norwich's heritage and make it broadly accessible throughout the community. We continue to expand our programming throughout the community and are thankful to you for the support.

We will prominently display your name and logo on our web site, at this year's pop-up exhibits and other events, and in Society publications including our monthly e-news.

We hope your sponsorship will be beneficial to your business. Please do be in touch if you have suggestions for other ways we can provide visibility for our business sponsors.

Your support and investment helps NHS continue to fulfill its commitment to our community's future generations. By caring for Norwich's past, you connect to the future. So from all of us at Norwich Historical Society, thank you.

Yours sincerely,

Sarah Rooker, Director

PS. On our website at www.norwichhistory.org you will find online exhibits, research support, and a full calendar of events. Again, thanks.

This gift is tax deductible to the full extent of the law. In addition, the Norwich Historical Society acknowledges that it did not provide any goods or services in consideration of this gift.

Lee Nangeroni

From: Stewart, Cindy <StewartC@waypointnh.org>
Sent: Wednesday, April 17, 2024 11:29 AM
To: Lee Nangeroni
Cc: Elizabeth Wilson; Alvarez de Toledo, Borja
Subject: [EXTERNAL] Waypoint SleepOut 2024 - Thank You Ledyard National Bank!

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 Lee,

On behalf of Waypoint, thank you so much for your support and participation in SleepOut 2024!

Our objectives to increase awareness about youth and young adult homelessness in NH and raise funds for Waypoint's Homeless Youth and Young Adult initiatives were accomplished. Our 10th anniversary event is a wonderful success!

Some highlights include:

- Rallied 170+ Sleepers to sleep outside in Manchester, Rochester, Concord, and remotely,
- Inspired 22 Teams and their respective members' networks,
- Raised over \$423,000 from approximately 1,600 donors (and counting!), and
- Secured 29 Corporate Sponsors.

Most importantly, all Sleepers, donors, and participants were encouraged to stand in solidarity with the ~15,000 young Granite Staters who experience homelessness each year. Upon post-event reflection, most people felt incredibly moved and humbled. Maybe next year you'll have a Team of Sleepers 😊

With your involvement and Ledyard National Bank's sponsorship, we got a little bit closer to realizing our hope that we *can* end youth homelessness in New Hampshire.

With sincere appreciation,

Cindy



Cindy Stewart
Interim Development Director
C: (603) 313-5624
StewartC@waypointnh.org
WaypointNH.org



Join our Team!



UPPER VALLEY
HUMANE SOCIETY

PO BOX 789, LEBANON, NH 03766
603.448.6888 UVHS.ORG

April 25, 2024

Ledyard National Bank
Attn: Julia Gignoux
PO Box 799
Hanover, NH 03755-0799

Dear Julia,

Thank you for your generous donation of \$250 to the Upper Valley Humane Society, processed here on April 24, 2024, on behalf of Debra Curtis. Your support makes it possible for us to provide the best care for the animals and families that need our support.

As we look forward to warmer temperatures, beautiful flowers, and all that makes the spring season so enjoyable, your gift makes a real difference in the lives of the many animals who find shelter and comfort at UVHS. Your generosity also allows us to support local families who rely on services like our pet food pantry, emergency boarding program, and spay/neuter clinics.

Thank you for making it possible for us to continue helping animals in need.

Gratefully,

Carrie A. Hamel
Associate Director

*Upper Valley Humane Society is a 501c3 non-profit organization. Our tax ID# is 23-7348710.
No goods or services were provided in exchange for this contribution.
Please keep this tax receipt for your records.*

Donors to UVHS may be recognized online and in print publications. If you DO NOT wish to be recognized, please e-mail giving@uvhs.org or call 603-448-6888, ext. 100. Please provide your full name, address, and the date your gift was processed as indicated above.

*Would you prefer to receive your acknowledgements by email? Let us know and we'll use email next time.
Please send an email to carrie@uvhs.org.*

Friends Program

Serving Our Community Since 1975

April 26, 2024

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

Dear Julia Gignoux
Ledyard National Bank,

THANK YOU for your generous donation of \$275 to the Friends Emergency Housing Program on April 24, 2024!

Your support enables us to continue to address the needs of families experiencing homelessness. The Friends Program provides year-round shelter and case management services for eight families at a time, and in FY2023, housed 23 families as they worked to secure permanent housing. Emergency Housing staff also provided case management support to families who have exited the shelter, ensuring success beyond their stay at the Friends Program shelter. Over the last three years, 100% of families served by Friends Emergency Housing have maintained permanent housing!

Thank you for joining us in making a difference in the lives of children and families that we serve. We are grateful for your support and look forward to deepening our relationship with you.

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

*Thank you - we will let
you know when the bricks
are installed in June.*

Lee Nangeroni

From: howelibrary@mg.lglmail.net on behalf of 'Peggy Bellerive'
<howelibrary@mg.lglmail.net>
Sent: Monday, April 29, 2024 8:49 AM
To: Lee Nangeroni
Subject: [EXTERNAL] The Howe's Spring Soirée Was a Joyous Occasion!

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 Lee,

We're grateful that Jon and Sarah attended the Howe's Spring Soirée! Their presence brought life and energy to this signature fundraising event.

Business support, like yours, is one of the sole sources of funding for the Library's collections and programs, and **we're delighted to announce that we received over \$17,000 in Howe Annual Fund gifts for core library services**. As a Community Sponsor, you help provide for vital community resources like the Summer Reading Program - which kicks off on Saturday, June 22nd with programs for all ages.

On behalf of the Board of Trustees, thank you for being a part of the Howe Library community.

With gratitude,
Tracy Walsh, Stewardship & Events Chair
Laura Larrick, Board Chair
Rubi Simon, Howe Library Director



PO Box 1344
Concord, NH 03302
603-225-7376
info@cccnh.org

May 6, 2024

Lee Nangeroni
Ledyard National Bank
2 Maple Street
Hanover, NH 03755-2015

Dear Lee,

On behalf of the Crisis Center of Central NH, I am writing to express our sincere appreciation for your generous sponsorship of **\$250.00 on May 6, 2024**, for our upcoming event, Walk A Mile in Their Shoes.

With your support, we are gearing up for what promises to be an impactful and memorable 10th Anniversary WAM event on Wednesday, October 2, 2024. Your commitment to our cause plays a vital role in our ability to raise awareness about domestic and sexual violence and provide essential support to survivors within our community.

WAM is not just a walk; it's a powerful symbol of empathy, solidarity, and advocacy. By walking in solidarity with survivors, participants will not only raise awareness but also show their support for those who have experienced domestic and sexual violence. Your sponsorship enables us to cover the costs associated with organizing this event, ensuring that every dollar raised directly contributes to our mission of supporting survivors and preventing domestic and sexual violence.

We are truly grateful for your partnership and dedication to making a positive difference in our community. We look forward to sharing the success of Walk a Mile in Their Shoes with you and celebrating the impact of your support.

Thank you once again for your generosity and commitment to our cause. Together, we are making strides towards a safer and more compassionate community.

Warm regards,

A handwritten signature in black ink that reads "Debbie". The signature is written in a cursive style and is followed by a long horizontal line that extends to the right.

Debbie Johnson
Development Director

May 10, 2024

Ledyard National Bank
Josephine Moran
PO Box 799
Hanover, NH 03755-0799

Dear Josephine,

The New London Hospital (NLH) Annual Benefit is a unique event many in the community look forward to each summer. Gathering in fellowship, participants make fond memories while also providing generous support to NLH.

By choosing to participate in the Annual Benefit as a corporate sponsor, you are making an even greater impact on the high-quality healthcare NLH delivers to our region. Your support directly improves health and wellness for our neighbors in 15 communities by making it possible for NLH to access resources that would otherwise be unavailable.

We are grateful that you recognize NLH's values of excellence, compassion, accountability and collaboration. Your partnership is highly regarded and we sincerely thank you.

In appreciation,



Kate Bidlack
Development Program Coordinator
Community Relations and Development
New London Hospital

*Thank you for your
support!
Look forward to seeing
you at the event.*

Lee Nangeroni

From: CASA of New Hampshire <speakup@casanh.org>
Sent: Tuesday, May 14, 2024 12:05 PM
To: Lee Nangeroni
Subject: [EXTERNAL] Thank you for a wonderful evening at CASA Cares!

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.



It was wonderful to celebrate at CASA Cares on May 3! Thank you to our guests and sponsors who joined us for an inspirational evening – it was our most successful CASA Cares yet!

Presented by [Novocure](#), this year's gala featured a live auction, wine-and-spirits grab, and jewelry raffle courtesy of Day's Jewelers. Guests heard from several speakers, including former CASA youth and now current CASA advocate Justice Ohanasian, who shared her personal story in a deeply moving portion of the evening.

We hope to see you next year at this truly remarkable event supporting New Hampshire's children!



Thank You to Our 2024 Sponsors

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Court Appointed Special Advocates (CASA) of New Hampshire provides a voice for children and youth who have experienced abuse and neglect by empowering a statewide network of trained volunteers to advocate on their behalf so they can thrive in safe, permanent homes.



Court Appointed Special Advocates (CASA) of New Hampshire, Inc
138 Coolidge Ave
Unit 1
Manchester, NH 03102

[Unsubscribe](#)



**NEW LONDON
HISTORICAL SOCIETY**

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Rental Manager

Jody Cooper-Rubin

Admin. Assistant

Judy Jarvis

May 22, 2024

Lee Nangeroni, Marketing Assistant
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Ledyard National Bank,

Thank you for your contribution of \$250.00 to support our second annual Farm to Fork Dinner being held on August 10th.

Your Bronze 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

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.

May 23, 2024

Lee Nangeroni
Ledyard Bank
1 Pillsbury St., Ste 303
Concord, NH 03301-3583

Lee,
Thank you for
bringing the power
of hope to wish
children.
Julie



Colin's swimming pool wish is GRANTED!

Dear Lee,

With sincere appreciation, we thank you for your support of our 16th Annual Breakfast for Wishes with your generous gift of \$500.00 received on 5/9/2024. Your support allows Make-A-Wish® New Hampshire to continue to grant life-changing wishes for children fighting a critical illness.

"At a time when families are dealing with unplanned hospital stays and uncomfortable treatments, a wish can provide children with the chance to reclaim a piece of their childhood and a sense of control. After coming back from a wish, many of my patients exhibit a renewed sense of hope and greater compliance with their treatment, which is why I – and many of my peers – consider a wish to be an important part of a child's treatment plan." – Dr. Shoba Sriktantan, MD, FAAP and chair of Make-A-Wish National Medical Advisory Council.

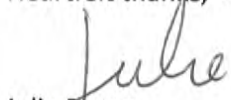
After facing an unimaginable obstacle of battling leukemia for **over half his life**, Colin's mom says, "He has been so courageous and brave every step of the way." Thanks to your generosity, Colin's wish for a swimming pool has come true. His wish has given him the superpowers he needs to fight and will continue to bring joy to his whole family for years to come. Thank you for creating transformational wishes for wish kids like Colin!

Every wish that we've granted together through the past 37 years in New Hampshire has been transformative. Please know your support matters, your impact matters. The smiles on our wish children's faces provides genuine insight to the HOPE, HAPPINESS and PEACE you help create.

Thank you for truly believing in our mission and the importance of creating pure magic for each wish family in New Hampshire. As we continue to strive to reach every eligible child across our state, always remember that your kindness has power and your generosity changes lives.

Thank you for igniting joy and letting hope soar.

Heartfelt thanks, -


Julie Baron
President & CEO

For your tax purposes our tax ID is 02-0405369. The Make-A-Wish Foundation® of New Hampshire did not provide any goods or services in consideration of this contribution; 100% of this gift is tax deductible.





June 2024

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 13th Annual Black Ice Pond Hockey Tournament held at the Tri Town Ice Arena in Hooksett, New Hampshire.

Unfortunately, this year's event after two attempts to play outside in January & February ran indoors at Tri Town Ice Arena in Hooksett in mid-March. Tri Town was chosen vs. Everett Arena because of the two ice sheets, indoor space for entertainment, merchandise sales & concessions. We were able to conduct the tournament in half the time needed to complete on a single sheet the year before.

Your support as a **Shovel/Dasher 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 \$650,000 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.

We hope that the odds and the Weather Gods are in our favor for the 14th Annual Event. It was always our intention to host the event outdoors at White Park. However, it is equally important to run the event and satisfy our volunteers and organizations in the area.

We look forward to your continued support!

CHRIS BROWN

PHIL STUART

Shaker

"It All Started in Concord!"

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



vital COMMUNITIES

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

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June 10, 2024

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Lee Nangeroni
Ledyard National Bank
PO Box 799
Hanover, NH 03755

Dear Lee,

*Thanks to you +
Jeff and the whole
team at Ledyard!*

Thank you for joining us to strengthen the vitality of our shared communities. Ledyard National Bank's total contribution of \$2,500.00, postmarked on May 29, 2024, is appreciated and essential. With your support of the following programs, we can continue working to ensure that the Upper Valley thrives for generations to come:

<u>Program</u>	<u>Amount</u>
Corporate Council Membership FY24	\$ 550
BIPOC Community Navigator Program	\$ 1,950

Vital Communities is honored to partner with you as we advance equitable solutions in the Upper Valley, and we appreciate your participation in the Corporate Council as we address priorities shared by employers in the region.

With gratitude for your support,

Allison Mindel
Development Director

P.S. To stay up to date on our initiatives and how you can get involved, sign up to receive our bi-weekly e-news vitalcommunities.org/about/news-publications, or follow us on [Facebook](#) or [Instagram](#).

EXECUTIVE DIRECTOR

Sarah Jackson
Randolph Center, VT



Willing Hands

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Executive Director

June 25, 2024

Lee Nangeroni
Ledyard National Bank
38 S Main St
Hanover, NH 03755-2015

Dear Lee,

On behalf of everyone at Willing Hands, I would like to express my deep appreciation for Ledyard National Bank's 6/20/24 charitable contribution of \$1,000 in support of our food recovery and distribution to families and individuals that are in the low to moderate income segments of the community. Thank you!

With this gift, you are joining a community of supporters who believe in a world where everyone has equitable and reliable access to fresh foods. I am so grateful for your partnership in this work.

Your support enables thousands of individuals and families to make ends meet. Willing Hands is the primary source of produce for almost all of our delivery sites including food shelves, senior centers and more. Our partners at the HIV/HCV Resource Center recently said, "The produce from Willing Hands is often the only fresh food that many of our clients have." Thank you for making these deliveries possible!

Together, we are also making a positive climate impact. By utilizing good food that would otherwise go to waste, Willing Hands is preventing the emission of around 1 million pounds of CO2 annually.

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

Sincerely,

Gabe Zoerheide
Executive Director
Willing Hands

Thank you!

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.



Home Repair & Store

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Contact Us
158 South Main Street
White River Junction
VT 05001
802-296-7241 (general)
802-851-5187 (direct)
helen@coverhomerepair.org



COVER Home Repair Inc.
is a 501(c)(3) not-for-profit
agency.

Federal tax ID number:
204597157

June 26, 2024

Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Charitable Committee at Ledyard National Bank,


On behalf of COVER Home Repair and our community, please know how grateful we are for your generous participation as a sponsor of our Brave Spaces for Women in Carpentry project series.

Your support makes it possible for us to complete more home repairs - and, in the process, furthers our mission of fostering hope and building community for volunteers and homeowners alike. Our first Brave Spaces project is scheduled for July 12, when an all-women crew will be replacing an unsafe set of stairs. With your support, our outreach to volunteers is ramping up. Thank you, again for partnering with us in this effort!

Many of the homeowners we assist have disabilities or deteriorating health and live on limited incomes. Without the physical or financial means to maintain their homes, many lose hope as they see their homes fall apart. A homeowner that COVER was able to assist shares: **"Every day I was falling behind in the upkeep of my home. I thought I would have to wait a long time to have the extra income and it made me feel hopeless. Now I come home and feel proud about how my home looks and so relieved that I have safe and functional steps."**

Thank you for joining us to build a stronger, more hope-filled community.

Sincerely,


Helen Hong
Executive Director

*I am looking forward
to building our relationship
over the coming
months and
years!
Helen*

This letter certifies that COVER Home Repair received a Check contribution from you in the amount of \$500 on 6/13/24 (104444). COVER did not provide goods or services to you in exchange for your contribution.

Mission

To build community and foster hope through cooperation and fellowship among all home repair and reuse program participants.

www.coverhomerepair.org



Good Neighbor Health Clinic
Red Logan Dental Clinic

PO Box 1250, White River Junction, VT 05001

A community where people have access to the health resources they need to reach their potential for mental, physical, and social well-being.

June 26, 2024

Ledyard National Bank
Attn: Jeff Marks
38 Main Street P.O. Box 799
Hanover, NH 03755

Dear Jeff,

Thank you for your generosity in support of Good Neighbor Health and Red Logan Dental Clinics. As our neighbors, you make it possible to provide free medical and dental care to those who would otherwise not have this opportunity for healthcare in the Upper Valley.

Since 1992, members of our community have been involved in facilitating our successes and services to deliver the care we provide. We are extremely proud to be able to continue our collective legacy with a renewed sense of awareness and sensitivity to continually changing healthcare landscapes due to support like yours which makes a healthier community possible.

Access to support services, inability to afford medications, transportation, food insecurity and more should no longer be the reason people have challenges with their health. Your donation not only gives critically needed care to those in need, but it also changes the path of someone's life by creating new possibilities for health and well-being.

Through your giving, here is how one patient shared their experience:

"I didn't think it was possible for me to feel good anymore, GNHC was able to get me healthcare after years of not having access. I could never afford it, and GNHC gave me the ability to get my medications".

Thank you for your participation in real-life change. As we serve those in need within the greater Upper Valley, we are reminded this is only possible through you and your kindness. Through you, our programs and services will continue to grow to meet the needs of our patients, whether dental or medical.

Thank you for saving a life!

With gratitude,

Elizabeth R. Austin, MHA
Executive Director

THANK YOU JEFF FOR YOUR SUPPORT OF OUR MISSION! YOU MAKE OUR WORK HAPPEN, AND I AM SO GRATEFUL!

Thank you for your contribution of \$500 received on June 24, 2024. No goods or services were received in exchange for this contribution. 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.





Hypertherm HOPE Foundation
21 Great Hollow Road
Hanover, NH 03755

July 10, 2024

Ledyard National Bank
Lee Nangeroni
66 Benning St, Suite 5
West Lebanon, NH 03784

Dear Lee,

Thank you for sponsoring the Fourth Annual Golf Tournament to benefit the HOPE Foundation. Over 100 participants and volunteers attended, and all heard, saw, and knew about your generous sponsorship and support.

Your support for the tournament and raffle extends the work of the HOPE Team. We are a public foundation, and we rely upon donations such as yours to further our vision that everyone can thrive in any community where our Associate owners live and work.

In recent years, we have received larger requests from non-profits due to increasing costs and greater needs. Our work in engaging youth in STEM, nurturing resilient youth and confident parents, and supporting recovery from and prevention education about substance use disorders has attracted more partners and opportunities. This year's tournament raised nearly \$7,000, which will be distributed in our communities. Your support as a donor to HOPE helps us meet these needs and strengthen our community.

On behalf of the HOPE Team and HOPE Foundation, thank you for your generous gift and for partnering with us in this important work.

With deep gratitude,

A handwritten signature in blue ink, appearing to read "Jenny".

Jenny Levy
President, Hypertherm HOPE Foundation

Your donation in the amount of \$100 was received on 4/29/2024.

*The Hypertherm HOPE Foundation provided no goods or services in exchange for this contribution.
The Hypertherm HOPE Foundation's Tax ID number is 270646326. Please retain this acknowledgment for your tax records.*

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

July 16, 2024

Federal Tax I.D. # 03-0305264

Lee Nangeroni
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Lee,

Thank you for partnering with The Family Place to support strong, healthy children and families.

Ledyard National Bank's gift of \$500 ensures every low-to-moderate income family in our community has access to our family-centered programs. With this generous support, our experienced and caring staff are able to partner with parents and caregivers of all types to build the skills and resources they need to raise happy, healthy children.

In recognition of your gift, you will be receiving our Impact Newsletter in the coming months highlighting how your investment is making a difference for children and families. If you would like to share your thoughts or learn more about our work and strategic goals, please reach out to stephanies@the-family-place.org.

Very sincerely,

Stephanie Slayton, LCSW
Executive Director

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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802.457.4188 OFFICE
802.457.9072 FAX
info@ohfvt.org

PO Box 784/30 Pleasant Street
Woodstock, Vermont 05091
ohfvt.org

July 18, 2024

c/o Ledyard National Bank
38 Main Street
Hanover, NH 03755

Dear Lee,

The Ottawaquechee Health Foundation (OHF) gratefully acknowledges your donation in the amount of \$1,000 in support of our Granting Programs.

We are honored to receive your support. In making this gift to OHF you are helping your neighbors access health and wellness services - which they may not otherwise receive - directly impacting the health and well-being of our communities.

To date, OHF has received 181 grant requests totaling nearly \$196,000 to support health and wellness in our area. Your support allows OHF to continue to grow our granting programs to meet the increasing demand for support.

Should you have any questions regarding your gift or if you would like additional information about our programs, please do not hesitate to contact me.

Again, thank you for your generous contribution and support of the Ottawaquechee Health Foundation. Together we can create stronger and healthier communities, today and for years to come.

With gratitude,

Hali Robinson
Executive Director

Thank you for your
support!

Your donation in the amount of \$1,000 was received on July 10, 2024. The Ottawaquechee Health Foundation provided no goods or services in exchange for this contribution. Tax ID number 03-0197766. Please retain this acknowledgment for your tax records if applicable.

Lee Nangeroni

From: Conor Teal <conor@coverhomerepair.org>
Sent: Wednesday, July 31, 2024 4:53 PM
Subject: [EXTERNAL] Thank you for volunteering with COVER!
Attachments: IMG_9785.HEIC; image000004.JPG; IMG_9773.HEIC; IMG_9748.HEIC; IMG_9779.HEIC; IMG_9848.HEIC; IMG_9794.heic

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.

Hello Ledyard Bank and COVER volunteers!

Over those two days together with us, we were able to get a really solid ramp built in Charlestown last week! It was great to meet new folks and see familiar faces again!

Xander and I had a fantastic time getting to know a little bit about each of you, from cool hobbies like Chess-playing and fire-dancing to your ice cream preferences with famous people like the Ramones! We were just thoroughly impressed at how well you all worked and laughed together to help us finish this project on-time and safely! On our third day there, Xander and I had one other volunteer, and the three of us were able to knock out the final touch-ups and got the project completed. The homeowner told us the ramp and the roof extension will help her peace of mind with getting in and out safely from her home. So thank you for your time and positive energy to make this happen!

We hope it was at least equally fun for you all, even through the blaring heat. It can certainly be tough to spend a full day doing what we did, but I saw each of you with good spirits and eager to jump into tasks, for which we're truly grateful!

We have a couple more ramp projects planned in August and I heard from some of you how you were interested in a COVER roof project at some point, which we'll be scheduling those again in September. We'd definitely welcome a big group like you all again to replace a roof for someone if interested!

I've attached just a handful of photos for you all, since I know Lee is putting together a super slideshow of the project to send out soon!

'Til we meet again!

Thanks so much,
Conor

--

Conor Teal (He/Him)
AmeriCorps Member, Vermont Housing and Conservation Board

Home Repair and Weatherization Assistant
COVER Home Repair
158 South Main Street
White River Junction, VT, 05001
(802) 296-7241 Ext. 4
Office Hours: Tues. - Wed. 8am - 4pm

Lee Nangeroni

From: Angie Borden <sis5yb57@aol.com>
Sent: Monday, August 26, 2024 10:49 AM
To: Lee Nangeroni
Subject: [EXTERNAL] Fw: golf event
Attachments: CJB_4287.JPG; IMG_6723.JPG; Golf Program.pdf; IMG_6673.JPG

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.

Lee

I would like to thank you for being a Business Sponsor. I attached photos from our latest event, our annual golf tournament. I hope you find value in what we do and continue to support us. We are very grateful.

Maybe next year we'll see you at the golf course. Would love to have you!

Please let me know if you have any questions or comment. More photos will be posted to our FB page.

Angie Borden

Rotary Club of Concord



New Hampshire
COMMUNITY
LOAN FUND

August 27, 2024

Lee Nangeroni
Ledyard National Bank
2 Maple Street,
Hanover, NH 03755

Dear Robert:

Thank you so much for your generous sponsorship gift of \$1000.00 to the New Hampshire Community Loan Fund in support of ROC-NH's 2024 Co-ops Celebrating Communities event.

We are deeply appreciative of your commitment to the people we serve.

Your sponsorship will enable you to have your company name and logo on our Web site, in our conference guide, press release, on social media, company name on table tent card, banner in a workshop of your choosing, and the opportunity to introduce the workshop.

We're honored by your support. Without help like yours, we simply would not be able to serve New Hampshire's people, families and communities as effectively.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeannie Oliver".

Jeannie Oliver
Director, ROC-NH

New Hampshire Community Loan Fund
7 Wall Street
Concord, NH 03301

PH: 603-224-6669
FX: 603-225-7425
info@communityloanfund.org

Please keep this letter as a record of your gift for tax purposes. No goods or services have been provided in exchange for your contribution.

Lee Nangeroni

From: Jody Cooper <Jody@nlbarn.org>
Sent: Thursday, September 26, 2024 1:23 PM
To: Lee Nangeroni
Subject: [EXTERNAL] Thank You for your 2024 Barn Playhouse MainStage Sponsorship
Attachments: Shopper Community Thank you.pdf

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 Lee,

As we reflect on the incredible success of our 2024 summer season at the New London Barn Playhouse, we want to take a moment to express our heartfelt gratitude for Ledyard Bank's generous MainStage Sponsorship of our hit production of "Clue" and continued support. Your partnership has been instrumental in making this season one of our most memorable yet.

Thanks to your sponsorship, we were able to bring an exciting lineup of productions to the stage, delighting audiences with performances that captivated and inspired. Your support helped us create an extraordinary experience for both the performers and the patrons, while also contributing to the rich cultural fabric of our community.

At the New London Barn Playhouse, we are proud to work with local businesses like yours, whose commitment to the arts allows us to continue offering high-quality productions year after year. It is through this collaboration that we were able to welcome thousands of theatergoers, many of whom experienced the magic of live theater for the first time.

We are incredibly thankful for your contribution to the success of this season and for your role in helping us sustain the Barn's long-standing tradition of exceptional theater. We look forward to continuing our partnership with you in the future and to sharing many more successful seasons together.

In case you missed it, attached please find our "Community Thank You" which appeared in the 9/11/24 issue of the Kearsarge Shopper!

Once again, thank you for your generous support and belief in our mission and hope you will join us again for our 93rd summer season which will be announced soon!

With sincere appreciation,

Jody

--

Lee Nangeroni

From: Patt Taylor <pdogone@aol.com>
Sent: Thursday, October 10, 2024 8:40 AM
To: ams75nh@gmail.com; bill_underhill2000@yahoo.com; rdipalma@pfclaw.com; rtjphayden@gmail.com; Bob441947@yahoo.com; bstowell@crowm-point.com; bjtart@gmail.com; bteel@ampeisch.com; chrojo@msn.com; DCase3154@gmail.com; dtempleton@crowm-point.com; Elden.Dube@MascomaBank.com; ericbrad@comcast.net; fov_vt_nh@yahoo.com; bevnfran@gmail.com; jheaney@metrocast.net; jamey@ennisconstruction.com; jwhitney@whitneypension.com; jdegrehie@bayada.com; JLavin@darntough.com; Joe Searbo; joellensweet8@gmail.com; jngferney@aol.com; kim@redriver.com; jemma3@comcast.net; Lee Nangeroni; maureenmeehan10@comcast.net; Mitchell.Stagnone@tss.cpa; Michael.Urnezis@LedyardBank.com; nkell10178@aol.com; pdogone@aol.com; pjmarin46@gmail.com; Peter.Goodrich@pathwaysconsult.com; Lambo2@comcast.net; RSmall@DarnTough.com; RBarton@wilcoxandbarton.com; ryan.taylor@consolidated.com; stephen.kelley@comcast.net; tahickey3@gmail.com; tsprott@gmail.com; robocc1@hotmail.com; tom@macleay.com; TMeyerhoff@hotmail.com; travis.lahaye@hypertherm.com; Victor.Stork@Hypertherm.com
Subject: [EXTERNAL] Friends of Veterans Golf Fundraiser (September 16, 2024)

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.



To all Friends of Veterans Golf Team Captains,

All of us at Friends of Veterans would like to express our sincere appreciation for your team's participation in our 2024 golf fundraiser. In large part due to your team's support, we raised over \$46,000 which is the most successful year in our long history.

Feedback about the event and this year's food has been extremely positive; however, we know that five to six hours playing time needs our attention and we will endeavor to improve that situation in future years.

Please pass along our thoughts and thanks to each of your team members and we hope to see you again next year!

Bob Hayden

Patt Taylor

Dear Lee,

Thank you for Ledyard Bank's truly
generous donation to the Norwich Nursery
School Rooted in Community Fundraiser.
With your support of our scholarship and
enrichment fund we will continue to be
able to provide financial assistance to
future students.

Sincerely,
Norwich Nursery School

Lee Nangeroni

From: Maisie Howard | She/Her <mhoward@vtworksforwomen.org>
Sent: Friday, October 11, 2024 11:38 AM
To: Lee Nangeroni
Subject: [EXTERNAL] Women Can Do 2024 - success!

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.

Hi Lee,

I just wanted to send a quick note to say THANK YOU again for supporting Women Can Do! It was wonderful seeing your team there in the Resource Hall. Despite the chilly weather yesterday, the conference went great. The 300+ high school girls in attendance were very engaged and had a wonderful time exploring all the activities and resources. From welding and soldering to tree climbing, chain saws, and more, we had a great day showing these girls that women really can do anything!

I will send along more information (including final numbers and survey results) in a few weeks, but in the meantime I thought I'd share a few photos, along with my appreciation with you for helping to make this year's event so impactful. Thank you again!

Warm regards,
Maisie







Maisie Howard
Director of Development & Communications
Vermont Works for Women
32A Malletts Bay Ave, Winooski VT 05404
(802) 655-8900, ext. 112
Pronouns: she/her

[Support women and youth](#) at every stage of their career journeys.



[Website](#) | [Facebook](#) | [Instagram](#) | [Newsletter](#) | [DONATE](#)

Lee Nangeroni

From: Emilie Burack <nhbookfest@gmail.com>
Sent: Tuesday, October 15, 2024 2:00 PM
To: Josephine Moran; Jeff Marks; Christos Hatzidakis; Kathy LeClair
Cc: Lucy Hodder; smccrawcrow@gmail.com; rwabriccetti@gmail.com; Lee Nangeroni; Julia Gignoux
Subject: [EXTERNAL] A bookshelf of thanks!

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.

Good afternoon Josephine, Kathy, Jeff, and Christos,

I am writing to thank you again for Ledyard's outstanding support of the inaugural NHBF. You were with us from the beginning and we will be forever grateful!

Our mission was simple: to bring authors together with readers to celebrate literacy, conversation, and community. With your help, and the collective efforts of our community partners, donors, grant funders, and nearly 90(!) volunteers, South Main Street became a catalyst for making new friends, sharing ideas, and reveling in the sheer joy of reading.

Thank you, Christos, for being the best banker in Concord and introducing us to Jeff and his team! Your staff is the most helpful, friendly, and personable banking staff I have ever worked with. The day Sarah and I walked into your branch to open the checking account for our brand new nonprofit was the start of a wonderful relationship.

Jeff, thank you for saying "yes", and for working with us to create NHBF's very first presenting sponsorship. Your guidance and expertise was invaluable, and with the help of Julia and Lee's attention to details, you led a great team.

Kathy, it was such a pleasure meeting you. Thank you for introducing our Inaugural Keynote event, and for graciously working with us through our "first night" jitters as we all prepared to meet the crowd. And Josephine, we were so honored to have you there for our Family Keynote, to introduce Kate and Veronica to their adoring fans. From the beginning, your steadfast support of the festival gave us the confidence to bring to life an ambitious community dream.

Let's find a date in the next few weeks to meet and share notes on the event. We look forward to hearing your feedback and discussing how we can all work together again next year!

With gratitude,
Emilie and the NHBF Team

[New Hampshire Book Festival](#)

Lee Nangeroni

From: Vermont Works for Women <womencando@vtworksforwomen.org>
Sent: Thursday, October 17, 2024 11:30 AM
To: Lee Nangeroni
Subject: [EXTERNAL] Thank you for coming to Women Can Do 2024!

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.



What a day! Hundreds of high school students from across the state came to Vermont State University Randolph last Thursday for our career exploration conference. Students spent the day exploring STEM and trades careers through hands-on activities and getting to know Vermont professionals, employers, and organizations.





We had over 80 exhibitors at our Indoor and Outdoor Action Expo, where students learned new skills. Students learned to solder, weld with fellow students from tech centers and professionals from Flywheel Industrial Arts, and use axes and crosscut saws with Green Mountain Club and Vermont Youth Conservation Corps. They donned firefighting gear and traveled up the hydraulic ladder with the Randolph Fire Department, learned how to intubate a patient by practicing on a medical dummy with VTSU respiratory therapy, drove a bucket loader around the parking lot with the Vermont Agency of Transportation, and got hands-on introductions to fields such as carpentry, natural resources, renewable energy, health care, criminal justice, cybersecurity, manufacturing, and more.

At the Resource Hall students talked with 30+ organizations and employers, learning about community resources they can tap into and future career opportunities available in Vermont.

Thank you Vermont State University Randolph for your wonderful hospitality!

*"I can do things that make me slightly uncomfortable (like drawing blood)
and I can be successful in whatever I do."*

- High School Student

Thank you chaperones for attending Women Can Do and encouraging your students to participate fully and explore all the different types of careers showcased at the conference. If you were a chaperone, please fill out this [survey](#) to tell us about your day.

[Chaperone Survey](#)

If your students didn't have the chance to fill out a survey during the closing ceremony, please [download this pdf](#), have them fill it out, and email us the filled-out version at womencando@vtworksforwomen.org.

Student Survey

Thank you to our exhibitors who shared their time and expertise with students and provided them with memorable conversations and opportunities. If you staffed a table in the Action Expo or Resource Hall, please fill out this [survey](#) about your experience.

Exhibitor Survey

Thank you to all of our volunteers who helped make this conference possible! We are so grateful you spent part of your day with us, supporting students to dream big about their futures. Please give us feedback about your experience in this [survey](#).

Volunteer Survey

Thank You to our 2024 Women Can Do Supporters!

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UVM Electrical and Biomedical Engineering
Waitsfield and Champlain Valley Telecom

If you missed the event this year, be sure to keep an eye on your email for updates about Women Can Do 2025. If you are interested in hearing more about VWW's programs and career exploration opportunities, please reach out to the Senior Program Manager for Career Training and Exploration, Megg Roberge Dulude at mdulude@vtworksforwomen.org



Vermont Works for Women's programs are supported by grants, foundations, community sponsors and individuals like you.

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Our mailing address is:

32A Malletts Bay Ave.
Winooski, Vt. 05404
802.655.8900



October 2024

Dear Friends,

Nearly 30 years ago, Upper Valley Music Center was founded in a living room. Through generous support from you and others like you, it has grown into a community pillar that has brought music to the lives of thousands of people.

Reflecting on the past year, it is with great pleasure and gratitude that I share this enclosed report on how your contributions have helped people of all ages gather to make music, provided high-quality music education, increased tuition assistance, and expanded community connections. You will find stories about UVMC's exceptional faculty, teens making musical friends over the summer, and free music programs in unexpected places. Please know that every gift, large or small, has helped someone have music in their life.

On behalf of the entire Upper Valley Music Center family, thank you for your generosity and your vision for how music can make a difference. Together, we are building a stronger, more vibrant musical community.

With deep appreciation,

Benjamin Van Vliet
Executive Director

Board of Directors

Rosie Greenstein
President

Deecie Denison
Vice President

Judy Pond
Secretary

Zheng Duan
Treasurer

Louis Cornell

Dominick
DeFrancisco

Amy Dingley

Melanie Henry

Nissanka Kiridena

Lucas Mendelsohn

Renee Snow

Benjamin Van Vliet
Executive Director



October 31, 2024

Julia Gognoux
Ledyard Bank
38 Main Street, PO Box 799
Hanover, NH 03755

Dear Julia,

Julia On behalf of the New Hampshire Community Loan Fund staff, board, and ROC-NH members, I want to thank you and Ledyard Bank for your generosity in providing a \$1000 sponsorship in support of our 2024 Co-ops Celebrating Community event.

The day was filled with engaging workshops, discussion with vendors and connecting with ROC resident from all over the state. We are honored by your support. Without help like yours, we simply would not be able to serve New Hampshire's people, families and communities as effectively.

Again, thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeannie Oliver".

Jeannie Oliver
Director of ROC-NH

New Hampshire Community Loan Fund
7 Wall Street
Concord, NH 03301

PH: 603-224-6669
FX: 603-225-7425
info@communityloanfund.org

November 17, 2024

Jeff Marks
Ledyard National Bank
38 S Main St
Hanover, NH 03755-2087

JEFF! 😊

CANT THANK YOU ENOUGH FOR YOUR
PHENOMENALLY GENEROUS CONTRIBUTION
TO THIS EVENT - AND PM EXTENSION!
POSITIVE TRACKS. ♡ THANK YOU.
HOPE LIFE IS GOOD AND THAT WE
SEE YOU ~ ROUND THE BEND, SOON!

Dear Jeff,

We are writing today on behalf of the Positive Tracks Team, Board, and Sweat For Good Games Committee to thank you for your incredible support of the Positive Tracks Sweat For Good Games: SuperMoon Edition, held on October 18, 2024, at Whaleback Mountain in Enfield, NH.

♡
NINI
XD

This powerful, new event sold out at 220 registered guests and offered our community the opportunity to be a part of something fun; but also meaningful in its transformative support of Positive Tracks and the local young adults we serve.

Positive Tracks is having an outstanding year, but dozens of young people are knocking at our door weekly for leadership training, 1:1 mentorship, starter grants, and other resources Positive Tracks offers free of charge to empower young people to organize athletic events benefiting the causes they care about most.



Fortunately, thanks to the committed and passionate volunteer community leaders who organized the event and *you*, the inaugural Positive Tracks Sweat For Good Games raised \$118K and counting - enough capital to take on every young person who applies to our program through the end of 2024.

Thank you for your very generous donation of \$500 on August 28, 2024. Because of our community's generosity, Positive Tracks now has the capacity to empower 100 additional local Captains to take action and turn sweat into hope and positive change for issues facing the Upper Valley and beyond.

Yours in sweat and solidarity,

Nini Meyer & Julie Thom

Positive Tracks Sweat For Good Games Committee Members

Alicia Willette, Co-Chair
Sara Vargo
Jeanie Stevenson
Daniella Reichstetter
Gioia Perugini
John Pepper
Emily Newick
Rob Meyer
Jasper Meyer
Julie Thom, Co-Chair

Neely McNulty
Mimi Lichtenstein
Jim Komarmi
Daria Killebrew, Co-Chair
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Cristy Pietkiewicz

Positive Tracks is exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code. Our tax ID number is 45-5086315. No goods or services were received in return for this generous gift.



**Center
on Rural
Innovation**

Lee Nangeroni
Ledyard National Bank
2 Maple St
Hanover, NH 03755-2023

November 21, 2024

Dear Lee,

On behalf of the Center on Rural Innovation (CORI), I would like to thank you and your organization for sponsoring the 2024 Small Towns, Big Ideas Pitch Event as a "Traction Sponsor". Your sponsorship payment of \$1,000 was received on 07/25/2024 via check and is considered fully tax deductible.

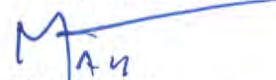
Small Towns, Big Ideas is a vital mechanism for driving economic growth and national attention to rural communities—showcasing that small towns can indeed be home to big ideas, and rural tech startups are worth betting on. This year's hybrid event at Dartmouth's Magnuson Center for Entrepreneurship showcased five rural, tech-enabled startups from around the country all competing for the \$10,000 cash prize.

The best-pitch was awarded to Dr. Catie McVey of OsRostrum from rural North Carolina. Upon winning, Dr. McVey was celebrated by her fellow entrepreneurs, our panel of judges, and a combined audience of over 250 people. OsRostrum is a rural tech startup that provides a low-cost mobile platform for farmers to quantify structural traits and develop precision breeding plans that improve cow health and longevity.

OsRostrum joins a small group of startups as past winners of Small Towns, Big Ideas. Your support of this event gives rural entrepreneurs like Dr. McVey the opportunity to receive increased visibility and vital early-stage capital. We are grateful for your partnership and the incredible impact you've made as a supporter of Small Towns, Big Ideas.

Thank you for your generous support.

With gratitude,


Matt Dunne
Founder & Executive Director

LEE —
THANK YOU FOR YOUR SUPPORT TO
ALLOW US TO BRING THIS NATIONAL
EVENT TO THE UPPER VALLEY!
— MATT

The Center on Rural Innovation, Inc is a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code (EIN# 82-4508477). The "Traction Sponsor" sponsorship does not include anything of taxable substantial benefit. Thus, the good-faith estimate of this sponsorship is \$0.00. Your sponsorship is tax-deductible to the full extent permitted by law. Please retain this acknowledgement for your tax records.

**Building innovation in
rural America from the
ground up.**

PO Box 392
Hartland, Vermont
05048

1-802-436-4100
team@ruralinnovation.us
ruralinnovation.us

Lee Nangeroni

From: Jeff Marks
Sent: Friday, January 10, 2025 5:26 PM
To: Lee Nangeroni
Subject: FW: [EXTERNAL] Book Donation

A nice note from Laura...



Jeffrey Marks
Senior Vice President & Chief Marketing Officer
Ledyard National Bank
2 Maple Street
Hanover, NH 03755
Phone: 603.640-2711
jeff.marks@ledyard.bank

Our website and our e-mail addresses have changed to .bank for enhanced security.



From: CLiF Team <info@clifonline.org>
Sent: Friday, January 10, 2025 9:51 AM
To: Jeff Marks <jeff.marks@ledyard.bank>
Subject: [EXTERNAL] Book Donation

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 Jeff,

On behalf of all of us at the Children's Literacy Foundation (CLiF), I would like to thank Ledyard Bank for the recent donation of over 200 books! We appreciate your support in hosting a book drive for the NH Book Festival, since contributions like this enable CLiF to continue inspiring a love of reading and writing among under-resourced children throughout New Hampshire and Vermont.

When you support CLiF, you make a direct impact on the lives of the young readers and writers we serve. You provide children with access to valuable resources, including engaging author and illustrator presentations and new, high-quality books to choose and keep. You enable educators and librarians to elevate creativity and enhance children's learning experiences. You create opportunities for parents and caregivers to participate in family literacy events and informational workshops. You assist in building community around reading and writing, and fostering a lifelong love of literacy.

"CLiF programs do indeed impact lives. I can honestly say that the CLiF Year of the Book program affected [my] students by instilling a curiosity, a passion, a hunger for reading, writing, and stories. They became empowered." - NH Elementary School Educator

As you know, for many of the young readers we serve, the books they receive from CLiF are the first they've ever owned. Every child deserves to experience the power and the joy that reading and writing can deliver. Your commitment to CLiF fuels our book giveaways, interactive storytelling sessions, family literacy workshops, and much more. You're helping to promote children's curiosity and creativity, and encouraging them to expand their imaginations. Our work would not be possible without your support.

Warmly,

Laura Rice

CLiF Executive Director

Children's Literacy Foundation

3579 Waterbury-Stowe Road

Waterbury Center, VT 05677

clifonline.org

CLiF is a 501(c)(3) nonprofit organization. In accordance with IRS requirements, this acknowledges that no goods or services were exchanged for your gift.

This letter serves as your tax receipt.



CASA of New Hampshire
PO Box 1327
138 Coolidge Ave.
Manchester, NH 03105-1327

January 16, 2025

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

Dear Julia,

On behalf of CASA of NH, I would like to offer our sincere thanks for giving so generously to support abused and neglected children in your community.

Your gifts have truly made a difference as we continue to advocate for the safety and well-being of thousands of children. Even as cases increase in number, complexity and severity, thanks to donors like you, we are able to continue our critical work throughout the state. We are truly heartened by the dedication of donors and friends like you.

Please find a summary of your year to date giving below. If you have any questions, please reach out to Tarah Bergeron at tbergeron@casanh.org.

Sincerely,

Marty Sink
President and CEO

Donation History for Ledyard National Bank

Date	Amount	Appeal	Description
2/16/2024	\$1000	CASA Cares	Live Auction Sponsor

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

2024 Impact Report



Finding Home

This year Heidi,* who spent nearly six years in foster care, was able to rejoin two of her siblings in her forever home thanks to the advocacy of her CASA, Charlene, and her adoptive mother Jessica.

“The success in this is that CASA gave it an open-minded chance,” Jessica says.

Jessica met Heidi while she was providing foster care for two of Heidi’s younger siblings. Heidi was in a different foster home. Initially she had limited, supervised visits with her siblings, but she began coming to Jessica’s home more often. Jessica adopted Heidi’s siblings, but after the case closed, she lost contact with Heidi. When Jessica learned that after Heidi’s struggles in a foster home she’d ended up in residential care, she started visiting her.

Jessica’s message was clear: “I’m not here to convince you to come live with us. We’re here, and we love you, and no matter what path you take, you have siblings you’ll never lose again,” she says.

Finally, Heidi was placed in Jessica’s home.

“When I went to Jessica’s home, I immediately saw the amazing chemistry between Heidi and her younger siblings, and that just flipped the switch for me,” Heidi’s CASA Charlene says. “That this is absolutely the place that she belongs.”

She reached out to the case worker to push for an adoption date.

Heidi was officially adopted and permanently reunited with her siblings early this summer. Charlene describes the family today simply and powerfully: “The household is full of joy.”

**Due to CASA's confidentiality policies, names and locations have been changed to prevent identification of a specific child. The accompanying photos are stock images for illustrative purposes only and do not depict the people involved.*

CASA’s Mission
CASA of NH provides a voice for abused and neglected children and youth by empowering a statewide network of trained volunteers to advocate on their behalf so they can thrive in safe, permanent homes.



The Year In Numbers



**WE SERVED
1,538 CHILDREN**

The Importance of Trauma-Informed Advocacy

CASA of New Hampshire provides high-quality, trauma-informed best-interests advocacy for children and youth throughout the state. CASA of NH GALs receive extensive training on trauma in addition to training on being aware of biases, loss, attachment, education, substance use disorder, mental illness, treatment, domestic violence and more.

“When kids have been abused or neglected, it clearly impacts their ability to trust adults,” explains CASA of NH Training Director Kelly Smith. These children, she adds, don’t have the language to express those feelings, nor do they have adults in their lives to give them that language and hold their story. Ultimately, they often communicate their experiences through behaviors that impact their lives.

“The bottom line is, our advocates are not just looking at behaviors and getting stuck in a cycle of only focusing on the behaviors of a child,” adds Smith. “Our advocates understand that initially a child who has experienced neglect and/or abuse tells their story through their unhealthy behaviors. With CASA advocacy, our kids can receive the necessary services to work through their loss and trauma and begin to rewrite their story for themselves and potentially future generations.”

Read our full FY 24 Annual Report online at casanh.org/annualreport

“This group of volunteers truly provides necessary support for children in New Hampshire. We strongly believe in CASA’s mission, [to be] a voice for children who need advocates on their behalf. Sadly, there is too much abuse and neglect even here in New Hampshire, and it is our responsibility to provide support. It is a truly worthy nonprofit.”

— Jim and Lois Champy
CASA of NH donors

2024 ACTIVE VOLUNTEERS AND CASES

MAP KEY:

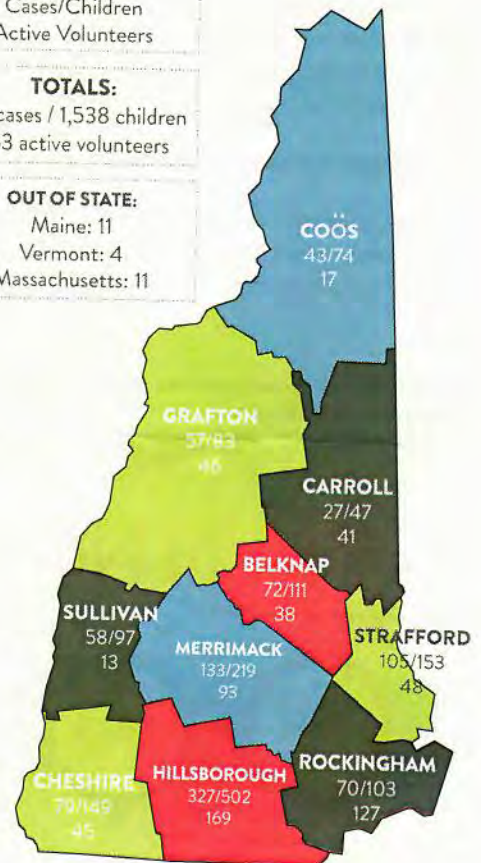
Cases/Children
Active Volunteers

TOTALS:

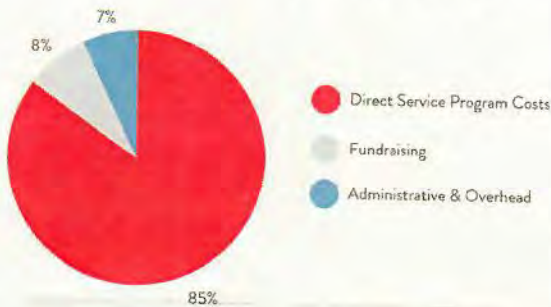
971 cases / 1,538 children
663 active volunteers

OUT OF STATE:

Maine: 11
Vermont: 4
Massachusetts: 11

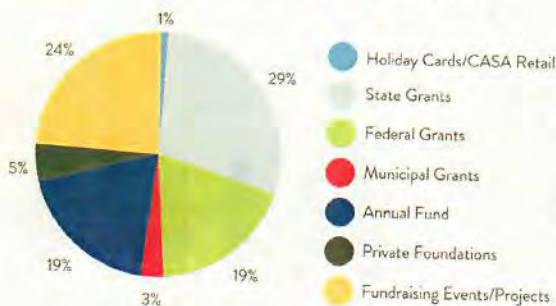


FUNDING USES



All costs related to administering the program, including recruiting, training, and supervising volunteer advocates

FUNDING SOURCES



CASA of NH strives to maintain frugal financial practices, a balanced budget, and funding diversity.

Full FY24 audited financials will be posted in November 2024 at casanh.org/financials



FOOD | SHELTER | EDUCATION | PROBLEM SOLVING

Upper Valley Haven

January 16, 2025

Lee Nangeroni
Ledyard National Bank
P.O. Box 799
Hanover, NH 03755-0799



Dear Lee,

Our deepest gratitude to Ledyard Bank for the incredibly generous gift of \$1,500.00, through Nico's *Hair for the Haven* challenge, to support the Annual Fund as part of the 12th annual *19 Days of the Upper Valley*. The Jack & Dorothy Byrne Foundation will fully match this donation, doubling its impact! We are *deeply* grateful for Ledyard's longstanding partnership and support of our work, and for Nico's special and playful fundraising for the last five years! ★

The *19 Days* initiative, which began in Norwich, Vermont, started as a wonderful gesture to match a customer's purchase of food at Dan & Whit's for the Haven's Food Shelf during December, and 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" during the holidays.


During the month between Thanksgiving and New Year's, more than 5,000 people received 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.

With warm regards,


Michael Redmond
Executive Director

*Thank you!
We really appreciate
your support.*


Laura Gillespie
Development and Communications Director

*We are grateful
for Ledyard's
Wonderful Support
of the
19 Days!*

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



**Rotary Club of New London
Charitable Foundation**

P.O. Box 1408 • New London, New Hampshire 03257-1408

Tuesday, January 21, 2025

Lee Nangeroni

Ledyard National Bank

2 Maple Street
Hanover, NH, 03755

The New London Rotary Scholarship Committee thanks you for your generous donation made on Friday, January 17, 2025 of \$1000 to the 2024-2025 Scholarship campaign. We are excited to once again support our students from the Sunapee and Kearsarge school districts.

The 2023-2024 campaign was a great success, awarding 28 scholarships totaling over \$50,000 to deserving Sunapee and Kearsarge students. We received the highest number of applicants in the program's history, illustrating the financial need today's prospective college students face. We hope you were able to join us for our Scholarship Breakfast in June, and please save the date of Friday, June 6th for the 2025 Scholarship Breakfast. This event is a wonderful opportunity to meet the next generation of our area high schools' graduating seniors, which is always an inspiration and provides hope for the future!

We remind you that your contribution is tax deductible, as the New London Rotary Club is a tax-exempt, 501c3 organization, Tax ID#02-0510186.

Thank you again for your continued support of our local graduating seniors!

Kind regards,

Beth Camp and Kathy Mathias

Co-Chairs of the New London Rotary Scholarship Committee

No goods or services were received for this contribution.

Lee Nangeroni

From: Cheryll Andrews <cheryll.andrews@dismashomenh.org>
Sent: Tuesday, January 21, 2025 9:46 AM
To: Lee Nangeroni
Subject: [EXTERNAL] Dismas Home- Thank you

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.

January 21, 2025

Lee Negrone
Marketing Assistant
Ledyard National Bank
2 Maple Street, Hanover NH 03755

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 generous donation of \$1500.00 towards equine therapy.

2025 is an exciting year for Dismas Home as we begin our expansion project to add beds to our Program. There is so much need among justice involved women, including veterans 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.

As you might imagine, the costs of maintaining the current home and providing services with high quality healthcare staff continue to 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.

Sincerely,

Cheryll Andrews

Cheryll Andrews,
Executive Director
Tax ID 47-2722572

Cheryll Andrews

Executive Director
Dismas Home of New Hampshire
www.dismashomenh.org
cell: (603) 491-9545



Dismas Home
NEW HAMPSHIRE

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NEW HAMPSHIRE
humanities

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Executive Director

January 22, 2025

Ms. Lee Nangeroni
Ledyard National Bank
2 Maple Street
Hanover, NH 03755-2023

Dear Ms. Nangeroni,

I would like to thank you for the Ledyard National Bank support of our Connections adult literacy program with your grant of \$1,250 on January 21, 2024. We are honored by your investment in our work and your commitment to the communities where your employees live and work.

Connections is a truly impactful program for New Hampshire's newest citizens, incarcerated parents and adults seeking their GEDs. Students in the Connections program display improvements in not only their basic English literacy skills but also develop a sense of security and acceptance as they share their own personal stories in the program.

One ESOL student from Nashua Adult Learning Center stated, "We [immigrants] are here. We have some problems. We worry about things. We don't always open our hearts or show our insides because we worry about saying the wrong thing. But a class and a program like this we can understand how our classmates understand. We can open our hearts because we feel safe." Conversation is a large part of the Connections curriculum. Books are chosen based on themes relevant to the classroom participants' experiences to promote discussion, as the ability to speak and be understood is a basic human need.

Thank you for being our partner in delivering this vital program!

Warmly,

Sarah Chaffee
Director of Development
New Hampshire Humanities

PS—Recognizing your generosity is important to us. Our records indicate you will be acknowledged for your sponsorship/grant as *Ledyard National Bank*. Please let us know if you have another preference.



UPPER VALLEY
HUMANE SOCIETY

PO BOX 789, LEBANON, NH 03766
603.448.6888 UVHS.ORG

January 23, 2025

Ledyard National Bank
Attn: Julia Gignoux
PO Box 799
Hanover, NH 03755-0799

Dear Julia,

On behalf of all of us at the Upper Valley Humane Society, I would like to thank you for your generous gifts totaling \$250 in 2024, of which \$250 is tax deductible. This document is provided to assist you and your advisors with tax preparation for 2024.

We are overwhelmed with gratitude. Last year, your unwavering commitment allowed us to transform lives—both animal and human. Thanks to your support, we expanded vital veterinary services, provided lifesaving care for countless animals, and worked on a dozen cruelty cases, helping 60+ animals to a better life.

Each gift you make, no matter the size, provides a beacon of hope, fueling our mission and proving that **compassion changes everything**. Together we're creating a humane community grounded in love.

Itemized list of your gift(s) in 2024, showing tax deductible amount:

<u>Date</u>	<u>Amount</u>	<u>Payment Type</u>
4/24/24	\$250	Check (104322)

Thank you again - your commitment to helping the animals is genuinely appreciated and makes a real difference in the lives of the dogs, cats, and small animals who need UVHS.

Sincerely,

Nikki Grimes
Executive Director

P.S. Please view the enclosed Giving Report to see some of the incredible things your support made possible in 2024 and a few of our goals for 2025.

In compliance with IRS Code section 170 (f) (8), this letter serves as verification that you received no goods or services in connection with the tax-deductible gifts listed above.



Capitol Center for the Arts

BANK OF NEW HAMPSHIRE STAGE
CHUBB THEATRE

January 27, 2025

Lee Nangeroni
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Lee:

On behalf of everyone at the Capitol Center for the Arts, I want to thank you and your colleagues at Ledyard National Bank for the payment of \$2,500 towards your Corporate Partnership.

The cold weather is here, but our theatres are bustling with happy patrons. The Capitol Center for the Arts strives to bring dynamic, diverse, and educational programming to the heart of New Hampshire, and it's thanks to partnership from businesses like Ledyard National Bank that we are able deliver year after year. Your partnership truly makes a difference and directly supports an important part of our mission—making live performance accessible to everyone.

Again, please accept my deep thanks to you for all you do for the Capitol Center. Your support as a Corporate Partner has been and continues to be invaluable to us. I look forward to seeing you and your team at a show very soon!

Best wishes,

A handwritten signature in blue ink that reads 'Katie'.

Katie Collins
Director of Development

A handwritten note in blue ink that reads: 'We are so appreciate of our partnership with Ledyard!'.

PS. This letter acknowledges sponsorship payments made between January 21, 2025 and January 26, 2025. If you have any questions, don't hesitate to call me at 603-225-1111x106, or contact Rae Easter at reaster@ccanh.com or call 603-225-1111x109.



CASA

Court Appointed Special Advocates
FOR CHILDREN
NEW HAMPSHIRE

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Marcia R. Sink
PRESIDENT & CEO

January 27, 2025

Lee Nangeroni
Ledyard National Bank
38 S Main Street
Hanover, NH 03755-2087



An Evening of Giving for New Hampshire's Children

Dear Lee,

Thank you for your generous contribution of \$1000. Your sponsorship will help us to raise the necessary funding toward our critical advocacy work on behalf of children experiencing abuse and neglect.

The funds we raise will go directly toward advocating for the hundreds of victimized children we have had to turn back annually. Your support will help us to impact and transform the lives of over 1,500 children each year from birth to 21.

As we continue to see cases increase in severity and complexity, we are truly thankful for our friends like you whose kindness will help transform young lives for the better—providing hope through the commitment, consistency and compassion of their CASA advocate.

We look forward to sharing the impact of your generosity. Please reach out at any time if you have questions. We hope you are compelled to share our mission with others to help raise awareness about our need for volunteers.

With my greatest appreciation,

Suzanne Lenz
Director of Development

Lee Nangeroni

From: howelibrary@mg2.lglcrm.net on behalf of 'Howe Library Corporation'
<howelibrary@mg2.lglcrm.net>
Sent: Tuesday, January 28, 2025 9:31 AM
To: Lee Nangeroni
Subject: [EXTERNAL] Thank You for Investing in the Howe!

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 Lee,

Thank you for the \$1,000 donation to the Howe Annual Fund from Ledyard National Bank! We're grateful to have the bank's support as a 2025 Community Sponsor. This gift helps provide for the library's collections and programs. As a Howe Library supporter, Ledyard National Bank helps ensure that people of all ages can continue to enjoy new books, attend inspiring programs, and access digital resources.

In exchange for this contribution, the bank will receive two event tickets to the Spring Soirée. These tickets are worth an estimated fair market value of \$75 each and will be available for you to collect at the door.

Sincerely,
Rubi O. Simon
Library Director

In accordance with the Internal Revenue Service Code, we acknowledge your contribution in writing and state that, with the exception of any items described above, no goods or services were provided in return for your sponsorship/gift. The Howe Library Corporation is a 501(c)(3) tax-exempt nonprofit responsible for funding the collections and programs of the Howe Library (EIN: 02-0222142).

Received from:
Ledyard National Bank
2 Maple St
Hanover, NH 03755

Donation date: 1/24/25
Amount received: \$1,000

Carol Dunne
Producing Artistic Director

Jason Smoller
Managing Director

BOARD OF DIRECTORS

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Jim Lynch

John Sanders

Lori Shipulski

Rubi Simon

Kathryn Smith

Curt Welling

1/28/2025

Lee Nangeroni
Ledyard National Bank
P.O. Box 799
Hanover, NH 03755

Dear Lee,

THANK YOU for supporting Northern Stage's 2025-26 Season as a member of our Producer's Club. The community business partners in our Producer's Club are absolutely crucial, and the impact of these partners on our productions and programs is deeply felt. With your help, Northern Stage continues to change lives, one story at a time.

In appreciation of your loyalty and generosity, we offer Producer's Club members a variety of benefits designed to provide you, your employees, and your clients with exclusive access to the artists, leaders, and productions of Northern Stage. Keep an eye out for email invites to special events, monthly e-newsletters, and details regarding benefits.

Again, thank you for all you do to make extraordinary theater in the Upper Valley possible. We look forward to seeing you at the theater!

Sincerely,

Ruth Ann Pattee
Assistant Director of Development

*Thank you so much, Lee!
We love our ongoing partnership.*

THANK YOU FOR YOUR SUPPORT OF NORTHERN STAGE!

This is a receipt for your contribution. Please retain for your tax records. No goods or services were received in exchange for this donation. Northern Stage is a 501(c)(3) non-profit corporation. Federal ID #04-3387268.

Donation rec'd: 1/28/25
Amount: \$5,000.00
Sponsorship Type: Show Sponsor for the Vermont Farm Project
Payment Type: Check

Mailing Address: 76 Gates Street, White River Junction, VT 05001-7052
Performance Venue: Barrette Center for the Arts

WWW.NORTHERNSTAGE.ORG | (802) 296-7000

January 30, 2025

Kathy LeClair, SVP, Private Banking Director
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Kathy,

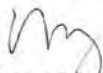
On behalf of the New Hampshire Furniture Masters, please accept our sincere thanks for your generous contribution of \$500.00 during 2024 as a Friends of the Furniture Masters sponsor. The Furniture Masters would not be able to continue and expand our outreach programs and exhibits without gifts such as yours.

In celebration of the Furniture Masters 30th anniversary, we have organized a Founders Show at our Gallery in Concord featuring works of the six original founders of the Furniture Masters. The exhibit will open on January 22nd and run through March 28th with an opening reception on Friday, February 7th from 5-7PM. While many of our plans for 2025 are still in the works, we are excited that the year will culminate with an exhibit of new and retrospective works that will open at the Currier Museum of Art in Manchester, NH in the Fall, 2025.

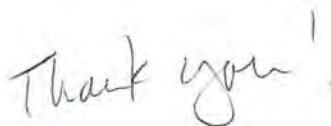
Our Prison Outreach Programs at the NH Men's Facility in Concord, the NH Women's Facility in Concord and the ME Men's Facility in Warren, ME continue to thrive with the hopes of finally having a dedicated woodworking shop for the women by Fall 2025. And our partnerships with the League of NH Craftsmen, the Guild of NH Woodworkers and the Main Craft Association continue to evolve with ideas for future collaborations.

Again, from the individual Furniture Masters and the board, thank you for your support. Your generosity is deeply appreciated.

Warm regards,



Mary McLaughlin, Board Member



cc: Lee Nangeroni, Marketing Assistant

The American Furniture Masters Institute d/b/a NH Furniture Masters is a not for profit 501c-3 corporation that focuses on educational initiatives including the Prison Outreach Programs in New Hampshire and Maine and support for emerging artists through our Studio Based Learning programs and other endeavors.



January 31, 2025

250 Pleasant Street
Concord, NH 03301
(603) 415-6624
fax (603) 230-6049
chtrust@crhc.org
ch-trust.org

Lee Nangeroni
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Lee Nangeroni:

Thanks to you, cancer patients and their families can rest a bit easier. Your \$1,000.00 sponsorship of the 23rd annual Payson Center for Cancer Care Rock 'N Race ensures that patients will receive the medical care and support services they need close to home. The difference you make is immeasurable and deeply appreciated.

Funds raised through Rock 'N Race 2025 support the HOPE Resource Center at Payson Center for Cancer Care. The HOPE Resource Center provides support programs, social work, nutritional and financial counseling, complementary therapies and assistance with out-of-pocket expenses at no cost to patients. Please know that your contribution will make a meaningful difference in the lives of people in our region who have cancer.

We are truly grateful for the investment you make in the Concord Hospital Trust and all of our initiatives to support the health needs of the people we serve. Again, I thank you.

Sincerely,

A handwritten signature in black ink that reads 'Moriah Billups'.

Moriah Billups
Philanthropy Officer

A handwritten note in black ink that reads 'Thank you! Looking forward to seeing you on Thursday!'.

Concord Hospital Trust is a registered 501(c)(3) nonprofit organization (EIN#26-037810). No goods or services were provided in exchange for your gift. This letter will serve as written acknowledgment of your gift. Please keep it with your tax records. If you would like to receive an annual summary of your support to Concord Hospital Trust, please sign up at <https://www.concordhospital.org/donors-volunteers/become-a-donor/request-an-annual-summary/> or call our office.

Our Mission is to serve as the philanthropic arm of Concord Hospital — securing and distributing charitable gifts in accordance with donors' intent to support the Hospital's mission of meeting the needs of individuals within the communities it serves.

2108 River Road
Manchester, NH 03104
(603) 641-9426
breakthroughmanchester.org



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

February 2025

Dear Julia:

On behalf of Breakthrough, thank you for your generous sponsorship of "Are You Smarter than a Breakthrough Student?" Your contribution of \$750 on Wednesday, February 12, 2025 advances our dual students-teaching-students mission of preparing students from marginalized communities for post-secondary success while developing future educators.

All proceeds from this engaging trivia event directly benefit our students and help us prepare for Breakthrough's 34th summer. With your partnership, we continue to provide essential academic, social, and emotional support for students, keeping them on track for college and beyond. Additionally, your sponsorship helps strengthen the teacher pipeline. At a time when the national teacher shortage is critical, Breakthrough's work to inspire and develop teachers is more important than ever.

Thank you again for making a lasting impact on Breakthrough scholars and teachers.

Gratefully yours,

Deb
Debra McCloud
Executive Director

*Thank you -
can't wait!*

P.S. Please visit our summer program to see your gift in action!



No goods or services have been received in consideration of this fully tax-deductible contribution to Breakthrough Manchester at The Derryfield School.



February 4, 2025

Lee Nangeroni
Ledyard Bank
2 Maple St
Hanover, NH 03755

Dear Lee,

Thank you for your support of the Center for the Arts through your very generous contribution of \$250 on January 15, 2025. Your sponsorship is greatly appreciated.

As a 2025 sterling sponsor, your business listing will appear on various social media posts, print materials and our thank you advertisement in the Shopper.

The Board and Members of the Center for the Arts are most grateful for your generosity and interest in the Arts.

Sincerely,

A handwritten signature in black ink that reads "Jean". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Jean Cronin Connolly
Chair, Center for the Arts

N | H | B | C | A
New Hampshire Business Committee for the Arts

February 27, 2025

Ledyard Financial Advisors
Jeff Gendron
Senior Vice President
1 Pillsbury Street, Suite 303
Concord, NH 03301

RE: NHBCA Contribution

Dear Jeff:

On behalf of the New Hampshire Business Committee for the Arts, thank you for your 2025 membership dues. With your support, the NHBCA is able to continue to advance its mission and 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 \$825 received on 02/20/2025 for FY25.

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

Sincerely,

Tricia

Tricia Soule
Executive Director

*Thank you Jeff,
We appreciate all
you do!*

Please update our mailing address in your records to:
NHBCA, PO Box 16667, Hooksett, NH 03106

March 4, 2025

Jeff Marks
Ledyard National Bank
38 S Main St
Hanover, NH 03755-2087



“This is my third Positive Tracks Challenge, and every time, I walk away feeling mentally and physically stronger than the last. I always learn more about myself.”

- Christina, Age 21

Dear Jeff,

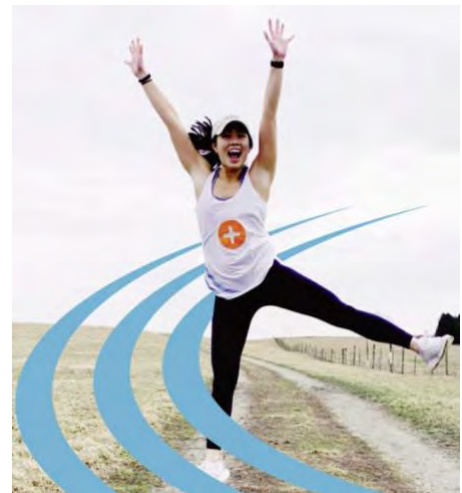
I'm writing on behalf of the Positive Tracks team and community to thank you for supporting the inaugural Positive Tracks EPIC SweatFest!

This event goes beyond your typical day of fitness — it's a highly energized, community-driven, grassroots effort dedicated to turning sweat into real-world impact. Your participation will enable Positive Tracks to help young adults build and lead athletic challenges to *do good* for the causes they care about most. In effect, we're all Sweating For Good at EPIC so our youngest generations can Sweat For Good - all year long.

Because of you, we can provide our program's resources at no cost to the young people we serve. This includes personalized 1:1 coaching and mentorship, comprehensive educational and emotional support, and critical resources like starter grants, insurance, and fundraising platforms.

Positive Tracks Challenges have a magical “twofer” effect: young people gain leadership skills and social connections, along with boosted confidence, self-efficacy, resilience, a sense of purpose, and improvements in both mental and physical health.

At the same time, important causes benefit significantly from the advocacy, education, and fundraising efforts that these young people contribute through the Positive Tracks Challenges.



Together, we are encouraging, equipping, and standing behind the next generation of leaders and community members. **We're so grateful for Ledyard National Bank's partnership of \$1,000 on February 27, 2025.** But more than anything, we feel lucky you're a part of our EPIC community. It takes all generations to make Positive Tracks what it is. Thank you for joining the charge.

Yours in sweat and solidarity,

A handwritten signature in blue ink that reads "Nini Meyer".

Nini Meyer
CEO & Founder

*Positive Tracks is exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code.
Our tax ID number is 45-5086315. No goods or services were received in return for this generous gift.*



March 20, 2025

Ledyard Financial Advisors
Jeff Gendron
Senior Vice President
1 Pillsbury Street, Suite 303
Concord, NH 03301

RE: 2025 NHBCA Arts Awards Sponsorship

Dear Jeff:

On behalf of the New Hampshire Business Committee for the Arts, thank you for your generous sponsorship of the 2025 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 on 02/27/2025.

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

Sincerely,

Tricia Soule
Executive Director



February 27, 2025

Lee Nangeroni
Ledyard National Bank
2 Maple St
Hanover, NH 03755-2023

Dear Lee,

On behalf of the entire team at CCEH, I would like to extend our deepest gratitude for your company's generous sponsorship. Your partnership plays a vital role in helping us continue the critical work of supporting individuals on their path to secure, stable housing.

Since our founding in 2008, CCEH has been committed to providing lasting solutions to homelessness in our community. This journey has been one of both challenges and triumphs, but thanks to partners like you, we have made remarkable strides. Your company's generosity affirms the strength of the community support we've had since day one, and it reminds us of the collective power of working together to make home possible for all.

Your partnership reflects a deep commitment to social responsibility and shows the power of business in creating positive change in the community. By investing in the well-being of our most vulnerable neighbors, is making a meaningful difference in the fight to end homelessness.

We truly appreciate your company's leadership and generosity. Your partnership allows us to continue offering hope and tangible support to those who need it most. Together, we are building a stronger, more compassionate community where everyone has a safe, decent, and stable place to call home.

With sincere gratitude,

Kait

Kait Gallagher
Director of Development & Communications

Please extend our gratitude to the entire Ledyard team for your generous support of our work and our mission! Hoping to see you at SouperFest in April! Thank you :)

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.



Good Neighbor Health Clinic
Red Logan Dental Clinic

PO Box 1250, White River Junction, VT 05001

A community where people have access to the health resources they need to reach their potential for mental, physical, and social well-being.

January 24, 2025

Ledyard National Bank, Attn: Jeff Marks
38 Main Street P.O. Box 799
Hanover, NH 03755

Dear Jeff,

We are sincerely grateful for your generous gift of \$1,000 received on January 15, 2025 in support of Good Neighbor Health Clinic! Your kindness makes it possible for us to provide free medical and dental care to individuals in the Upper Valley who might otherwise go without access to healthcare.

Since our founding in 1992, the support of community members like you has been the foundation of everything we do. Your generosity enables us to deliver compassionate care and life-changing services to those who need it most. Together, we are building a healthier future and adapting to the ever-changing healthcare landscape—because of you, health happens for everyone.

Your donation is more than just financial support; it creates new possibilities for well-being. Here's how one patient described their experience with us:

"I didn't think it was possible for me to feel good anymore. Good Neighbor got me the care I needed after years of going without. I could never afford my medications before, but now, thanks to GNHC, I can take charge of my health."

This impact would not be possible without you; your involvement promotes health equity and ensures that those in need throughout the Upper Valley have access to the care they deserve. With your continued support, our medical and dental programs will keep evolving to meet the growing needs of our patients.

Thank you for being an advocate for health and making a lasting difference in our community.

With gratitude,

Elizabeth R. Austin, MHA
Executive Director

Thank you for your support of our mission! We are so grateful to the team at Ledyard for your shared vision of a healthy community for all!



Friends Program

Serving Our Community Since 1975

February 14, 2025

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

Dear *Julia and Team*

On behalf of the Friends Program, I would like to say **THANK YOU** for your very generous sponsorship. Your gift of \$500 on 2/10/25, enables us to continue making a difference in the lives of those we serve.

Your financial support will enable us to further our mission to strengthen communities by building relationships that empower people, encourage community service, and restore faith in the human spirit. Your business 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 partnership with the Friends Program. The response and care that our community has shown is what we rely on to keep going! With your help, we will 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
Laura Miller
Development Director
lmiller@friendsprogram.org
603-228-7604

Thank you so much for your sponsorship!

Please retain this letter for your records. As required under the IRS tax code, this is your official receipt certifying that you 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).



226 Holiday Drive, Suite 20 • White River Junction, VT 05001

802.291.7000 • Fax: 802.291.7273 • TTY: 711

Email: info@tphtrust.org • Website: tphtrust.org

March 14, 2025

Xeriah Knyght
Ledyard National Bank
PO Box 799
Hanover, NH 03755-0799

Dear Xeriah,

Thanks so much for Ledyard National Bank's generous gift of \$1,500.00 to Twin Pines Housing! Your bank's continued support is deeply appreciated. Your support directly strengthens our mission of providing safe, affordable housing for individuals and families in the Upper Valley.

Last year was a landmark for Twin Pines, as we opened 100 new units and achieved a 95% satisfaction rate among residents. Our supportive services team works daily to connect residents with critical resources like food assistance, unemployment benefits, and utility assistance.

Over the past year, the number of individuals we work with who have faced homelessness or the threat of it has risen to a staggering 45%. Your contribution helps us continue offering the resources and stability our residents need to thrive.

Ledyard Bank's generosity is a crucial part of our efforts to combat the housing crisis and create lasting, positive change in the Upper Valley. Thank you again for being a part of this journey with us.

With warm regards,

A handwritten signature in black ink, appearing to read 'Andrew B. Winter'.

Andrew B. Winter
Executive Director

A handwritten note in black ink that reads: 'Thank you to the Bank for this gift! Much appreciated!'.

No goods or services were provided in exchange for this gift. Twin Pines Housing is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code; EIN# 22-2809527.





*Lee,
Thank you for your
continued support of
CATCH Housing.
Tom*

April 1, 2025

Lee Nangeroni, Marketing Assistant
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Lee,

Please accept this heartfelt THANK YOU to you and **Ledyard National Bank** for your generous Silver Sponsorship of \$1,500 in support of our annual fundraising and awards gala **Keys To A Brighter Future**, which took place on Friday, March 14, 2025. The event was a terrific success, with more than 130 people attending. Over the course of the evening, we shared great food, terrific conversation, and stories of heartfelt connection to our mission. We also celebrated thirty-five years of positive impact in the community, and through our friends, supporters, staff and residents, learned so much about what makes CATCH such a special organization for so many.

The housing crisis in New Hampshire is not a problem that can be solved immediately. Instead, it is one that will require planning, action, investment, and the teamwork and collaboration of all stakeholders to find a solution. In the end, everyone agrees: Safe and affordable housing changes lives and serves as the bedrock for any stable economy and growing community.

CATCH Neighborhood Housing is a 501(c)3 non-profit, EIN 02-0433505, as designated by the Internal Revenue Service. No goods or services were provided in exchange for your donation and your contribution is tax deductible to the full extent permitted by law. Thank you for helping us fight the good fight with your financial support. Together, we can make a difference!

Sincerely,

Tom Furtado
President & CEO



NORWICH
Historical Society
and Community Center

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Mary Brownlow

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Andrew Garthwaite

Leah Goat

Tammy Heesakker

Cheri Mather

Wendy Thompson

277 Main Street

P.O. Box 1680

Norwich, VT 05055

802.649.0124

info@norwichhistory.org

www.norwichhistory.org

April 2, 2025

Xeriah Knyght
Ledyard Bank
2 Maple Street
Hanover, NH 03755

Dear Xeriah,

Thank you for your sponsorship of Norwich Historical Society's 2025 season of programs and events. Your donation is an endorsement of our mission to preserve Norwich's heritage and make it broadly accessible throughout the community. We continue to expand our programming throughout the community and are thankful to you for the support.

We will prominently display your name and logo on our web site, at this year's pop-up exhibits and other events, and in Society publications including our monthly e-news.

We hope your sponsorship will be beneficial to your business. Please do be in touch if you have suggestions for other ways we can provide visibility for our business sponsors.

Your support and investment helps NHS continue to fulfill its commitment to our community's future generations. By caring for Norwich's past, you connect to the future. So from all of us at Norwich Historical Society, thank you.

Yours sincerely,

Sarah Rooker *Thank you!*

Sarah Rooker, Director

PS. On our website at www.norwichhistory.org you will find online exhibits, research support, and a full calendar of events. Again, thanks.

This gift is tax deductible to the full extent of the law. In addition, the Norwich Historical Society acknowledges that it did not provide any goods or services in consideration of this gift.

Donor: Ledyard Bank

Donation Date: 3/26/25

Amount: \$250

Payment Method: Check

This gift is tax deductible to the full extent of the law. In addition, the Norwich Historical Society acknowledges that it did not provide any goods or services in consideration of this gift.



April 5, 2025

Dear Ledyard Bank Board of Directors,

It is with deep appreciation that I thank you for your generous sponsorship of \$2500 on March 26, 2025, given in support of New England School of the Arts and providing greater access to an arts-based education for ALL students.

At NESAs, we believe that the arts are a powerful way to develop youth's critical thinking skills, imagination, and innovation. Our goal is to use the transformative power of art to nurture creative thinkers in a vibrant educational community. Our independent middle and high school, summer camp, and after school programs provide immersive arts-based learning opportunities to Upper Valley youth of all ages and experience levels.

On behalf of the entire NESAs family, please know that your sponsorship to our organization is deeply appreciated.

Please visit our website (<http://www.nesarts.org>) for more information and maintain this acknowledgement for tax purposes. For your records, New England School of the Arts is a 501(c)(3) non-profit organization, federal tax ID number 87-3377051.

Warm regards,

Jennifer Chambers

Jennifer Chambers
Head of School

Dayspring Pregnancy Care Center

1 Main Street
West Lebanon, NH 03784
603-298-6123



Donation Statement

Ledyard National Bank
Attn: Xeriah Knyght
38 South Main Street
Hanover, NH 03755

Anyone who belongs to Christ has become a new person. The old life is gone; a new life has begun! 2Corinthians 5:17

What a privilege it is for us to witness new life! Even more of a privilege when we witness mothers and fathers turn away from darkness into the light. Your giving is what makes it possible. Thank you for partnering with us!

Serving God as we serve others,
Anne
Anne Margaret Burge *Thank you!*

As a 501(c)(3) organization, donations made to Dayspring Pregnancy Care Center (*d/b/a Pregnancy Center of the Upper Valley*) are tax deductible; our federal tax ID #22-2811483

Date	Gift ID	Event	Comment	Check#	Type	Amount Received	Tax-deductible Amount
4/23/2025	13029		Underwriting	105036	Check	\$250.00	\$250.00
Total Giving for Period 4/23/2025 to 4/23/2025:						\$250.00	\$250.00
Total Giving Year-To-Date for Period 1/1/2025 to 12/31/2025:						\$250.00	\$250.00

Ledyard National Bank
Attn: Xeriah Knyght
38 South Main Street
Hanover, NH 03755

Please return this portion with your gift.

Donor ID: 02296

Amount Enclosed:

Thank you!

Dayspring Pregnancy Care Center

1 Main Street
West Lebanon, NH 03784

Dear Xeriah,

Thank you and Ledyard Bank for your terrific last installment as part of your Copper rink pledge.

Our users love our building and it could not have been possible without gifts such as this!

Have a great summer

Jeff Grub — GR

STEPH

WYATT J V D D
Elsa Taylor Rayna Herr Cecily
Peter Mood
Dawntae
Christopher

Dear Liz and Katie,

Thank you for letting us come to Ledyard Bank to learn and see what jobs there are there. Thanks also for going over credit and financial literacy. I appreciate what you said about smaller banks because you know the people more and have a relationship with them.

Thanks again for your time.

Sincerely,
Cecily and Project SEARCH class



Arturo Jesse D Craig B Michael
Rachel James Christian Emilie
David John T Mary

Nancy Jesse

*Thank you for being a part of
our first food show in over 15 years!
We appreciate you and everything you
do for Provisions and our customers.*

Nate
MARIA

~~Scott~~

Judi Mark Brandy Lisa
Andrew Lisa
Josh Craig Kay Karl Chris

James G...
Belock

Kenya

Chris



Jenny Levy, President
Hypertherm HOPE Foundation
PO Box 5010
Hanover NH 03755
www.hyperthermhopecofoundation.org

May 7, 2025

Ledyard National Bank
Lee Nangeroni
38 Main Street
Hanover, NH 03755

Dear Lee,

Thank you for your generous contribution to the HOPE Foundation and our work across our communities. Through your support, we drive toward our aspirational vision: "Everyone can thrive in a community where our Associates live and work."

Associates from across our organization serve on the HOPE Teams and together they bring their lived experiences to every grant request we receive. Our decision-making empowerment model means that your dollars are flowing to the greatest needs assessed by compassionate and informed Associates. The mission of the HOPE Foundation is to be a "catalyst for collaboration and compassion, inspiring solutions for sustainable positive change." This sets the standard for our community partnerships and how our Associates and HOPE Team members strive for lasting, positive impact.

We are excited to implement our new 3-year Community Impact Plan this year. We continue to move forward with targeted community grants aimed at enhancing the wellbeing of youth, veterans, seniors, and individuals with varying abilities. We also drive progress in our strategic focus areas: engaging youth in STEM, reducing stigma and supporting recovery from substance use disorders, building childhood resilience and parental confidence, and improving the quality of early childhood care and education. Your gift fuels this innovation.

Your generous contribution is vital to empowering and supporting our work and the positive change we strive for. We receive your gift with deep gratitude and will immediately put it to use in the community. Thank you for your confidence in our mission and for partnering with us in this important work.

With deep gratitude,

Jenny Levy
President, Hypertherm HOPE Foundation

Dear Lee and the team at Ledyard,
Thank you for your sponsorship of the next generation of engineers! The day was a smashing success full of smiles and eureka moments. It is clear that our community is thirsty for corporate leaders like Ledyard. Thank you
Jenny

The Hypertherm HOPE Foundation's Tax ID number is 27-0646326. The HOPE Foundation provides no goods or services in exchange for this contribution. Please retain this acknowledgment for your tax records.

Your donation in the amount of \$ 1,000 was received on 04/02/25



Lake Sunapee Region VNA & Hospice

May 7, 2025

Ledyard Bank
Xeriah Knyght, *Marketing Assistant*
2 Maple Street
Hanover, NH 03755

Dear Xeriah:

We deeply appreciate the generous *ANGELS* sponsorship of \$1,000.00, as well as the purchase of five additional tickets at \$50.00 each, for a total contribution of \$1,250.00 from Ledyard Bank in support of the Lake Sunapee Region VNA **Women Who Make A Difference Luncheon** on May 14, 2025. We are so excited to celebrate the event's 26th year and that you will be a part of it!

Thank you and your entire team for "making a difference" with your ongoing leadership support of our important work and of this beloved occasion.

With gratitude,

Jim Culhane, *President and CEO*

The tax-deductible portion of the donation is \$1,050.00. Tax ID# 23-7066056



THE family PLACE

May 19, 2025

Federal Tax I.D. # 03-0305264

Xeriah Knyght
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Xeriah,

Thank you for partnering with The Family Place to support strong, healthy children and families.

Ledyard National Bank's grant of \$1,000 for Mental Health Services ensures every child in our community has access to our family-centered programs. With this generous support, our experienced and caring staff are able to partner with parents and caregivers of all types to build the skills and resources they need to raise happy, healthy children.

In recognition of this gift, you will also be receiving our Impact Newsletter in the coming months highlighting how your investment is making a difference for children and families. If you would like to share your thoughts or learn more about our work and strategic goals, please reach out to stephanies@the-family-place.org.

Very sincerely,

Stephanie Slayton
Executive Director

*Thank you for
being a strong
community partner.
Stephanie*

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.

THE FAMILY PLACE

319 US Route 5 South, Norwich, Vermont 05055
(802)-649-3268 | www.familyplacevt.org



GRAFTON COUNTY SENIOR CITIZENS COUNCIL, INC.

10 Campbell Street • P.O. Box 433
Lebanon, NH 03766

phone: 603-448-4897

fax: 603-448-3906

www.gcsc.org

May 22, 2025

Mr. Jeffrey Marks
Senior VP & Chief Marketing Officer
Ledyard Bank
2 Maple Street
Hanover, NH 03755

Dear Jeff,

Thank you for your charitable contribution of \$1,000 to the Grafton County Senior Citizens Council (GCSCC). We received your gift on May 20, 2025.

For 50 years, GCSCC has provided support, such as nutritious meals, accessible transportation, wellness and educational programs, and outreach services, for older adults and those with disabilities. Thousands of people, residing in every town in Grafton County, have access to essential services that help them remain independent at home and actively involved in the towns and communities they cherish.

On behalf of GCSCC, and the individuals who directly benefit from your kindness, thank you for your generosity.

Sincerely,

Kathleen Vasconcelos
Executive Director

Contributions to Grafton County Senior Citizens Council, Inc. (GCSCC tax ID #23-7248316) are tax deductible to the fullest extent of the law. In compliance with recent Charitable Deduction Law, GCSCC states that it did not provide any services or goods to you in exchange for this contribution.

Supporting Aging in Community

Serving every town in Grafton County with senior centers in

Bristol • Canaan • Haverhill • Lebanon • Lincoln • Littleton • Orford • Plymouth

RSVP Volunteer Center 603-448-1825 • ServiceLink Lebanon 603-448-1558 • ServiceLink Littleton 603-444-4498



A PROGRAM OF DISMAS OF VERMONT, INC.

PO Box 174, Hartford, Vermont 05047

www.dismasofvt.org

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

Subject: Thank You for Your Generous Contribution!

Dear Friends,

On behalf of Dismas of Vermont, I want to express our heartfelt gratitude for your generous contribution of \$1000.00 received on 5/20/2025 in support of the Hartford Dismas House. Your support is crucial in advancing our mission to reconcile relationships between the previously incarcerated and the Upper Valley community. Thanks to compassionate donors like you, we can make a meaningful difference in the lives of those we serve.

Because of your generosity, our participants can access stable housing, reparative counseling, health and wellness programs, nutritious meals, and connections with employers—opportunities that may otherwise be out of reach. As one resident recently shared: *“Dismas House is a place to be where I don’t feel judged or reminded of my past. Instead, it’s a place that helps me be accountable to my plan for my future.”*

As a 501(c)(3) nonprofit organization, your donation is tax-deductible to the extent permitted by law. Our tax identification number is 03-0369442. No goods or services were provided in exchange for this contribution, making it fully deductible.

Once again, thank you for your support and for believing in our work at the Hartford Dismas House. Together, we can continue to build a community where all individuals can thrive and access the services they need, regardless of their background.

Please contact me if you have any questions or want more information about our programs.

With sincere appreciation,

A handwritten signature in black ink, appearing to read "Tom Grillo".

Tom Grillo
House Director, Hartford Dismas House
Tom@dismasofvt.org

Our Work:

Believes in second chances.

Builds strong, supportive communities.

Reduces the likelihood of a return to prison.

Promotes self-sufficiency.

Supports recovery from substance use disorder.

Our Objectives:

Provide a family-like environment that encourages accountability.

Create community and connection.

Facilitates holistic well-being.

Grounded in Restorative Justice principles.



Dear Xeriah,

on behalf of the library, we want to say a heartfelt thank you for your support. Your contribution helps us offer valuable resources, engaging programs, and a welcoming space for everyone in our community.

Sincerely,
Zuli O'Sullivan




Hello Ledyard Bank,
Thank you so much for your generous support
during NH Gives, specifically for your \$500
donation to supporting low to moderate income
participants.

Because of you, SUWC raised \$47,585 to fund our
adult programs - including Art Lab, Music Lab, Film
Lab, and community dances. Your gift helps create
a place of belonging.

We are so grateful for your belief in our work
and our community.

Best,

Kendra



**NEW LONDON
HISTORICAL SOCIETY**

Board of Directors

President
Kathleen Belko

Vice President
Megan Cardillo

Treasurer
Joseph Cardillo

Secretary
Deborah Hall

Directors
Jeanine Berger
Peter Bianchi
Steven Briggs
William Minsinger
James Ransom
Christine Thomas

Rental Manager
Jody Cooper-Rubin

Admin. Assistant
Annette Granger

June 4, 2025

Christine Upton, Financial Center Manager
Ledyard Bank
PO Box 2203
New London, NH 03257


Dear Ledyard Bank,

Thank you for your contribution of \$900.00, \$500.00 to Sponsorship and \$400 to Tickets, to support our second annual Farm to Fork Dinner being held on August 16th.

Your Silver 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, Perspective Catering, and A to Z Cakes.

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

cc: Xeriah Knyght, Marketing Assistant

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 23, 2025

Ledyard National Bank
38 S Main St
PO Box 799
Hanover, NH 03755-0799

Gift Date	Gift Amount	Tax Deductible Amount
6/19/2025	\$1,000.00	\$800.00

Thank you for your generous donation to New London Hospital. Your gift positively impacts our ability to deliver excellent patient care each and every day.

For general questions and inquiries about payments and receipts, contact the Development Office at 603.526.5373 or community.relations@newlondonhospital.org

Your partnership in maintaining quality health care in the Lake Sunapee Region is greatly appreciated.

Goods and services received include tickets valued at \$200.00. Your gift is tax deductible to the fullest extent allowed by law. Please keep this tax receipt for your records. New London Hospital, a 501 (c) (3) recognized charity by the IRS (EIN# 02-0222171).



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

Equity matters here.

July 14, 2025

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

Dear Friends,

On behalf of Vermont Works for Women, I would like to thank you for your sponsorship donation of \$500, received on July 9, 2025 in support of Women Can Do 2025.

Thanks to your generous support, 400+ high school students from around Vermont will have the opportunity to try new technical skills and hear directly from women and gender-expansive industry professionals about their careers in fields where their gender is often under-represented.

After last year's conference, one student shared *"There are so many more careers I am interested in now!"*

Thank you again for being a part of Women Can Do in 2025!

Warm regards,

Rhoni Basden
Executive Director
RBasden@vtworksforwomen.org

*Thank you all
for your generous
support!*

*Best,
Rhoni*



Home Repair & Store

Executive Director

Helen Hong

Board of Trustees

Johanna Beliveau

Thomas Cormen

David Finley

Samantha Gordon

Sean Healey

Gloria Johnson

Zach Johnson

Dave Joyce

Keith Lewandoski

Hugh MacArthur

Judith McCormick

Candy Potrzeba

Marion B. Simpson

Contact Us

158 South Main Street

White River Junction

VT 05001

802-296-7241 (general)

802-851-5187 (direct)

helen@coverhomerepair.org

July 16, 2025

Ledyard Bank

Attn: Xeriah Knyght

2 Maple Street

Hanover, NH 03755-2023

Dear Xeriah,

Thank you for supporting COVER's mission of fostering hope and building community. We received your generous donation this week and are grateful for your participation in this work!

Over our 27-year history, COVER has completed more than 2000 home repairs and weatherization projects, addressing urgent needs with the community's generous support. For so many neighbors with low incomes who are living with mobility challenges, home repairs are simply beyond their physical and financial means. Each and every COVER project addresses a tangible repair need – and also removes a significant source of anxiety while reminding all involved why community matters.

"I was impressed with each and every person that came to my home and how efficient and caring they were. It meant my roof no longer leaks! This helped me stress less. Thank you."

- COVER Homeowner, 2024

Thank you for joining us to make homes throughout the Upper Valley safe, warm, and dry, and for bringing much-needed relief to so many of neighbors.

Sincerely,

Nancy Bloomfield

Nancy Bloomfield

Development and Special Projects Manager

Kalleh shared that a Ledyard team will be joining us on projects in August. Thank you!!

COVER Home Repair Inc. is a 501(c)(3) not-for-profit agency.

Federal tax ID number: 20-4597157

This letter certifies that COVER Home Repair received a Check contribution from you in the amount of \$1,000 on 7/9/25 (105207). COVER did not provide goods or services to you in exchange for your contribution.

Mission

I will share this news with Helen Hong when she returns from vacation!

To build community and foster hope through cooperation and fellowship among all home repair and reuse program participants.

www.coverhomerepair.org

u.



Celebrating 30 Years

PO Box 5733
Manchester, NH 03108
603.898.0242
furnituremasters.org

July 16, 2025

Ledyard Bank
2 Maple Street
Hanover, NH 03755

Attn: Xeriah Knight, Marketing Assistant

Dear Ledyard Bank,

On behalf of the NH Furniture Masters, thank you for your generous contribution of \$500 in support of the Furniture Masters 30th Anniversary. Your contribution will help to defray the costs of publishing our book *JOINED TOGETHER - 30 Years of the Furniture Masters* that chronicles the remarkable first 30 years of the group. As a donor at the \$500 level, you will receive a special mention in the book as a **SUPPORTER** of this project.

Thank you again for your support of the Furniture Masters. We hope to see you at the opening reception of our 30th Anniversary exhibition at the Currier Museum of Art on Thursday, October 9th where you will receive an autographed copy of the book. I have enclosed a trifold brochure that provides information on all of our 30th anniversary events during 2025 for your perusal.

Best Regards,

A handwritten signature in black ink, appearing to read "Mary McLaughlin".

A handwritten note in black ink that says "Thank you!" with an exclamation point.

Mary McLaughlin, Board Chair

Contributions over and above the cost of goods and services received are tax deductible to the fullest extent allowed by law. The NH Furniture Masters is a 501c-3 nonprofit organization #71-0872721

July 17, 2025

Ledyard National Bank
ATTN: Charitable Committee
PO Box 799
38 Main Street
Hanover, NH 03755-0799

Dear Charitable Committee,

Neighbor helping neighbor.

It's a short and simple phrase, but it's at the heart of everything we do at LISTEN Community Services. It reminds us that our work is powered by people like you—generous individuals and groups who step forward to help neighbors facing hardship. We are so grateful for your recent contribution of **\$1,000** (check no. **105218**) in support of **LISTEN's Food Pantry**. Thank you for making a difference.

Every day at LISTEN, I'm humbled by the many acts of kindness that strengthen our Upper Valley community: people organizing food or personal care item drives for our Food Pantry in Lebanon; local business cook teams preparing monthly meals at the Community Dining Hall in White River Junction; volunteers at our Thrift Stores giving their time to stock shelves and help customers; and financial gifts like yours. It takes all of this—and more—for LISTEN to continue serving more than 7,000 people annually in our region of New Hampshire and Vermont.

Thanks to you, LISTEN is here. Residents of 30 local towns can count on us—and on YOU—when they need help most. We're deeply appreciative of your partnership.

With gratitude,


Kristi Lenart-Rikert
Executive Director

Thank you for being excellent partners!

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.

Thank you for your continued
support! We love seeing
all of you on our jobsites getting
the work done!
Helen

Dear Xeriah and all at Zedyard Bank -

Thank you for fostering hope and
building community with us!

Your support and partnership this year is
deeply appreciated! We have held 6
All-Women's Work Projects so far (with your
generous support), and our team loved
working with your volunteers on the Whole
House Repair projects in August. Thank
you so much for your generosity! Nancy



226 Holiday Drive, Suite 20 • White River Junction, VT 05001

802.291.7000 • Fax: 802.291.7273 • TTY: 711

Email: info@tphtrust.org • Website: tphtrust.org

August 8, 2025

Jeffrey Marks
Senior Vice President
Ledyard National Bank
PO Box 799
Hanover, NH 03755-0799

Dear Jeff,

Thank you so much for Ledyard National Bank's generous \$1,000.00 sponsorship of our upcoming 35th Anniversary Community Picnic. Your willingness to step up means a lot.

Thanks to Ledyard's help, we're on track to host a fun and welcoming event for about 400 residents, partners, and friends. With barbecue from Bloods Catering, live music, games, and more, it's shaping up to be a great afternoon—and your sponsorship helps make it all possible.

We're looking forward to recognizing Ledyard at the event and through our outreach and social media in the weeks ahead. It's partnerships like yours that allow us to celebrate what Twin Pines is all about: building community.

Again, many thanks for being a valued partner in this work and for helping us create lasting, positive change in the Upper Valley.

With warm regards,

A blue ink signature of Andrew B. Winter.

Andrew B. Winter
Executive Director

A handwritten note in blue ink that says "Thank you for your support!".

No goods or services were provided in exchange for this gift. Twin Pines Housing is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code; EIN# 22-2809527.





BEDFORD COMMUNITY FOOD PANTRY
4 CHURCH ROAD
BEDFORD, NH 03110



August 28, 2025

Ledyard Bank
2 Maple Street
Hanover, NH 03755

Dear Ledyard Bank,

The Bedford Community Food Pantry is truly grateful to the Ledyard Bank for its generous donation of \$1,000 on June 4, 2025. We look forward to your Bedford Branch opening on September 27th. Thanks to the generosity of organizations like you, we can continue to provide food and basic supplies for Bedford families in times of need. Our Board of Directors, volunteers and guests extend our warmest thanks.

The Bedford Community Food Pantry is a program of the Bedford Lions Charitable Foundation, a 501(c)(3) organization, Tax EIN Number: 80-0582885.

Our weekly client count has nearly doubled over the last two years and we are now serving food to 40-45 families per week. If you know of someone who might be food-insecure, please mention that the food pantry is open to all Bedford residents, no questions asked concerning need or financial status.

Thank you!

Sincerely,

A handwritten signature in black ink, appearing to read "Ernest G. Henrichon, Jr.", written in a cursive style.

Ernest G. Henrichon, Jr.
Treasurer – Bedford Community Food Pantry



Xeriah Knyght
Ledyard Bank
2 Maple Street
Hanover, NH 03755

Dear Xeriah,

On behalf of Family Promise of Southern New Hampshire, we would like to extend our heartfelt thanks for Ledyard Bank's generous sponsorship of \$1,500.00 made on 9/16/2025 for our 15th Annual Homeward Bound Gala.

Your support is instrumental in making this event possible, allowing us to continue providing critical programs and services to families experiencing housing instability. With your partnership, we are not only planning an unforgettable evening but also creating real opportunities for families to achieve lasting independence and stability.

As a valued sponsor, you are helping us raise awareness about family homelessness and ensuring that families in our community have access to safe shelter, supportive case management, and essential resources that empower them to build a brighter future.

We are truly grateful for your commitment to our mission. Together, we are making a difference - one family at a time. We look forward to celebrating with you on December 4, 2025, and showcasing the impact your support has on the lives of those we serve.

Thank you for joining us in this important work.

With sincere appreciation,

A handwritten signature in black ink that reads "Pam".

Pam Wellman
Executive Director

A handwritten note in black ink that reads "Thank you Xeriah and David." with a small flourish at the end.

Family Promise of Southern New Hampshire is a 501(c)3 organization as determined by the Internal Revenue Service (Federal Tax ID EIN: 02-0528837). No goods or services were provided in exchange for your generous financial contribution.



Capitol Center for the Arts

BNH STAGE
CHUBB THEATRE

September 26, 2025

Xeriah Knyght
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Xeriah:

On behalf of everyone at the Capitol Center for the Arts, I want to thank you and your colleagues at Ledyard National Bank for the payment of \$2,500 towards your Corporate Partnership.

Autumn is here! As the leaves change, our theatres are bustling with happy patrons. The Capitol Center for the Arts strives to bring dynamic, diverse, and educational programming to the heart of New Hampshire, and it's thanks to partnership from businesses like Ledyard National Bank that we are able deliver year after year. Your partnership truly makes a difference and directly supports an important part of our mission—making live performance accessible to everyone.

Again, please accept my deep thanks to you for all you do for the Capitol Center. Your support as a Corporate Partner has been and continues to be invaluable to us. I look forward to seeing you and your team at a show very soon!

Best wishes,

Rae Easter
Development Manager

*Thank you so much!
So sorry about the
mix up of letters!*

PS. This letter acknowledges sponsorship payments made between September 15, 2025 and September 25, 2025. If you have any questions, don't hesitate to contact me at reaster@ccanh.com or call 603-225-1111x109.



October 6, 2025

Xeriah Knyght
Ledyard National Bank
2 Maple Street
Hanover, NH 03755

Dear Xeriah,

On behalf of all of us at Cedar Circle Farm & Education Center, I want to express my sincere gratitude for your sponsorship of \$1,000 on July 14, 2025. Your generous support of our *Pickin' Time: Bluegrass, Brews & Bites* series makes a true difference by helping us celebrate the best of Vermont while sustaining our mission.

Your sponsorship ensures that *Pickin' Time* proceeds directly fund transformational programs like our Teen Farm Fellowship, which empowers young people through hands-on leadership and land-based learning. More broadly, your partnership helps remove cost barriers for community members with limited financial resources, making it possible for learners of all ages to participate in our education programs either for free or at a reduced cost.

At a time when local farms serve as anchors for food security, environmental stewardship, and authentic connection, your support is vital. Together, we are strengthening a resilient local food economy that prioritizes organic, soil-grown produce, advances climate-friendly farming practices, and ensures access to healthy food for all.

We could not do this without you. Thank you again for your generosity and for being such an important part of the Cedar Circle community.

With gratitude,


Tracey E. Saunders
Development Director

*Thank you,
Xeriah!
We loved having
Ledyard on site!*

Cedar Circle Farm & Education Center is a 501(c)3 nonprofit organization. In compliance with IRS Code section 170(f)(8), this letter serves as verification that you have received no goods or services in connection with the gift listed above. Your donation is tax deductible to the extent allowed by law.



5TH ANNUAL

Books & Baskets

BOOK THEMED RAFFLE BASKET FUNDRAISER BENEFITTING
THE BEDFORD PUBLIC LIBRARY



October 16, 2025

Dear Ledyard Bank,

Thank you for your Publisher sponsorship donation of \$500.00 to our annual book-themed basket raffle fundraiser, **Books & Baskets**. With your generosity and other community partners, we raised \$8,000.00. These funds will provide materials that the general library budget does not cover, but that our librarians think will benefit all our citizens, from the youngest to our patrons "of a certain age."

Your support of the work our library does shows that you and our Bedford community partners believe in what the library provides. This dedication and support make our library one of Bedford's greatest assets for learning and camaraderie.

In the past, the Friends used donations to purchase the 3-D printer, puppet theater for the children's room, to support the children's summer reading program, and fund our annual Sunday afternoon Concert Series. Your support keeps this concert program free to everyone.

We hope you will see fit to continue to support our endeavors in years to come. With our sincerest appreciation and gratitude to you for making our fundraiser such a success!

Books & Baskets Committee
Friends of the Bedford Public Library
www.friendsofthebedfordlibrary.com

Thank You!
- Catherine Weeks -



Nashua Children's Home

*Enriching the lives of children
and families since 1903...*

October 22, 2025

Ms. Xeriah Knyght
Ledyard Bank
2 Maple Street
Hanover, NH 03755

Dear Xeriah:

On behalf of everyone at Nashua Children's Home, thank you to Ledyard Bank for sponsoring and joining us at our inaugural Unmasking Potential Gala. We were so glad to have David and Amanda join us. The evening was a tremendous success — nearly 190 guests attended, enjoying a night filled with inspiration, generosity, and community spirit.

We're thrilled by the positive feedback we've received, especially about the moving speeches from two of our alum residents, whose personal stories touched hearts and brought our mission vividly to life. Many attendees shared that they left with a greater understanding and appreciation of the vital work being done at Nashua Children's Home.

Your presence and sponsorship helped make this unforgettable night possible. Thank you for believing in our mission and helping us create brighter futures for the children we serve. We truly hope we can count on your support again for next fall's gala.

Sincerely,

Matthew Fentross
Executive Director

Jonelle Rexenes
Development & Marketing Coordinator

Nashua Children's Home is a 501(c)3 non-profit organization. Our Federal Tax Identification # is 02-0222162.

125 Amherst St., Nashua, NH 03064 • (603) 883-3851 • FAX (603) 883-5925

86 Concord St., Nashua, NH 03064 • (603) 595-8868



GREATER BEDFORD WOMENADE
Providing Crisis Funding for Neighbors in Need

November 12, 2025

Dear Xeriah,

On behalf of our board of directors, I'd like to thank you and Ledyard Bank for your donation of \$1,000 to Greater Bedford Womenade made for the 2025 calendar year. Thanks to the generosity of sponsors like you, GBW was able to fund 30 requests totalling over 17,000 dollars. Every dollar we raise will provide crisis funding for New Hampshire women, men, and children in need, primarily in the collective communities of Bedford, Goffstown, and West Manchester.

As you may know, 100% of every private donation received supports people experiencing a sudden upheaval in their lives. Many places people turn to for help cannot readily offer financial relief, and the quick funding we provide can prevent further hardship in times of crisis. Your sponsorship of our work allows us to uphold this mission and help countless members of our community.

Again, thank you for supporting our mission in providing crisis funding for neighbors in need. Greater Bedford Womenade is a 501(C) (3) not-for-profit organization. Our tax ID# is 46-36189522.

With Much Appreciation,

Marialaina Tomolonis
Secretary
Greater Bedford Womenade

From: [Jeff Marks](#)
To: [Xeriah Knyght](#)
Subject: FW: [EXTERNAL] Recent Book Donation to CLiF!
Date: Monday, December 22, 2025 9:23:30 AM
Attachments: [image.png](#)
[image001.png](#)
[image002.png](#)

Nice "thank you" from CLiF...



Jeff Marks

Senior Vice President & Chief Marketing Officer

Ledyard Bank

2 Maple Street

Hanover, NH 03755

Phone: (603) 640-2711

jeff.marks@ledyard.bank



From: CLiF Team <info@clifonline.org>
Sent: Thursday, December 18, 2025 2:55 PM
To: Jeff Marks <jeff.marks@ledyard.bank>
Subject: [EXTERNAL] Recent Book Donation to CLiF!

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 Jeff,

On behalf of all of us at the Children's Literacy Foundation (CLiF), I would like to thank Ledyard Bank for the recent donation of 126 books! We appreciate your support in hosting a book drive, since contributions like this enable CLiF to continue inspiring a love of reading and writing among under-resourced children throughout New Hampshire and Vermont.

When you support CLiF, you make a direct impact on the lives of the young readers and writers we serve. You provide children with access to valuable resources, including engaging author and illustrator presentations and new, high-quality books to choose and keep. You enable educators and librarians to elevate creativity and enhance children's learning experiences. You create opportunities for parents and caregivers to participate in family literacy events and informational workshops. You assist in building community around reading and writing, and fostering a lifelong love of literacy.

"CLiF programs do indeed impact lives. I can honestly say that the CLiF Year of the Book program affected [my] students by instilling a curiosity, a passion, a hunger for reading, writing, and stories. They became empowered." - NH Elementary School Educator

As you know, for many of the young readers we serve, the books they receive from CLiF are the first they've ever owned. Every child deserves to experience the power and the joy that reading and writing can deliver. Your commitment to CLiF fuels our book giveaways, interactive storytelling sessions, family literacy workshops, and much more. You're helping to promote children's curiosity and creativity, and encouraging them to expand their imaginations. Our work would not be possible without your support.

Warmly,
Laura

Laura Rice
CLiF Executive Director
Children's Literacy Foundation
3579 Waterbury-Stowe Road
Waterbury Center, VT 05677
clifonline.org

CLiF is a 501(c)(3) nonprofit organization. In accordance with IRS requirements, this acknowledges that no goods or services were exchanged for your gift. This letter serves as your tax receipt.



A PROGRAM OF DISMAS OF VERMONT, INC.

P O Box 174, Hartford, Vermont 05001
www.dismasofvt.org

*On behalf of
everyone at
Hartford Dismas
House - thank
you for all of
your support!
Sherm*

February 23, 2026

Jeffery Marks
and the Marketing Department
Ledyard Bank
2 Maple Street
Hanover, NH 03755

On behalf of Hartford Dismas House and the residents we serve, thank you for your generous \$1,000 sponsorship of our Annual Celebration. Your support plays a vital role in making this event possible and, more importantly, in advancing our mission of providing family-style transitional housing and individualized case management for men returning from incarceration.

Because of partners like Ledyard Bank, our Annual Celebration is more than a gathering — it is a meaningful opportunity to bring together community members, volunteers, business leaders, and advocates who believe in second chances. Your investment strengthens not only this event but also the ongoing work of stabilizing individuals after release, reconnecting them with employment and family, and supporting their path toward independent living.

As a community-focused financial institution, Ledyard Bank understands that housing stability, workforce participation, and community safety are deeply interconnected. Your sponsorship reflects a commitment to strengthening the Upper Valley for everyone who calls it home.

We are truly grateful for your partnership and your leadership in supporting solutions that build safer, healthier communities. We look forward to celebrating together and continuing our work side-by-side in the year ahead.

With appreciation,

A handwritten signature in black ink that reads "Tom Grillo".

Tom Grillo,
Hartford Dismas House Director
tom@dismasofvt.org | 802.698.8661

*Reconciling the formerly incarcerated with society,
and society with the formerly incarcerated.*



ISSUED TO:

Jeff Marks
LEDYARD BANK
2 Maple Street
Hanover, NH 03755

RECEIPT NO:

#17

26 FEBRUARY 2026

DESCRIPTION	PRICE	QTY	TOTAL
EXHIBITOR TABLE	\$1800	1	\$1800
PAYMENT RECEIVED: Check #105684	-\$1800		-\$1800
TOTAL			\$0.00

New Hampshire Dental Society
23 SOUTH STATE STREET
CONCORD, NH 03301

Thank You!

Dear Ledyard Bank,

Thank you for your long history of supporting LISTEN, including your most recent food drive. The demand for our services only grows and we could not meet it without you.

Best,

Ken Wells
Board of Directors

From: [Helen Hong](#)
To: [Jeff Marks](#)
Subject: [EXTERNAL] A recipe for community: 14 students + 3 teachers + 2 neighbors in need of ramps
Date: Wednesday, March 25, 2026 5:20:24 PM
Attachments: [image](#)
[image](#)
[image](#)

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 Jeff,

I wanted to share the note below, as I see that Xeriah is no longer with the bank.

Helen

Helen Hong, Executive Director

COVER Home Repair & Store

(802) 296-7241 ext. 5

www.coverhomerepair.org

----- Forwarded message -----

From: **Helen Hong** <helen@coverhomerepair.org>

Date: Tue, Mar 24, 2026 at 1:15 PM

Subject: A recipe for community: 14 students + 3 teachers + 2 neighbors in need of ramps

To: Xeriah Knyght <xeriah.knyght@ledyard.bank>

Dear Xeriah,

I hope you are looking forward to the longer and warmer days! I wanted to send you a thank you note for your leadership support of COVER and to share a moment of impact with you. March is a special time of year for us here.

Hosting students from Hanover High every March is a long-standing tradition that is beloved by our staff. March Intensive week with Hanover High signals the start of our outdoor construction season - regardless of rain, snow, or sunshine. This year, 14 students and three teachers braved the cold temperatures to build two ramps for neighbors-in-need, with one group in Canaan and another group in Charlestown. Everyone who responded to our survey said the experience made them feel more confident in their construction and problem-solving skills. They also felt more hopeful and more connected to their peers and the adults during the week.

As we hear about teenage loneliness being on the rise, I am overjoyed and humbled that the students were able to experience the power of connection and

purpose - and to gain a perspective on other people's challenges. I believe opportunities like these are essential to our collective health and well-being.

"It was really interesting and inspiring to hear [the homeowners'] story and connect with them to foster a sense of belonging and community. I really enjoyed getting to know them and it provided a further sense of purpose for our project." -- *High School Student*



Your investment in COVER makes it possible for us to make urgent home repairs while bringing people together in deep and meaningful ways. Thank you for being part of our community of supporters!

Helen Hong

Helen Hong
Executive Director

Thank you for being a COVER Impact Driver. Our Impact Drivers are leadership donors whose investment strengthens COVER's future and ensures safe, warm, and dry homes across our community.





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www.coverhomerepair.org



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

October 21, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Ledyard National Bank
Charter Number: 22210

320 Main Street
Norwich, VT 05055

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
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 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.

Table of Contents

Overall Community Investment Act (CRA) Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	5
State of New Hampshire (NH) Rating.....	6
Lending Test.....	9
Community Development (CD) Test.....	12
State of Vermont (VT) Rating.....	14
Lending Test.....	17
Community Development Test.....	20
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall 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 'the bank') record of performance in meeting the credit needs of the assessment areas (AAs) through its lending activities during the evaluation period. The evaluation period for the Lending Test is from January 1, 2021, to December 31, 2023.
- Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside its AAs.
- The bank exhibits a reasonable geographic distribution of loans in the AAs.
- 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.
- The bank was not subject to any CRA related complaints during the evaluation period.
- The Community Development Test rating is based on the bank's responsiveness to the community credit needs of its AAs through CD lending, investment, donations, and services. Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable. The bank's quarterly LTD ratio averaged approximately 59.9 percent over the 12-quarter evaluation period. During this period, the LTD ratio ranged from a quarterly low of 51.2 percent to a quarterly high of 68.1 percent. The quarterly LTD ratio marks a decline from 74.9 percent at the previous CRA performance evaluation as the lending demand slowed due to rising interest rates, high housing prices, and high cost of living. In addition, during the pandemic, the stimulus deposits were also a contributing factor to the decline in the LTD ratio. Peer institutions ranged in asset sizes from \$234 million to \$1.4 billion and had an average LTD ratio of 82.4 percent.

Lending in Assessment Area

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

The bank originated and/or purchased 85 percent of its total loans by number inside the bank's AAs during the evaluation period of January 1, 2021, through December 31, 2023. This analysis is performed at a bank-wide level rather than the AA level.

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	18	90	2	10	20	4,280	87	648	13	4,928
Small Business	16	80	4	20	20	5,220	86.6	811	13.4	6,031
Total	34	85	6	15	40	9,500	86.7	1,459	13.3	10,959

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

Description of Institution

Ledyard National Bank is an 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 New Hampshire and Vermont. 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. 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. The bank did not close any branch locations during the evaluation period.

As of December 31, 2023, LNB reported total assets, total deposits, and tier 1 capital of \$854.1 million, \$664.1 million, and \$83.4 million, respectively. The loan portfolio totaled approximately \$418.8 million or 49 percent of total assets.

LNB operates as both residential mortgage and commercial lender. As of December 31, 2023, one-to four-family residential mortgages and commercial loan products represented approximately 43.1 percent and 52.1 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, saving accounts, money market accounts, and certificates of deposit. The bank's website, www.ledyardbank.com, provides a full listing of lending and deposit products.

We reviewed the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Data as of June 30, 2023, which shows LNB ranking 10th among 22 deposit-taking institutions with 4.1 percent deposit market share, representing \$92 million in deposits. This positioning highlights the competitive pressures present within the bank's AA. The top lenders consist of larger institutions that have a national or regional presence including TD Bank, Mascoma Bank, Citizens Bank, Bank of America, Merrimack County Savings Bank, Bar Harbor Bank & Trust, and Bank of New Hampshire. These lenders are ranked as the top seven in deposit market share, holding over 73 percent of deposits while all remaining lenders individually maintain less than 4.9 percent of deposit market share.

The table below provides a summary of the loan mix as of December 31, 2023.

Loan Portfolio Summary by Loan Product December 31, 2023	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgages – Closed End	43.1
Non-farm Non-residential Real Estate	28.3
Commercial & Industrial	12.6
Construction & Development	5.1
Home Equity	1.9
Consumer	2.8
Multifamily	6.1
Total	100.0

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2023.

The bank has no financial or legal impediments in meeting the credit needs of the AAs. The bank was rated ‘Satisfactory’ using Intermediate Small Bank (ISB) procedures at the last CRA performance evaluation dated October 25, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

LNB was evaluated using ISB procedures, which assess the bank’s CRA performance according to components of a Lending Test and Community Development Test. The Lending Test evaluates the bank’s record of meeting the community credit needs of its AAs through lending activities. 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 business loans accounted for the majority of lending activity during the evaluation period from January 1, 2021, to December 31, 2023, as home mortgage and small business loans accounted for approximately 42.9 percent and 42.5 percent of all originated loans by number, respectively. The CD Test evaluates the bank’s responsiveness to the community credit needs of its AAs through CD lending, investment, donations, and services. Examiners verified the accuracy of the bank submitted data and CD activities submitted by management as part of this evaluation prior to conducting analysis and drawing conclusions.

Due to updates made to demographic information during the evaluation period stemming from the 2020 U.S. Census, the bank’s lending activity from January 1, 2021, to December 31, 2021, was assessed separate from lending occurring during January 1, 2022, to December 31, 2023. Between the two periods, consideration was first assigned to the bank’s lending activity during 2022-2023, as this time period contained the majority of the bank’s lending when compared to 2021. For the geographic and borrower distribution analyses, loans originated and sampled during the 2021 evaluation year were compared to the 2015 American Community Survey (ACS) Census, while loans originated and sampled during the 2022-2023 evaluation years were compared to the 2020 U.S. Census.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-

scope review. For purposes of this evaluation, 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 the State Rating section for details regarding how full-scope AAs were selected. Refer to the appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

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

LNB’s primary lending products during the evaluation period were identified to be home mortgage and small business loans based on origination activity.

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 area was weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) 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 Consumer Financial Protection Bureau, 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 a reasonable geographic distribution of loans in the state.
- 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.
- The bank was not subject to any CRA related complaints during the evaluation period.
- Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments and donations, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Description of Institution's Operations in New Hampshire

The state of New Hampshire represents LNB's primary area of operations. LNB's full-scope NH- AA is comprised of a single rating area that includes Grafton, Merrimack, and Sullivan counties. For 2021 evaluation year, the rating area contained 65 census tracts, including 10 moderate-, 35 middle-, and 20 upper-income census tracts. There were no low-income geographies as of the 2015 ACS Census. For 2022-2023 evaluation years, the rating area contained 78 census tracts, including 13 moderate-, 44 middle-, and 21 upper-income census tracts. There were no low-income geographies as of the 2020 U.S. Census update. The bank operates eight full-service branches within the AA as of the end of the evaluation period.

As part of performance context for both segmented periods, when evaluating the bank's lending, we considered the disparity between the median income of families compared to the median cost of housing and its overall impact to homeownership. Within the bank's AA for 2021, 6.1 percent of families were below poverty level, and 38.2 percent of households were low- to moderate-income. In 2021, the median housing value was \$219,077 compared to the median family income of \$71,699 in the NH AA. In 2023, the median housing value was \$238,089 compared to the median family income of \$85,473 in the NH AA. The table below also indicates that 5.1 percent of families were below poverty level, and 37.7 percent of households were low- to moderate-income in 2023. We noted 44.0 percent of households were classified as upper-income during the evaluation period. The increase in home prices limits the availability of affordable housing to low- to moderate-income individuals as the housing market appreciated, emphasizing the area's community needs for affordable housing during the evaluation period. The median housing values for 2023 remains high based on the 2020 U.S Census and 2023 Dun & Bradstreet (D&B) data for the NH AA

According to Moody's Analytics report dated September 2023, the state of NH's economies is in the recovery state of the business cycle with negative forward-looking forecasts. The state's unemployment rate is below two percent; however, this is primarily due to a shrinking labor force rather than a reflection of a strong labor market. House price appreciation has been more robust than the national

average. Current projections anticipate slow, consistent sources of growth within manufacturing and financial services, and the state’s growing retiree cohort may support the medical services industry. 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 include 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.

New Hampshire Non-MSA AA 2021

Table A – Demographic Information of the Assessment Area						
Assessment Area: NH nonMSA AA 2021						
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	30,249	0.0	16.8	49.4	33.8	0.0
Farms by Geography	1,288	0.0	12.7	55.4	32.0	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 2021 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.						

New Hampshire Non-MSA AA 2022-2023

Table A – Demographic Information of the Assessment Area						
Assessment Area: NH nonMSA AA 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	78	0.0	16.7	56.4	26.9	0.0
Population by Geography	287,989	0.0	15.1	55.7	29.2	0.0
Housing Units by Geography	141,149	0.0	18.3	57.3	24.4	0.0
Owner-Occupied Units by Geography	80,074	0.0	12.9	58.2	28.9	0.0
Occupied Rental Units by Geography	31,557	0.0	26.5	55.5	18.0	0.0
Vacant Units by Geography	29,518	0.0	24.3	56.7	19.0	0.0
Businesses by Geography	36,136	0.0	16.6	54.4	29.0	0.0
Farms by Geography	1,525	0.0	9.7	60.8	29.5	0.0
Family Distribution by Income Level	72,382	18.1	17.4	23.6	40.9	0.0
Household Distribution by Income Level	111,631	23.0	14.7	18.2	44.0	0.0
Median Family Income MSA - 40484 Rockingham County-Strafford County, NH		\$85,473	Median Housing Value			\$238,089
			Median Gross Rent			\$1,081
			Families Below Poverty Level			5.1%
<i>Source: 2020 U.S. Census and 2023 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.</i>						

As a part of this evaluation, we contacted two local community contacts to obtain a better understanding of the demographics of the area and to identify primary credit needs within the AA. The first organization we contacted is a non-profit organization whose mission is to help provide public housing and services to low- and moderate-income individuals and families. The housing units are developed using low-income housing tax credits. Residents of the housing units pay 30 percent of their adjusted annual income towards rent. The second organization is a non-profit organization which provides affordable housing in the upper Valley of NH to individuals and families with low- to moderate-incomes. The organization manages 665 apartments for individuals with low- to moderate-incomes. The contact indicated that the demand for affordable housing high. Financial institutions participate in small loans for operations, sponsor applications to the Federal Home Loan Bank, and participate in a housing fund.

Scope of Evaluation in New Hampshire

We completed a full-scope review of the bank's delineated AA. Refer to appendix A, for additional information on the AA for review under the requirements of the CRA. LNB's AA consist of wholly contiguous political subdivisions, contain all branch locations, and does not arbitrarily exclude any low- or moderate-income census tracts.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW HAMPSHIRE

LENDING TEST

The bank's performance under the Lending Test in New Hampshire 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 New Hampshire is reasonable.

For context, the bank's NH AA did not have any low-income census tracts during the evaluation period so we didn't perform any analysis of distribution amount low-income tracts as that would not be meaningful. Our sample also did not include any home mortgages originated or purchased in moderate-income census tract. There were no small business loans made in low-income census tracts during the evaluation periods.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of New Hampshire 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 overall geographic distribution of home mortgage loans is poor.

2021

The geographic distribution of home mortgage loans is poor.

There were no low-income census tracts located within this AA during the 2021 evaluation period, and our sample did not include any home mortgage loans originated in moderate-income census tracts.

2022-2023

The geographic distribution of home mortgage loans is considered poor.

There were no low-income census tracts located within this AA during the 2022-2023 evaluation period. Our sample did not include any home mortgage loans originated in moderate-income census tracts.

Small Loans to Businesses

Refer to Table Q in the state of New Hampshire 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 overall geographic distribution of small loans to businesses is considered reasonable.

2021

The geographic distribution of small loans to businesses is reasonable.

The AA does not have any low-income census tracts. The percentage of small business loans in moderate-income census tracts was somewhat lower than both the percentage of businesses and aggregate lending data in the AA.

2022-2023

The geographic distribution of small loans to businesses is considered reasonable.

As stated above, the AA does not have any low-income census tracts. The percentage of small business loans in moderate-income geographies was somewhat lower than both the percentage of businesses and aggregate lending in the AA.

Lending Gap Analysis

We reviewed demographic summary and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans and small loans to businesses in the AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps, given performance context.

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 New Hampshire 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 overall borrower distribution of home mortgage loans is reasonable.

2021

The borrower distribution of home mortgage loans is poor.

The AA does not have any low-income census tracts. The percentage of home mortgage loans to moderate-income borrowers was lower than both the percentage of moderate-income families and aggregate lending in the AA. Demographics shows that 6.1 percent of families are below poverty level in the AA. The median family income was \$71,699, low-income borrowers earn less than \$35,850 a year and moderate-income borrowers earn no more than \$57,359 per year. Additionally, the bank operates within a competitive market in the NH AA for home mortgage lending for low-and moderate-income borrowers. In addition, the demand for lending declined during the height of the COVID pandemic.

2022-2023

The borrower distribution of home mortgage loans is reasonable.

The percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families but somewhat lower than the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate lending in the AA.

Small Loans to Businesses

Refer to Table R in the state of New Hampshire 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 overall borrower distribution of small loans to businesses is considered reasonable.

2021

The borrower distribution of small loans to businesses is reasonable.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less was lower than the percentage of those businesses and somewhat lower than the aggregate lending in the AA.

2022-2023

The borrower distribution of small loans to businesses is reasonable.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less was somewhat lower than the percentage of those businesses and exceeded the aggregate lending in the AA.

Responses to Complaints

The bank was not subject to any CRA or Fair Lending related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of New Hampshire is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

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

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.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
FS NH AA	4	80	\$1,925	86
Outside of AA	1	20	\$320	14
Total	5	100	\$2,245	100

LNB provides an adequate level of CD lending within the AA during the evaluation period. During the evaluation period, LNB made four qualified CD loans benefitting the full-scope NH AA totaling approximately \$1.9 million, or approximately 2.3 percent of tier 1 capital as of December 31, 2023. We also considered the level of CD lending outside of the NH AA which included one CD loan totaling \$320 thousand, or approximately 0.4 percent of tier1 capital. CD loans submitted and qualified largely provided capital and technical assistance to underserved low- and moderate-income populations.

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

- A \$1.6 million loan to a small business that engages in industrial distribution and provides economic development opportunities for low-and moderate-income populations.
- A \$100,000 annually renewed loan to an organization that provides affordable housing, community service, and economic development initiatives to low-and moderate-income individuals.

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. The bank originated 116 PPP loans totaling \$10 million.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Investments	6	\$2,373	7	\$6,055	13	12.9	\$8,428	98.7	0	0
Donations	NA	0	88	\$110.5	88	87.1	\$110.5	1.3	0	0
Total	6	\$2,373	95	\$6,165.5	101	100	\$8,538.5	100	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

LNB's investments and donations demonstrate excellent responsiveness to credit and community development needs of the NH AA. Qualified investments and donation activity totaled \$8.5 million or 10 percent of tier 1 capital as of December 31, 2023. The bank's prior period investments consist of a Low-Income Housing Tax Credit fund that targets low-to moderate-income borrowers within the AA for community investment. During the evaluation period, the bank's qualified investment activity totaled \$8.4 million, or approximately 10 percent of tier 1 capital. The investment activities provided financial support to grow small businesses and affordable housing. The bank made 88 qualified donations amongst a variety of community organization operating within the full-scope AA, totaling \$110,500.

The highlights of the bank's CD investments/donations are as follows:

- A \$6.0 million investment to rehabilitate apartment complexes, which qualify for housing tax credit support for low-and moderate-income affordable housing.
- A \$2,000 community donation to a local health organization that offers affordable health care services to low-to moderate-income individuals.
- A \$1,000 community donation to a local non-profit independent living center that offers education, support, and transition services for individuals with disabilities and underserved youth.

Extent to Which the Bank Provides Community Development Services

The bank provides an excellent level of community development services in the full-scope NH AA. During the evaluation period, five members provided approximately 193 service hours of experience to a variety of CD organizations, services provided economic activities benefiting small businesses and individuals in low- to moderate-income geographies. Other community services include providing financial literacy programs and food donations to low- and moderate-income populations.

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

- A bank employee serves on the board of a community organization that operates in the Upper Valley NH region providing affordable housing for low- to moderate-income families.
- A bank employee served at an organization whose mission was to strengthen communities and the economy by supporting small businesses start-ups and sustainability.
- A bank employee serves on the Board of a non-profit organization that provides specialized behavioral health services, of which 95 percent of patients are low- and moderate-income individuals.

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 an reasonable geographic distribution of loans in the state.
- 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.
- The bank was not subject to any CRA related complaints during the evaluation period.
- Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments and donations, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Description of Institution's Operations in Vermont

The state of Vermont represents LNB's secondary area of operations. LNB's full-scope VT- AA is comprised of a single rating area that includes Orange and Windsor counties and borders the bank's NH-AA. For the 2021 evaluation year, the rating area contained 28 census tracts, including one moderate-, 22 middle-, and five upper-income census tracts. This rating area does not contain any low-income geographies as of the 2015 ACS Census. For 2022-2023 evaluation periods, the rating area contained 29 census tracts, including four moderate-, 20 middle, and five upper-income census tracts. We noted that this rating area does not contain any low-income geographies as of the 2020 US Census and 2023 D&B Data. The bank operates one full-service branch within the AA as of the end of the evaluation period.

As part of performance context for both segmented periods when evaluating the bank's lending, we considered the disparity between the median income of families compared to the median cost of housing and its overall impact to homeownership. Within the bank's AA for 2021, 7.3 percent of families were below poverty level, and 38.5 percent of households were low- to moderate-income. In 2021, the median housing value was \$220,247 compared to the median family income of \$64,849 in the VT AA. In 2023, the median housing value was \$226,477 compared to the median family income of \$77,189 in the VT AA. The table also indicates that 5.1 percent of families were below the poverty level, and 37.7 percent of households were low- to moderate-income in 2023. We noted 42.6 percent of households were classified as upper income during the evaluation period. The increase in home prices limits the availability of affordable housing to low- and moderate-income individuals as the housing market appreciated, emphasizing the area's community needs for affordable housing during the evaluation period. The median housing values for 2023 remains high based on the 2020 U.S Census and 2023 Dun & Bradstreet (D&B) data for the VT AA.

According to September 2023 Moody's Analytics Inc data, Vermont's economy remains in solid shape despite weak job growth. Vermont job growth during the past 12 months declined and is the third slowest nationally. Public sector hiring has picked up but has been offset by job losses among goods producers and manufacturers. Vermont residents are also being affected by rising cost of living, but

residents are expected to cope despite housing affordability rates eroding to a 40-year low. Vermont remains among the most affordable states in New England. Delinquencies on auto loans and credit cards are gradually trending up but remains below pre-pandemic levels. Tourism, a large part of the VT economy, underperformed due to flooding across the state over the summer but a rapid recovery is expected over the next 12 months. Within the state, the top employers included 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.

Vermont Non-MSA AA 2021

Table A – Demographic Information of the Assessment Area						
Assessment Area: VT nonMSA AA 2021						
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	9,249	0.0	0.6	77.7	21.6	0.0
Farms by Geography	687	0.0	0.1	84.3	15.6	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 2021 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.*

Vermont Non-MSA AA 2022-2023

Table A – Demographic Information of the Assessment Area						
Assessment Area: VT nonMSA AA 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	13.8	69.0	17.2	0.0
Population by Geography	87,030	0.0	13.7	69.9	16.5	0.0
Housing Units by Geography	50,532	0.0	17.1	67.5	15.4	0.0
Owner-Occupied Units by Geography	28,848	0.0	13.8	69.5	16.7	0.0
Occupied Rental Units by Geography	8,451	0.0	14.8	73.0	12.2	0.0
Vacant Units by Geography	13,233	0.0	25.6	59.6	14.8	0.0
Businesses by Geography	12,296	0.0	13.9	65.7	20.4	0.0
Farms by Geography	913	0.0	11.7	72.8	15.4	0.0
Family Distribution by Income Level	22,656	17.7	19.3	22.4	40.6	0.0
Household Distribution by Income Level	37,299	22.6	15.1	19.7	42.6	0.0
Median Family Income Non-MSAs - VT		\$77,189	Median Housing Value			\$226,477
			Median Gross Rent			\$953
			Families Below Poverty Level			5.1%
<i>Source: 2020 U.S. Census and 2023 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</i>						

As part of the CRA evaluation, examiners leveraged data obtained from a recent community contact conducted during the same period 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 provide affordable housing and support services for at home elder adults. The organization is funded by the federal and state government programs. The second organization is a non-profit economic developer that collaborates with local regional development corporations. Both organizations have a focus on low- and moderate-income individuals. The contact discussed that due to increased housing cost, the biggest need is affordable housing. Due to the statewide flooding, affordable housing has worsened. The contact also noted that most affordable housing is developed using low-income housing tax credits and are not financed through banks. The local banks are more flexible in their ability to support projects that benefit the community due to their flexibility of lending.

Scope of Evaluation in Vermont

We completed a full-scope review of the bank's delineated AA. Refer to appendix A, for additional information on the AA for review under the requirements of the CRA. LNB's AA consist of wholly contiguous political subdivisions, contain all branch locations, and does not arbitrarily exclude any low- or moderate-income census tracts.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN VERMONT

LENDING TEST

The bank's performance under the Lending Test in Vermont 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 Vermont is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of New Hampshire 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. There are no low-income census tracts located within this AA during the evaluation period. We did not perform any analysis of distribution amount to low-income tracts as that would not be meaningful.

The overall geographic distribution of home mortgage loans is very poor.

2021

The geographic distribution of home mortgage loans is very poor.

There were no low-income census tracts located within the AA during the 2021 evaluation period. The percentage of home mortgage loans in moderate-income census tract is significantly lower than both percentage of owner-occupied units and aggregate lending in the AA. Our sample did not include any home mortgage loans originated in moderate-income census tracts.

2022-2023

The geographic distribution of home mortgage loans is considered very poor.

There were no low-income census tracts located in this AA during the evaluation period. The percentage of home mortgage loans in moderate-income census tract is significantly lower than both percentage of owner-occupied units and aggregate lending in the AA. Our sample did not include any home mortgage loans originated in moderate-income census tracts.

Small Loans to Businesses

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

The overall geographic distribution of small business loans is considered excellent.

2021

The geographic distribution of small business loans is excellent.

The VT AA does not have any low-income census tracts. The percentage of small business loans in moderate-income census tracts exceeded both the percentage of businesses and aggregate lending data in the AA.

2022-2023

The geographic distribution of small business loans is considered excellent.

As stated above, the AA does not have any low-income census tracts. The percentage of small business loans in moderate-income geographies both exceeded the percentage of those businesses and the aggregate lending in the AA.

Lending Gap Analysis

We reviewed demographic summary and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans and small business loans in the AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps, given performance context.

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 Vermont 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 overall borrower distribution of home mortgage loans is reasonable.

2021

The borrower distribution of home mortgage loans is reasonable.

The percentage of home mortgage loans to low-income borrowers was somewhat lower than the percentage of low-income families but comparable to the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was somewhat lower than both the percentage of

moderate-income families and aggregate lending in the AA.

2022-23

The borrower distribution of home mortgage loans is reasonable.

The percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families and somewhat lower than the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was lower than both the percentage of moderate-income families and aggregate lending in the AA.

Small Loans to Businesses

Refer to Table R in the state of Vermont 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 overall borrower distribution of small business loans is considered reasonable.

2021

The borrower distribution of small business loans is reasonable.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less was lower than the percentage of those businesses and somewhat lower than the aggregate lending in the AA.

2022-2023

The borrower distribution of small business loans is reasonable.

The percentage of small business loans with gross annual revenues of \$1 million or less was lower than the percentage of those businesses and somewhat lower than the aggregate lending in the AA.

Responses to Complaints

The bank was not subject to any CRA or Fair Lending related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Vermont is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

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

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.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
FS VT AA	3	100	\$300	100
Total	3	100	\$300	100

LNB provides a reasonable level of CD lending within the AA during the evaluation period. During the evaluation period, LNB made three qualified CD loans benefitting the full-scope VT AA totaling approximately \$300,000, or approximately 0.4 percent of tier 1 capital as of December 31, 2023. CD loans submitted and qualified largely provided financing to help grow small businesses by providing funds to hire more employees and to provide affordable housing targeted towards low- and moderate-income populations.

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

- A \$100,000 annually renewed loan to an organization that provides affordable housing, community services, and economic development initiatives to low and moderate-income individuals within VT.

Consideration was given to the bank's participation in the SBA PPP in response to the COVID-19 pandemic. The bank originated 67 PPP loans totaling \$5.3 million.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Combined Investments	1	\$1,026	3	\$6,010	4	29	\$7,036	99.7	0	0
Donations	NA	NA	10	\$20	10	70	\$20	0.3	0	0
Total	1	\$1,026	13	\$6,030	14	100	\$7,056	100	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

LNB's investments and donations demonstrate adequate responsiveness to credit and community development needs of the VT AA. Combined qualified investment and donation activity during the evaluation period totaled \$7.1 million or approximately 8.5 percent of tier 1 capital as of December 31, 2023. The bank invested in CRA-qualified low-income housing tax credit funds that target low- to moderate-income borrowers within the VT AA. Within the full-scope VT AA, the bank invested \$1.8 million or approximately 2.1 percent of tier 1 capital. During the evaluation period, the bank made a total of 10 donations totaling \$20,000. These donations benefited community service and affordable housing organizations in the AA that provide direct assistance to low- and moderate-income populations.

The highlights of the bank's CD investments/donations are as follows:

- A \$1.8 million investment in a Low-Income Housing tax Credit fund. The fund acquires newly constructed, existing, or rehabilitated low-income housing in New England, including Vermont.
- A \$10,000 donation to an organization that is a supportive community for former prisoners transitioning from incarceration that provides transitional housing for formerly incarcerated individuals.
- A \$4,000 donation to an organization that assist those who are experiencing poverty by providing food, temporary shelter, supportive housing, and children after school and summer programs.

Extent to Which the Bank Provides Community Development Services

The bank demonstrates an adequate responsiveness to the service in the full-scope VT AA. During the evaluation period, six bank employees served as board members, council members, and capital advisors to four community development organizations providing approximately 160 hours of service. The services met the regulatory definition of CD and included the provision of financial literacy training and technical assistance, often in leadership positions. Organizations participated in both community services and economic development for low- to moderate-income populations within the AA.

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

- Three bank employees serve on the board or Governance Committee for a community service organization that supports the Upper Valley (Lebanon NH, Canaan NH, and White River VT) with community dinners, housing grants, food pantries, and summer school assistance.
- One employee serves on Advisory Council for Vital, an organization that engages the Upper Valley (Lebanon NH, Canaan NH, and White River VT) in equitable solutions for challenges facing the communities low- to moderate-income population.

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 non-MSAs that received comprehensive examination reviews, designated by the term “full-scope”.

Time Period Reviewed:	(01/01/2021 to 12/31/2023)	
Bank Products Reviewed:	Home mortgage and small business loans Community development loans, qualified investments, community development 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		
NH nonMSA AA	Full-scope	<ul style="list-style-type: none"> • NH nonMSA • Full Grafton, Merrimack, and Sullivan Counties
State of New Vermont		
VT nonMSA AA	Full-scope	<ul style="list-style-type: none"> • VT nonMSA • Full Orange and Windsor Counties

Appendix B: Summary of 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:			
New Hampshire	Satisfactory	Outstanding	Satisfactory
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.

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 low- to moderate-income 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.

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 (MD): 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 (MSA): 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 (OO) 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.

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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
NH nonMSA AA	20	6,126.9	50.0	13,965	0.0	0.0	0.0	13.4	0.0	10.0	53.7	45.0	52.4	32.9	55.0	37.6	0.0	0.0	0.0
VT nonMSA AA	20	5,604.2	50.0	3,482	0.0	0.0	0.0	0.3	0.0	0.1	81.4	75.0	77.5	18.3	25.0	22.4	0.0	0.0	0.0
Total	40	11,731.1	100.0	17,447	0.0	0.0	0.0	10.0	0.0	8.0	60.8	60.0	57.4	29.1	40.0	34.6	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

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
NH nonMSA AA	20	5,791	50.0	5,680	0.0	0.0	0.0	12.9	0.0	13.7	58.2	35.0	56.9	28.9	65.0	29.4	0.0	0.0	0.0
VT nonMSA AA	20	6,389	50.0	1,709	0.0	0.0	0.0	13.8	0.0	15.7	69.5	40.0	64.7	16.7	60.0	19.6	0.0	0.0	0.0
Total	40	12,180	100.0	7,389	0.0	0.0	0.0	13.1	0.0	14.2	61.2	37.5	58.7	25.7	62.5	27.1	0.0	0.0	0.0

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			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
NH nonMSA AA	20	6,126.9	50.0	13,965	18.2	0.0	4.0	16.8	5.0	16.4	21.7	5.0	24.1	43.3	90.0	42.9	0.0	0.0	12.6
VT nonMSA AA	20	5,604.2	50.0	3,482	18.0	5.0	4.9	16.9	10.0	15.6	22.6	10.0	19.2	42.5	75.0	49.2	0.0	0.0	11.1
Total	40	11,731.1	100.0	17,447	18.2	2.5	4.2	16.8	7.5	16.3	21.9	7.5	23.1	43.1	82.5	44.2	0.0	0.0	12.3

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 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			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
NH nonMSA AA	20	5,791	50.0	5,680	18.1	5.0	5.7	17.4	20.0	19.8	23.6	0.0	25.2	40.9	75.0	39.7	0.0	0.0	9.6
VT nonMSA AA	20	6,389	50.0	1,709	17.7	5.0	6.7	19.3	5.0	17.2	22.4	0.0	21.4	40.6	90.0	45.0	0.0	0.0	9.7
Total	40	12,180	100.0	7,389	18.0	5.0	5.9	17.9	12.5	19.2	23.3	0.0	24.3	40.9	82.5	40.9	0.0	0.0	9.6

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
NH nonMSA AA	20	3,590	50.0	6,758	0.0	0.0	0.0	16.8	10.0	15.5	49.4	35.0	50.1	33.8	55.0	34.4	0.0	0.0	0.0
VT nonMSA AA	20	6,213	50.0	2,134	0.0	0.0	0.0	0.6	5.0	0.3	77.7	90.0	77.1	21.6	5.0	22.6	0.0	0.0	0.0
Total	40	9,803	100.0	8,892	0.0	0.0	0.0	13.0	7.5	11.9	56.0	62.5	56.5	31.0	30.0	31.6	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

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
NH nonMSA AA	20	6,666	50.0	6,626	0.0	0.0	0.0	16.6	15.0	16.1	54.4	60.0	54.4	29.0	25.0	29.5	0.0	0.0	0.0
VT nonMSA AA	20	6,969	50.0	1,904	0.0	0.0	0.0	13.9	15.0	12.8	65.7	65.0	70.2	20.4	20.0	17.0	0.0	0.0	0.0
Total	40	13,635	100.0	8,530	0.0	0.0	0.0	15.9	15.0	15.4	57.3	62.5	57.9	26.8	22.5	26.7	0.0	0.0	0.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
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
NH nonMSA AA	20	3,590	50.0	6,758	85.9	25.0	48.8	4.3	35.0	9.8	40.0
VT nonMSA AA	20	6,213	50.0	2,134	87.7	25.0	43.8	3.8	35.0	8.5	40.0
Total	40	9,803	100.0	8,892	86.3	25.0	47.6	4.2	35.0	9.5	40.0

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 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											2022-2023
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
NH nonMSA AA	20	6,666	50.0	6,626	88.1	60.0	51.7	3.5	30.0	8.4	10.0
VT nonMSA AA	20	6,969	50.0	1,904	90.5	35.0	47.8	2.8	55.0	6.7	10.0
Total	40	13,635	100.0	8,530	88.7	47.5	50.8	3.3	42.5	8.0	10.0

Source: 2022 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



Bank Locations

Location	Address	MSA	State	County	Census Tract	Census Tract Income Level	Hours
NH Banking Locations							
Bedford	99 South River Road, Unit 2 Bedford, NH 03110	31700	33	011	0029.02	Upper	Lobby is Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ITM open 24 hours
Concord	74 South Main Street Concord, NH 03301	NA	33	013	0322.00	Moderate	Lobby is Open Weekdays 9:00 am - 5:00 pm 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 ITM Only	50 Lebanon Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Drive-Up ITM open 24 hours
Kendal at Hanover (Limited Purpose)	67 Cummings Road Hanover, NH 03755	NA	33	009	9616.03	Upper	Tuesdays 10:00 am - 1:00 pm
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 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 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 8:30 am - 4:30 pm
New London	178 County Road New London, NH 03257	NA	33	013	0410.01	Upper	Office Hours Weekdays 8:30 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 8:30 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 8:30 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 8:30 am - 4:30 pm



Locations Opened or Closed in the past 2 years

One location has opened in the last two years:

Bedford Financial Center opened August 1, 2025

99 South River Road, Unit 2

Bedford, NH 03110

MSA	State	County	Census Tract
31700	33	011	0029.02

One location has closed in the last two years:

Hanover Drive Up closed December 1, 2025

50 Lebanon Street

Hanover, NH 03755

Location now has an ITM only.

MSA	State	County	Census Tract
NA	33	009	9616.04



Bank Products and Services

Personal Banking

Deposit Products	Loan Products	Services
Checking Accounts <ul style="list-style-type: none">• Big Green Checking• Gold Checking• Platinum Checking• Ultimate Gold	Credit Cards <ul style="list-style-type: none">• Secured• Unsecured	ATM Card Bill Pay CDARs
Savings <ul style="list-style-type: none">• Statement Savings• Health Savings Account• Live Better Money Market• Personal Money Market• Platinum Money Market• Platinum Statement Savings	Residential Mortgages <ul style="list-style-type: none">• Purchase• Refinance• One-Step Construction• Jumbo• Land Loans• First Time Home Buyer Programs and Education	CardConnect (debit card protection) Credit Sense Debit Card eStatements eWallet <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	GenGold including Ultimate ID Mobile Banking App Mobile Banking Online Banking Money Map Online Account Opening Private Banking UChoose Debit Card Rewards Zelle
Private Banking <ul style="list-style-type: none">• Checking• Money Market• High Yield Statement Savings• Statement Savings	Consumer Loans <ul style="list-style-type: none">• Personal Loans• Personal Lines of Credit• Collateral Loans• Overdraft Protection Line of Credit	
	Healthcare Banking <ul style="list-style-type: none">• Consumer Line of Credit• Residential Mortgage	



Business Banking

Deposit Products

- Checking Accounts
 - Business Checking
 - Business Premier Checking
 - Community First Non-Profit Checking
 - Small Business Checking
- Savings Accounts
 - Business Savings
 - Live Better Business Money Market
- Cannabis Banking
 - Grow Direct
 - Grow Support
 - Grow Seedling
 - Grow Hemp
 - Grow Business
 - Grow Savings
 - Grow CD

Loan Products

- Business Lending
- Commercial Mortgages
- Business Term Loans
- SBA Loans
- Business Letters of Credit
- Business Credit Cards
- Healthcare Banking
 - Commercial Line of Credit
- Commercial Term Loan
- Business Acquisition Loan

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
- Private Banking
- 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.</i>		
<i>Daily Limit is \$116.00</i>		
Paper Statement Fee	<i>If the account holder is 70 or older the fee is waived</i>	\$3.00
Telephone Transfers	per transfer	\$3.00
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	\$65.00
	3X10	\$75.00
	5X5	\$85.00
	5X10	\$125.00
	10X10	\$175.00
Safe Deposit Box Key Replacement		\$50.00
Safe Deposit Box Drilling Fee (per box)		\$300.00

Fees & Charges as of March 2024

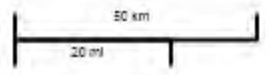
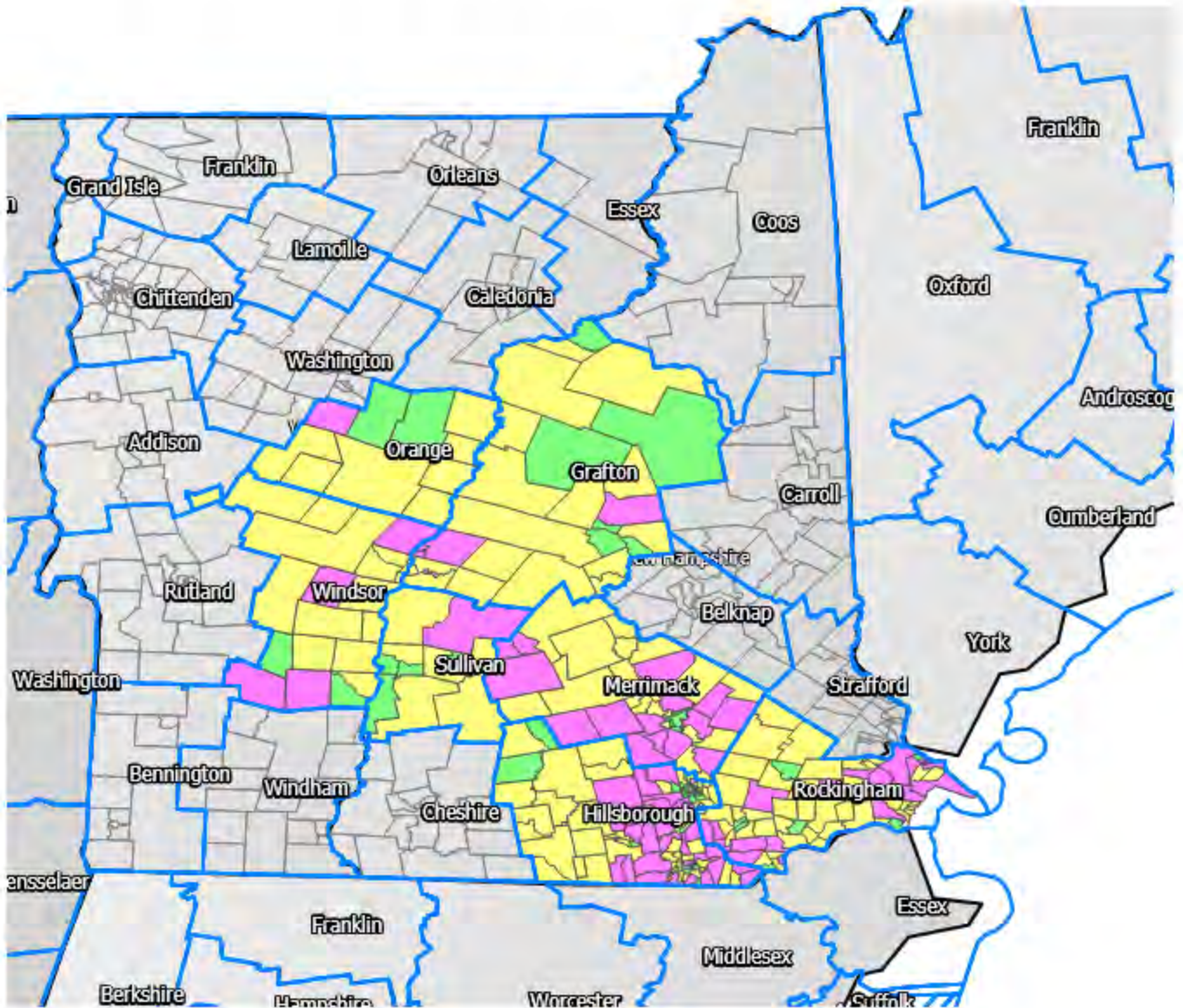
All fees & charges are subject to change.



Facility-Based Assessment Areas


[Section 25.16](#) Facility-Based Assessment Areas: Facility-based assessment areas are Metropolitan Statistical Areas (MSAs) or nonmetropolitan areas in which main offices, branches, and deposit-taking remote service facilities are located.


NH and VT Assessment Areas



Map Legend

-  Cities > 499,999
-  Cities 200,000-499,999
-  Cities 100,000-199,999
-  Cities 50,000-99,999
-  Cities 25,000-49,999
-  Cities 10,000-24,999
-  Cities < 10,000

 Counties

 Census Tracts (Outside)

Census Tracts (Inside) - Tract Income ...

-  0 - Income Not Available
-  1 - Low Income
-  2 - Moderate Income
-  3 - Middle Income
-  4 - Upper Income

CRA Assessment Areas: NH

MSA	State	County	Tract Code	Tract Income Level	Town Name
N/A	33 - NH	9 - Grafton	9601.01	Moderate	Littleton
N/A	33 - NH	9 - Grafton	9601.02	Middle	Littleton
N/A	33 - NH	9 - Grafton	9602	Middle	Bethlehem
N/A	33 - NH	9 - Grafton	9603	Middle	Lisbon
N/A	33 - NH	9 - Grafton	9604.01	Middle	Thornton
N/A	33 - NH	9 - Grafton	9604.02	Moderate	Lincoln, Waterville Valley
N/A	33 - NH	9 - Grafton	9605	Moderate	North Woodstock, Lost River, Warren
N/A	33 - NH	9 - Grafton	9606	Middle	North Haverhill
N/A	33 - NH	9 - Grafton	9607	Middle	Orford, Wentworth
N/A	33 - NH	9 - Grafton	9608.01	Upper	Campton
N/A	33 - NH	9 - Grafton	9608.02	Middle	Rumney
N/A	33 - NH	9 - Grafton	9609	Middle	Hebron, Dorchester, Lyme
N/A	33 - NH	9 - Grafton	9610.01	Moderate	West Plymouth
N/A	33 - NH	9 - Grafton	9610.02	Moderate	West Plymouth
N/A	33 - NH	9 - Grafton	9611.01	Moderate	Ashland
N/A	33 - NH	9 - Grafton	9611.02	Middle	Plymouth
N/A	33 - NH	9 - Grafton	9612.01	Middle	Bristol
N/A	33 - NH	9 - Grafton	9612.02	Middle	Bristol
N/A	33 - NH	9 - Grafton	9613	Middle	Alexandria
N/A	33 - NH	9 - Grafton	9614	Middle	Canaan
N/A	33 - NH	9 - Grafton	9615	Middle	Enfield
N/A	33 - NH	9 - Grafton	9616.01	Upper	Hanover
N/A	33 - NH	9 - Grafton	9616.03	Upper	Hanover
N/A	33 - NH	9 - Grafton	9616.04	Upper	Hanover
N/A	33 - NH	9 - Grafton	9617.01	Middle	Lebanon
N/A	33 - NH	9 - Grafton	9617.02	Middle	Lebanon
N/A	33 - NH	9 - Grafton	9618.01	Middle	Lebanon
N/A	33 - NH	9 - Grafton	9618.02	Upper	Lebanon
N/A	33 - NH	13 - Merrimack	30.01	Middle	Hooksett
N/A	33 - NH	13 - Merrimack	30.06	Middle	Hooksett
N/A	33 - NH	13 - Merrimack	31	Middle	Suncook, Pembroke, Allenstown
N/A	33 - NH	13 - Merrimack	32.01	Middle	Pembroke
N/A	33 - NH	13 - Merrimack	32.02	Upper	Pembroke
N/A	33 - NH	13 - Merrimack	300	Upper	Dunbarton
N/A	33 - NH	13 - Merrimack	310.01	Upper	Bow
N/A	33 - NH	13 - Merrimack	310.02	Upper	Bow
N/A	33 - NH	13 - Merrimack	321	Middle	Concord
N/A	33 - NH	13 - Merrimack	322	Moderate	Concord
N/A	33 - NH	13 - Merrimack	323	Middle	Concord
N/A	33 - NH	13 - Merrimack	324	Middle	Concord
N/A	33 - NH	13 - Merrimack	325	Upper	Concord
N/A	33 - NH	13 - Merrimack	326	Middle	Concord
N/A	33 - NH	13 - Merrimack	327.01	Middle	Concord
N/A	33 - NH	13 - Merrimack	327.06	Middle	Penacook
N/A	33 - NH	13 - Merrimack	328	Upper	Concord
N/A	33 - NH	13 - Merrimack	329	Moderate	Concord
N/A	33 - NH	13 - Merrimack	330	Upper	Chichester
N/A	33 - NH	13 - Merrimack	340	Upper	Epson
N/A	33 - NH	13 - Merrimack	350	Middle	Pittsfield
N/A	33 - NH	13 - Merrimack	360	Middle	Loudon
N/A	33 - NH	13 - Merrimack	370	Upper	Canterbury
N/A	33 - NH	13 - Merrimack	380	Middle	Boscawen
N/A	33 - NH	13 - Merrimack	385	Middle	Warner
N/A	33 - NH	13 - Merrimack	390	Upper	Hopkinton
N/A	33 - NH	13 - Merrimack	400	Upper	Henniker
N/A	33 - NH	13 - Merrimack	405.01	Middle	Bradford
N/A	33 - NH	13 - Merrimack	405.02	Upper	Sutton, Newbury
N/A	33 - NH	13 - Merrimack	410.01	Upper	New London
N/A	33 - NH	13 - Merrimack	410.02	Upper	New London

N/A	33 - NH	13 - Merrimack	415	Middle	Danbury, Wilmot
N/A	33 - NH	13 - Merrimack	425	Middle	Andover
N/A	33 - NH	13 - Merrimack	430.01	Middle	Franklin
N/A	33 - NH	13 - Merrimack	430.02	Middle	Franklin
N/A	33 - NH	13 - Merrimack	440	Middle	Northfield
N/A	33 - NH	13 - Merrimack	441	Moderate	Concord
N/A	33 - NH	13 - Merrimack	442	Upper	Hooksett
N/A	33 - NH	13 - Merrimack	443	Middle	Concord
N/A	33 - NH	19 - Sullivan	9751	Middle	Meriden, Plainfield
N/A	33 - NH	19 - Sullivan	9752	Upper	Grantham, Springfield
N/A	33 - NH	19 - Sullivan	9753	Middle	Sunapee
N/A	33 - NH	19 - Sullivan	9754.01	Moderate	Newport
N/A	33 - NH	19 - Sullivan	9754.02	Middle	Newport
N/A	33 - NH	19 - Sullivan	9755	Middle	Washington, Lempster
N/A	33 - NH	19 - Sullivan	9756	Middle	Acworth
N/A	33 - NH	19 - Sullivan	9757	Moderate	Charleston
N/A	33 - NH	19 - Sullivan	9758	Moderate	Claremont
N/A	33 - NH	19 - Sullivan	9759.01	Middle	Claremont
N/A	33 - NH	19 - Sullivan	9759.02	Moderate	Claremont
31700	33 - NH	11 - Hillsborough	1.03	Middle	Manchester
31700	33 - NH	11 - Hillsborough	1.04	Upper	Manchester
31700	33 - NH	11 - Hillsborough	2.02	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	2.03	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	2.04	Middle	Manchester
31700	33 - NH	11 - Hillsborough	3	Low	Manchester
31700	33 - NH	11 - Hillsborough	6	Low	Manchester
31700	33 - NH	11 - Hillsborough	7	Middle	Manchester
31700	33 - NH	11 - Hillsborough	8	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	9.01	Middle	Manchester
31700	33 - NH	11 - Hillsborough	9.02	Middle	Manchester
31700	33 - NH	11 - Hillsborough	10	Middle	Manchester
31700	33 - NH	11 - Hillsborough	11	Middle	Manchester
31700	33 - NH	11 - Hillsborough	12	Middle	Manchester
31700	33 - NH	11 - Hillsborough	13	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	14	Low	Manchester
31700	33 - NH	11 - Hillsborough	15	Low	Manchester
31700	33 - NH	11 - Hillsborough	16	Low	Manchester
31700	33 - NH	11 - Hillsborough	17	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	18	Middle	Manchester
31700	33 - NH	11 - Hillsborough	19	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	20	Low	Manchester
31700	33 - NH	11 - Hillsborough	21	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	22	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	23	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	24	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	25	Moderate	Manchester
31700	33 - NH	11 - Hillsborough	26	Middle	Manchester
31700	33 - NH	11 - Hillsborough	27.01	Upper	Goffstown
31700	33 - NH	11 - Hillsborough	27.02	Upper	Goffstown
31700	33 - NH	11 - Hillsborough	28.01	Middle	Goffstown
31700	33 - NH	11 - Hillsborough	28.02	Moderate	Goffstown
31700	33 - NH	11 - Hillsborough	29.01	Upper	Bedford
31700	33 - NH	11 - Hillsborough	29.02	Upper	Bedford
31700	33 - NH	11 - Hillsborough	29.03	Upper	Bedford
31700	33 - NH	11 - Hillsborough	101	Middle	Nashua
31700	33 - NH	11 - Hillsborough	102.01	Middle	Nashua
31700	33 - NH	11 - Hillsborough	102.02	Middle	Nashua
31700	33 - NH	11 - Hillsborough	103.01	Middle	Nashua
31700	33 - NH	11 - Hillsborough	103.02	Middle	Nashua
31700	33 - NH	11 - Hillsborough	104	Upper	Nashua
31700	33 - NH	11 - Hillsborough	105	Low	Nashua

31700	33 - NH	11 - Hillsborough	106	Moderate	Nashua
31700	33 - NH	11 - Hillsborough	107	Low	Nashua
31700	33 - NH	11 - Hillsborough	108.01	Moderate	Nashua
31700	33 - NH	11 - Hillsborough	108.02	Low	Nashua
31700	33 - NH	11 - Hillsborough	109	Moderate	Nashua
31700	33 - NH	11 - Hillsborough	110	Middle	Nashua
31700	33 - NH	11 - Hillsborough	111.01	Moderate	Nashua
31700	33 - NH	11 - Hillsborough	111.02	Moderate	Nashua
31700	33 - NH	11 - Hillsborough	112	Upper	Nashua
31700	33 - NH	11 - Hillsborough	113	Middle	Nashua
31700	33 - NH	11 - Hillsborough	114.01	Upper	Nashua
31700	33 - NH	11 - Hillsborough	114.02	Middle	Nashua
31700	33 - NH	11 - Hillsborough	115	Middle	Nashua
31700	33 - NH	11 - Hillsborough	121.01	Upper	Hudson
31700	33 - NH	11 - Hillsborough	121.02	Upper	Hudson
31700	33 - NH	11 - Hillsborough	122.01	Middle	Hudson
31700	33 - NH	11 - Hillsborough	122.02	Middle	Hudson
31700	33 - NH	11 - Hillsborough	123.01	Upper	Hudson
31700	33 - NH	11 - Hillsborough	123.02	Upper	Hudson
31700	33 - NH	11 - Hillsborough	131.01	Middle	Litchfield
31700	33 - NH	11 - Hillsborough	131.02	Upper	Litchfield
31700	33 - NH	11 - Hillsborough	141.01	Moderate	Merrimack
31700	33 - NH	11 - Hillsborough	141.02	Upper	Merrimack
31700	33 - NH	11 - Hillsborough	142.01	Upper	Merrimack
31700	33 - NH	11 - Hillsborough	142.02	Middle	Merrimack
31700	33 - NH	11 - Hillsborough	143.01	Middle	Merrimack
31700	33 - NH	11 - Hillsborough	143.02	Upper	Merrimack
31700	33 - NH	11 - Hillsborough	151	Upper	Amherst
31700	33 - NH	11 - Hillsborough	152	Upper	Amherst
31700	33 - NH	11 - Hillsborough	161	Middle	Milford
31700	33 - NH	11 - Hillsborough	162.02	Middle	Milford
31700	33 - NH	11 - Hillsborough	162.03	Moderate	Milford
31700	33 - NH	11 - Hillsborough	162.04	Middle	Milford
31700	33 - NH	11 - Hillsborough	171.01	Upper	Hollis
31700	33 - NH	11 - Hillsborough	171.02	Upper	Hollis
31700	33 - NH	11 - Hillsborough	180.01	Upper	Brookline
31700	33 - NH	11 - Hillsborough	180.02	Upper	Brookline
31700	33 - NH	11 - Hillsborough	185.01	Middle	Greenville
31700	33 - NH	11 - Hillsborough	185.02	Middle	Mason
31700	33 - NH	11 - Hillsborough	190	Middle	Wilton
31700	33 - NH	11 - Hillsborough	195.01	Middle	Lyndeborough
31700	33 - NH	11 - Hillsborough	195.02	Upper	Mont Vernon
31700	33 - NH	11 - Hillsborough	200	Upper	New Boston
31700	33 - NH	11 - Hillsborough	210.01	Middle	Weare
31700	33 - NH	11 - Hillsborough	210.02	Middle	Weare
31700	33 - NH	11 - Hillsborough	215	Middle	Deering
31700	33 - NH	11 - Hillsborough	220	Middle	Greenfield
31700	33 - NH	11 - Hillsborough	225.01	Middle	New Ipswich
31700	33 - NH	11 - Hillsborough	225.02	Middle	Sharon
31700	33 - NH	11 - Hillsborough	230.01	Middle	Peterborough
31700	33 - NH	11 - Hillsborough	230.02	Middle	Peterborough
31700	33 - NH	11 - Hillsborough	240	Middle	Hancock
31700	33 - NH	11 - Hillsborough	250	Moderate	Antrim
31700	33 - NH	11 - Hillsborough	255.01	Moderate	Hillsborough
31700	33 - NH	11 - Hillsborough	255.02	Middle	Hillsborough
31700	33 - NH	11 - Hillsborough	2001.01	Middle	Pelham
31700	33 - NH	11 - Hillsborough	2002.01	Middle	Pelham
31700	33 - NH	11 - Hillsborough	2003	Upper	Pelham
31700	33 - NH	11 - Hillsborough	2004	Middle	Manchester
31700	33 - NH	11 - Hillsborough	2005	Upper	Pelham
31700	33 - NH	11 - Hillsborough	9801.01	Unknown	Manchester

40484	33 -NH	15 - Rockingham	33.01	Middle	Derry
40484	33 -NH	15 - Rockingham	33.02	Middle	Derry
40484	33 -NH	15 - Rockingham	34	Moderate	Derry
40484	33 -NH	15 - Rockingham	35	Moderate	Derry
40484	33 -NH	15 - Rockingham	36.01	Middle	Derry
40484	33 -NH	15 - Rockingham	36.02	Middle	Derry
40484	33 -NH	15 - Rockingham	37.01	Middle	Londonderry
40484	33 -NH	15 - Rockingham	37.03	Middle	Londonderry
40484	33 -NH	15 - Rockingham	38.01	Upper	Londonderry
40484	33 -NH	15 - Rockingham	38.02	Upper	Londonderry
40484	33 -NH	15 - Rockingham	39.01	Middle	Londonderry
40484	33 -NH	15 - Rockingham	39.02	Upper	Londonderry
40484	33 -NH	15 - Rockingham	40	Middle	Auburn
40484	33 -NH	15 - Rockingham	500	Middle	Candia
40484	33 -NH	15 - Rockingham	510	Upper	Chester
40484	33 -NH	15 - Rockingham	520	Middle	Sandown
40484	33 -NH	15 - Rockingham	530	Middle	Danville
40484	33 -NH	15 - Rockingham	540	Middle	Fremont
40484	33 -NH	15 - Rockingham	550.01	Middle	Raymond
40484	33 -NH	15 - Rockingham	550.02	Moderate	Raymond
40484	33 -NH	15 - Rockingham	560	Middle	Deerfield
40484	33 -NH	15 - Rockingham	570	Middle	Northwood
40484	33 -NH	15 - Rockingham	580	Middle	Nottingham
40484	33 -NH	15 - Rockingham	590	Middle	Epping
40484	33 -NH	15 - Rockingham	600	Upper	Brentwood
40484	33 -NH	15 - Rockingham	610.01	Middle	Exeter
40484	33 -NH	15 - Rockingham	620	Middle	East Kingston
40484	33 -NH	15 - Rockingham	625	Middle	Kensington, South Hampton
40484	33 -NH	15 - Rockingham	630.01	Middle	Seabrook
40484	33 -NH	15 - Rockingham	630.03	Moderate	Seabrook
40484	33 -NH	15 - Rockingham	630.04	Unknown	Seabrook
40484	33 -NH	15 - Rockingham	640	Upper	Hampton Falls
40484	33 -NH	15 - Rockingham	650.05	Middle	Hampton
40484	33 -NH	15 - Rockingham	650.06	Middle	Hampton
40484	33 -NH	15 - Rockingham	650.07	Middle	Hampton
40484	33 -NH	15 - Rockingham	650.08	Middle	Hampton
40484	33 -NH	15 - Rockingham	650.09	Middle	Hampton
40484	33 -NH	15 - Rockingham	650.1	Middle	Hampton
40484	33 -NH	15 - Rockingham	660	Upper	North Hampton, Greenland
40484	33 -NH	15 - Rockingham	670	Upper	Stratham, Greenland
40484	33 -NH	15 - Rockingham	675.02	Middle	Newmarket
40484	33 -NH	15 - Rockingham	675.03	Middle	Newmarket
40484	33 -NH	15 - Rockingham	675.04	Middle	Newmarket
40484	33 -NH	15 - Rockingham	675.05	Upper	Newfields
40484	33 -NH	15 - Rockingham	691	Upper	Portsmouth
40484	33 -NH	15 - Rockingham	692	Upper	Portsmouth
40484	33 -NH	15 - Rockingham	693	Upper	Portsmouth
40484	33 -NH	15 - Rockingham	697	Upper	Portsmouth
40484	33 -NH	15 - Rockingham	710.01	Upper	Rye
40484	33 -NH	15 - Rockingham	710.02	Middle	Rye
40484	33 -NH	15 - Rockingham	1001	Upper	Salem
40484	33 -NH	15 - Rockingham	1002	Middle	Salem
40484	33 -NH	15 - Rockingham	1003.01	Middle	Salem
40484	33 -NH	15 - Rockingham	1003.02	Moderate	Salem
40484	33 -NH	15 - Rockingham	1004.01	Middle	Salem
40484	33 -NH	15 - Rockingham	1004.02	Upper	Salem
40484	33 -NH	15 - Rockingham	1011.01	Middle	Plaistow
40484	33 -NH	15 - Rockingham	1011.02	Middle	Plaistow
40484	33 -NH	15 - Rockingham	1021	Middle	Newton
40484	33 -NH	15 - Rockingham	1031	Middle	Atkinson
40484	33 -NH	15 - Rockingham	1041.01	Moderate	Hampstead

40484	33 -NH	15 - Rockingham	1041.02	Middle	Hampstead
40484	33 -NH	15 - Rockingham	1051	Middle	Kingston
40484	33 -NH	15 - Rockingham	1061.01	Upper	Windham
40484	33 -NH	15 - Rockingham	1061.02	Upper	Windham
40484	33 -NH	15 - Rockingham	1062	Middle	Exeter
40484	33 -NH	15 - Rockingham	1064	Upper	Exeter
40484	33 -NH	15 - Rockingham	1071	Moderate	Portsmouth
40484	33 -NH	15 - Rockingham	1072	Middle	Portsmouth, Greenland
40484	33 -NH	15 - Rockingham	1074	Upper	Portsmouth
40484	33 -NH	15 - Rockingham	1075	Upper	Newington
40484	33 -NH	15 - Rockingham	9800.11	Unknown	Londonderry
40484	33 -NH	15 - Rockingham	9900	Unknown	Ocean

Census Tracts by Income Level

Low	9
Moderate	41
Middle	131
Upper	69
Unknown	4
Total	254

CRA Assessment Areas: VT

MSA	State	County	Tract Code	Tract Income Level	Town Name
N/A	50 - VT	17 - Orange	9590	Middle	Newbury
N/A	50 - VT	17 - Orange	9591.01	Moderate	Washington
N/A	50 - VT	17 - Orange	9591.02	Moderate	Topsham, Corinth, Newbury
N/A	50 - VT	17 - Orange	9592	Upper	Williamstown
N/A	50 - VT	17 - Orange	9593	Middle	Brookfield, Braintree
N/A	50 - VT	17 - Orange	9594	Middle	Randolph
N/A	50 - VT	17 - Orange	9595	Middle	Strafford, Tunbridge
N/A	50 - VT	17 - Orange	9596	Middle	Thetford, Post Mills
N/A	50 - VT	17 - Orange	9597	Middle	Fairlee
N/A	50 - VT	17 - Orange	9598	Middle	Bradford
N/A	50 - VT	27 - Windsor	9650	Upper	Norwich
N/A	50 - VT	27 - Windsor	9651	Middle	South Royalton
N/A	50 - VT	27 - Windsor	9654	Middle	Barnard, Pomfret, Sharon
N/A	50 - VT	27 - Windsor	9655.01	Middle	White River Junction
N/A	50 - VT	27 - Windsor	9655.02	Middle	Hartford, White River Junction
N/A	50 - VT	27 - Windsor	9656	Middle	White River Junction
N/A	50 - VT	27 - Windsor	9657	Middle	Hartland
N/A	50 - VT	27 - Windsor	9658	Upper	Woodstock
N/A	50 - VT	27 - Windsor	9659.01	Middle	Plymouth, West Bridgewater
N/A	50 - VT	27 - Windsor	9659.02	Middle	Brownsville
N/A	50 - VT	27 - Windsor	9660	Middle	Windsor
N/A	50 - VT	27 - Windsor	9661	Middle	Amsden
N/A	50 - VT	27 - Windsor	9662	Middle	Whitesville
N/A	50 - VT	27 - Windsor	9663	Moderate	Ludlow, Grahamsville
N/A	50 - VT	27 - Windsor	9665.01	Upper	Chester
N/A	50 - VT	27 - Windsor	9665.02	Upper	Weston
N/A	50 - VT	27 - Windsor	9666	Moderate	Springfield
N/A	50 - VT	27 - Windsor	9667	Middle	Springfield
N/A	50 - VT	27 - Windsor	9668	Middle	Bethel, Lympus, Rochester

Census Tracts by Income Level

Low	0
Moderate	4
Middle	20
Upper	5
Total	29



Loan-to-Deposit Ratios

Quarter Ending	Ratio
March 31, 2024	57.69 %
June 30, 2024	60.55 %
September 30, 2024	64.35 %
December 31, 2024	67.44 %
March 31, 2025	74.30%
June 30, 2025	76.12%
September 30, 2025	75.67%
December 31, 2025	75.56%



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

*Ledyard National Bank began collecting HMDA data in 2026
and will not report its data until 2027.*