



CRA Public File



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

The Public File contains:

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



Written Comments Received from the Public

September 9, 2021

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

Dear Julia,

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

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

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

Sincerely,

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



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

September 22, 2020

Dear Julia,

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

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

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

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

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

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

Sincerely,

Ellen Groh
Executive Director

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

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



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

May 7, 2020

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

Thank you!

Dear Julia,

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

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

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

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

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

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

Thank you,

Kyle Fisher
Kyle Fisher
Executive Director

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

IMPORTANT TAX INFORMATION

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

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

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



January 15, 2021

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

Dear Jeff,

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

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

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

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

Jennifer Rickards
Deputy Director

Thank you!
Stay well

cc: Julia Gignoux

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

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





New London Hospital
Dartmouth-Hitchcock

May 29, 2020

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

Dear Julia,

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

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

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

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

Sincerely,

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

*Thank you
for Ledyard's
support!*

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



CASA

Court Appointed Special Advocates
FOR CHILDREN

New Hampshire

800.626.0622

www.casanh.org

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Ellen Koenig
NH Women's Foundation &
Nonprofit Consultant

Nancy Sampo
Enviro-Tote Inc.

Tom Stevens
Manchester, NH

Marcia R. Sink
PRESIDENT & CEO

January 24, 2022

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



Dear Jeff,

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

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

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

Emily MacDonald,
CASA Volunteer Advocate

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

With gratitude,

Suzanne Lenz
Development Director

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



CATCH

Neighborhood Housing

March 16, 2022

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

Dear Ms. Gignoux:

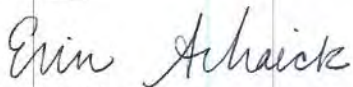


Thank you so much for Ledyard Bank's generous sponsorship of CATCH Neighborhood Housing's 2022 Masquerade Gala. Because of your partnership, we were able to raise over \$51,000 to strengthen our affordable housing programs!

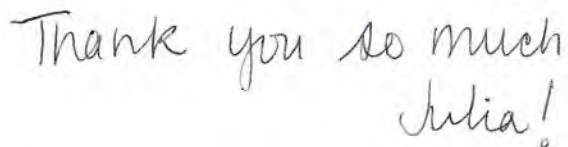
After two years of being apart, we were so thrilled to be able to connect at the beautifully decorated Grappone Conference Center on March 11! We hope that members of your team were able to attend and had an amazing night. Either way, we hope you will check out our website at catchhousing.org to view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

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

Sincerely,



Erin Schaick
Vice President
Director of Development and Community Relations



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

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





March 25, 2022

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

Dear Julia,

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

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

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

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

With gratitude,

Kait Gallagher

Kait Gallagher
Director of Development

*Thank you for your continued support!
We are so appreciative of your
sponsorship.*

*Apologies this took a little time to get
to you but please reach out to me directly
if theres anything I can help with.*

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

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



March 17, 2022

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

Dear Julia,

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

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

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

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

With gratitude,

Kait Gallagher

Kait Gallagher
Director of Development

*Thank you so much
for your support!*

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

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



the Community Players of Concord, NH

Date: August 3, 2022

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

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



Dear Julia,

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

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

Sincerely,

Linda Chadbourne



November 18, 2022

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

Dear Julia:

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

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

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

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

Sincerely,

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

Timothy G. Sink, CCE
President

Enclosure



CRISIS CENTER

Central New Hampshire

P.O. Box 1344

Concord, NH 03302-1344

Office 603-225-7376

Fax 603-225-2850

www.cccnh.org

October 17, 2022

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

Dear Julia,

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

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

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

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

Sincerely,

Jessica Vaughn-Martin, MSW
Executive Director

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

FRIENDS of
FORGOTTEN
CHILDREN



Where we remember everyone is someone's child

December 2, 2022

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

Dear Ledyard Financial Advisors,

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

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

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

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

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

With Sincere Thanks,

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

Pam Smith
Executive Director



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

December 6, 2022

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

Dear Julie,

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

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

Thank you for all that you do.

Sincerely,

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

Deb Ritcey
CEO, Granite State Independent Living

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



2022 Hanover Rotary Auction Gala Benefitting Special Needs Support Center



September 15, 2022

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

Dear Julia,

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

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

Thank you!

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

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

With sincere gratitude,

Bruce Atwood

Bruce Atwood, Chair
2022 Hanover Rotary Auction Gala



April 5, 2022

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



**The Howe Library
Corporation
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Laura Larrick
Heidi Reynolds
Michele Sacerdote
John Steidl
Debra Williamson

Nancy Carter
Select Board Representative

Rubi C. Simon
Director, Howe Library

Dear Kathy,

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

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

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

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

Sincerely,

Rubi Simon, Howe Library Director

RECEIPT

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

Received from:
Ms. Kathryn Underwood
Ledyard National Bank
PO Box 799, 38 Main Street
Hanover, NH 03755
Donation Date: 12/29/21
Amount: \$500



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

MANCHESTER NH 030

JUL 2022 PM 1 L



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

with gratitude, Jess + Haylie, Intown Concord

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



Lake Sunapee Region VNA & Hospice

July 12, 2022

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

Dear Jeff:

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

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

Sincerely,

Jim Culhane, *President and CEO*

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

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

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

Regards,
Jeff



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



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

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

email_header_2021

6/30/2022

Dear Jeff Marks,

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

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

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

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

Best,



Joe Clifford
Executive Director

lebanonoperahouse.org

51 North Park Street / PO Box 384

Lebanon, NH 03766

603.448.0400

info@lebanonoperahouse.org

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

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

Donation Amount: \$500.00

Donation Date: 6/30/2022

Fund: Sponsorship

inspiring performances





Rotary Club of New London
CHARITABLE FOUNDATION

NewLondonRotary.com

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

March 1, 2022

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

Dear Julia:

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

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

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

Sincerely,

Mark Hammond
Scholarship Committee
New London Rotary Club

MH/eld

cc: Katie Blake – Ledyard National Bank

New London
Rotary
DISTRICT 7870



Founded August 17, 1978
Chartered February 10, 1979

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

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



Dear Julia,

Thank you for your order!

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

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

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

Registration option: Sep 27, 2022 - Event Sponsor

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

Thank you again for your support!

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

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

January 4, 2022

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

RE: NHBCA Arts Awards Sponsorship

Dear Kathy:

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

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

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

Sincerely,

Tricia

Tricia Soule
Executive Director

*Thank you, and
Happy New Year!*



December 13, 2022

Julia Gignoux
Ledyard Bank
38 Main Street
Hanover, NH 03755

Dear Julia,

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

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



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

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

With gratitude,

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

Marty Martinez
Chief Executive Officer

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



NORTHEAST REGION

Dear Julia,

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

Sincerely,
Amil Amin

www.reachoutandread.org



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Robert P. Steigmeyer
President and CEO
Capital Region Healthcare

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

March 29, 2022

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

Dear Julia,

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

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

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

Warmest regards,

A handwritten signature in blue ink, appearing to read "Karen", written over a horizontal line.

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

A handwritten note in blue ink that says "Thank you!" written diagonally.

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

Riverbend is an affiliate of Capital Region Health Care

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

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

Dear Howe Supporter,

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

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

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

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



Best regards, 

Jennifer Rickards, Board Chair

[Donate to the Howe](#)

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

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

Jeff



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



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

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

Nighthawk Sponsors,

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

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

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

--

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

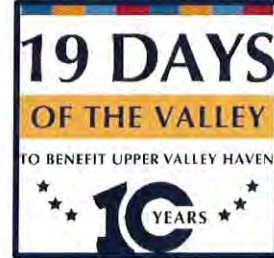


FOOD | SHELTER | EDUCATION | PROBLEM SOLVING

Upper Valley Haven

December 28, 2022

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



Dear Nico,

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

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

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

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

Best wishes in the New Year,


Michael Redmond
Executive Director

you are the man!

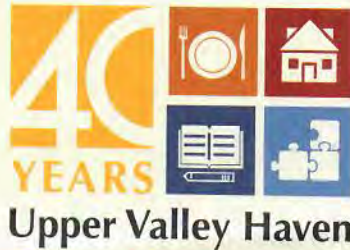

Laura Gillespie
Development and Communications Director

Nico - you are such a good sport and fund an

Cc: Kathryn Underwood, Ledyard National Bank

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

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

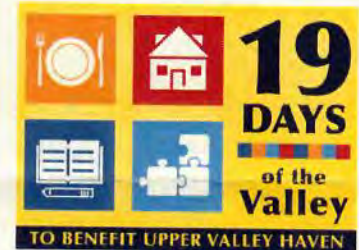


Jeff

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

December 23, 2021

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



Dear Kathryn,

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

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

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

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

With warm regards,

A handwritten signature in black ink that reads 'Michael'.

Michael Redmond
Executive Director

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

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



vital COMMUNITIES

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

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EXECUTIVE DIRECTOR

Sarah Jackson
Randolph Center, VT

June 30, 2022

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

Dear Kathy,

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

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

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

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

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

With gratitude,

Sarah Jackson

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

New Hampshire PBS
Receipt for Auction Donation(s)
2022 Spring Auction

Ledyard National Bank
Julia Gignoux
PO Box 799
Hanover NH 03755



Thanks for your support of New Hampshire PBS.

Total Value: \$100

Donation #: 46486-01

Donation: Visa Gift Card ~

Value: \$50

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

Please Use By: May 31, 2023

Donation #: 46486-02

Donation: Visa Gift Card ~

Value: \$50

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

Please Use By: May 31, 2023



June 2023

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

Dear Julia:

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

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

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

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

Sincerely,

CHRIS BROWN

PHIL STUART

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

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



CASA

Court Appointed Special Advocates
FOR CHILDREN

New Hampshire
800.626.0622
www.casanh.org

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Keene, NH

Marcia R. Sink
PRESIDENT & CEO

April 13, 2023

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



An Evening of Giving for New Hampshire's Children

Dear Julia,

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

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

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

With my greatest appreciation,

Suzanne Lenz
Director of Development

Court Appointed Special Advocates of New Hampshire, Inc.

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



February 16, 2023

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

Dear Diane,

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

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

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

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

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

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

With gratitude,

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

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

FAIRLEE COMMUNITY ARTS, INC.

P.O. Box 242
FAIRLEE, VERMONT 05045

Ledyard National Bank

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

Amount: \$250.00

Date: 4/26/2023

Thank you
for your
continued
support of
FCA!
-Kathy

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

www.fairleearts.org

Friends Program

FOUR PROGRAMS - ONE MISSION

Serving Our Community Since 1975

June 29, 2023

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

Dear Julia,

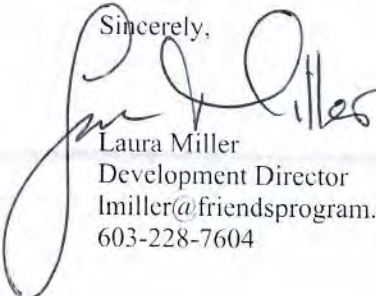
THANK YOU for your generous donation of \$500 to the Friends Program on June 7, 2023!

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

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

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

Sincerely,


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

*We truly appreciate
your support!*

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





HOWE Expand your world.
LIBRARY CORPORATION

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

4/10/23

Dear Julia,

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

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

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

Sincerely,
Peggy Ramel





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



Feb 13, 2023

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

To the Ledyard Bank,

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

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

With Much Gratitude,

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

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

email_header_2021



4/18/2023

Dear Julia Gignoux,

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

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

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

Best,



Joe Clifford
Executive Director

lebanonoperahouse.org

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

info@lebanonoperahouse.org

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

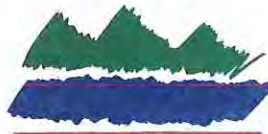
Lebanon Opera House is recognized as a 501(c)(3) nonprofit organization by the IRS. Tax Identification Number: 02-0448277

Donation Amount: \$500.00

Donation Date: 4/18/2023

Fund: Sponsorship





Lake Sunapee Region VNA & Hospice

May 18, 2023

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

Dear Julia:

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

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

With gratitude,

Catherine C. Raymond, *Development Officer*

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



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HISTORICAL SOCIETY**

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May 18, 2023

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

Dear Julia,

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

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

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

With warm regards,

Megan Cardillo
Board of Directors

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

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

June 26, 2023

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

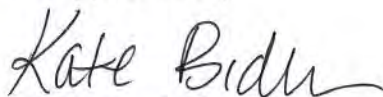
Dear Julia,

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

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

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

In appreciation,



Katherine Bidlack
Development Program Coordinator

*Thank you
very much!
Kate*



Dismas Home

NEW HAMPSHIRE

March 9, 2023

66 Benning St suite 5
West Lebanon, NH 03784

Dear Friends at Ledyard

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

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

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

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

Please retain this receipt with your tax records.


Cheryll Andrews

Executive Director

cheryll.andrews@dismashomenh.org

Tax ID # 47-272 2572



June 23, 2023

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

Dear Jeff:

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

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

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

With gratitude,

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

Gene Martin
Executive Director

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

Thank you for Ledyard's
Support!



January 24, 2023

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

RE: 2023 NHBCA Arts Awards Sponsorship

Dear Kathy:

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

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

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

Sincerely,

Tricia
Tricia Soule
Executive Director

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



Go all in to end cancer.

Benefiting **Friends of Dartmouth Cancer Center**

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

May 2023

Dear Prouty Corporate Partner,

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

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

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

We look forward to celebrating together in July!

With sincere thanks,

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

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

Good Neighbor
Health Clinic



Red Logan
Dental Clinic

30 Years at the Heart of a Healthy Community

May 11, 2023

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

Dear Julia,

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

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

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

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

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

With gratitude

Elizabeth R. Austin
Executive Director

Thank you so much for your
Donation!

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

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



May 8, 2023

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

Dear Julia,

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

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

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

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

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

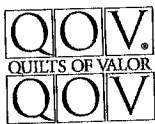
Together, and only together, we will end homelessness in Concord.

With our deepest thanks,

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

Thank you so much for
your continued sponsorship
support!

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



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

04/24/2023.

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

Dear Jeff,

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

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

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

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

~~ T.W. (Iraq/Afghanistan)

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

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

Lori Thompson

Lori Thompson, Executive Director
Quilts of Valor® Foundation

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

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

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



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

April 4, 2023

Federal Tax I.D. # 03-0305264

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

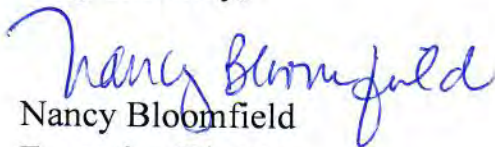
Dear Julia,

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

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

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

Very sincerely,


Nancy Bloomfield
Executive Director

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

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

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Hope all is well with the team.

The Vermont Center for Ecostudies
advances wildlife conservation
across the Americas through research,
monitoring, and community engagement.

To stay up-to-date on VCE news, please subscribe

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

Photo © Kent McFarland

Dear Julia and friends at Ledyard
Bank

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

With much gratitude,
Laura Prothero

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

Gift Information

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

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

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

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

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

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



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

Equity matters here.

February 6, 2023

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

Dear Ledyard National Bank,

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

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

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

Warm regards,

Rhoni Basden
Executive Director
RBasden@vtworksforwomen.org

Thank you for
your support!
Rhoni

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



May 22, 2023

Julia Gignoux
PO Box 799
Hanover, NH 03755-0799

Dear Julia,

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

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

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

Appreciatively,

Dana Michalovic
Director, Development and Community Relations

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



Willing Hands

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Driver

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Mikey Van Siclen
Farming Coordinator

Tim Sevigny
*Warehouse & Delivery
Coordinator*

Gabe Zoerheide
Executive Director

April 12, 2023

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

Dear Julia,

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

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

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

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

Sincerely,

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.

From: visions@mg2.lglcrm.net on behalf of "Laura Perez"
To: [Julia Gignoux](#)
Subject: [EXTERNAL] Year end giving statement
Date: Wednesday, February 7, 2024 4:49:32 PM

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

February 7, 2024

Dear Julia,

As a Visions for Creative Housing Solutions supporter, you had an incredible impact on what we accomplished this past year. Your generous gifts in 2024, totaling \$1,000, helped us sustain our commitment to provide loving, permanent, and supported housing for adults with developmental disabilities. ***Thank you!***

To date we have raised \$4.1 million in support of the Hanover Capital Campaign with just another \$384,000 left to raise. The outpouring of support for our third home fills my heart with gratitude.

Meanwhile, the heartwarming and lifechanging work of providing permanent, secure homes for Upper Valley adults with developmental and similar disabilities has continued at our two existing homes. Our model has proven to promote self-determination, autonomy, and independence by providing individually tailored support that helps residents grow and thrive. Living among a caring circle of friends, with individualized wrap-around support services, allows each person to lead an engaged and fulfilled life, as a contributing member of our community. For a glimpse into the enriching lives our residents enjoy, [please take a moment to look at this slideshow](#).

Our records reflect the following gifts you've made in 2023:

<u>Date</u>	<u>Amount</u>
10/31/23	\$1,000

Thank you so much for standing with us this year, your loyalty and support are inspiring.

Sincerely,
Sylvia Kluge Dow

Executive Director

PS- If you have questions about your 2023 giving or need assistance, please contact our Development Manager at lperez@visionsnh.org.

Visions for Creative Housing Solutions is a public Charity incorporated under IRS code section 501(c)3. All gifts are tax exempt to the full extent of the law. Tax ID # 80-0868234

Capital Region Food Program

11 South Main St, Suite 500 Concord, NH 03301

MARK E. MANUS HONOR SOCIETY

Harriet Haller Key
M. Susan Leahy
Maria Manus Painchaud
Joan M. Callahan
John E. Blair
Robert W. Tetreault
Donna Ciocca
Steven R. Painchaud
Henry Huntington

CHAIR: January 24, 2024
Elena M. Alois

VICE CHAIR: Ledyard National Bank
Timothy Grotheer 38 South Main Street
Hanover, NH 03755

SECRETARY:
Charles L. Bristol

TREASURER:
Kate Young

RE: Capital Region Food Program 2023 Contribution

COMPTROLLER:
Gregory Smith, Esq.

Dear Friend:

ASSISTANT TREASURER:
Nicki Connell

We appreciate your generous donation to our program in 2023 of:

ASSISTANT COMPTROLLER:
Nicole Desruisseaux

\$1500

PAST CHAIR:
Timothy Grotheer

This past holiday season marked the Capital Region Food Program's 50th annual Holiday Project. The 2022 Holiday Pilot Project was such a huge success we adopted this model for our Holiday Project moving forward. It is strategically designed to give families and individuals the ability to tailor the assistance received in the best way possible for their own unique situation. The CRFP Holiday Project was a huge success again this year, and we were able to accommodate more than a 25% increase in requests; over 2200 families were assisted through this project.

TRUSTEES:
Elena M. Alois
Deb Bourbeau
David Croft
Timothy Grotheer
Meghann Spain Hoban
Henry Huntington
Connor Jennings
Erin Reardon Lambert
Carolyn O'Brien
Mark R. Painchaud
Ariana Roy
Robin Ruth
Jackie Whatmough
Kate Young

The CRFP Year Round Distribution Project remains a vital resource for our 30 partner agencies, which supports their ongoing efforts to assist those experiencing food insecurity throughout the year. In 2023, over 40 tons of food were distributed via this project to our collaborating area soup kitchens, food pantries and social service agencies.

The CRFP board and its many dedicated key volunteers are committed to ensuring our efforts address the changing landscape and the food insecurity basic needs as a result of research and data collected. Enhancements and continuous process improvement have been and continue to be a core strategy of the organization.

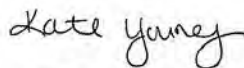
HOLIDAY PROJECT:
Maria Manus Painchaud, Chair

Generous contributors such as you enable our organization to assist so many individuals and families in Concord and seventeen surrounding communities throughout the year. Please know you are an integral part of the success of this all volunteer effort. On behalf of the families and individuals we serve, thank you for your generous gift.

YEAR ROUND DISTRIBUTION PROJECT:
Elena M. Alois, Chair

MARKETING AND TECHNOLOGIES:
Jennifer L. Carleton, Editor
Tim Grotheer, Webmaster

Very truly yours,



Kate Young, Treasurer
Capital Region Food Program

FINANCE:
Nicki Connell, Chair

DEVELOPMENT/COMMUNITY OUTREACH:
Maria Manus Painchaud, Chair

Your donation is tax-deductible. No goods or services were provided to you by the Capital Region Food Program in conjunction with your contribution.

Tax ID #22-2490055

From: [Julia Gignoux](#)
To: [Lee Nangeroni](#)
Subject: FW: [EXTERNAL] Thank you from CASA of NH!
Date: Monday, January 22, 2024 3:15:44 PM
Attachments: [image001.png](#)

You can pop a pdf of this email into the Thank You folder for 2023, thank you!

From: Tarah Bergeron <TBergeron@CASANH.ORG>
Sent: Monday, January 22, 2024 3:11 PM
To: Julia Gignoux <julia.gignoux@ledyard.bank>
Subject: [EXTERNAL] Thank you from CASA of NH!

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 22, 2024

Julia Gignoux
Ledyard National Bank
38 S Main St
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. This past year, cases of child abuse and neglect have increased in number, severity and complexity, and we have been forced to turn down far too many cases. From January to December, 644 volunteers served 950 families involving 1566 children. We are truly heartened by the dedication of donors and friends like you who are helping to ensure that they won't carry their burdens alone.

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

PS- For more information on how your gifts support CASA, check out the [FY23 CASA of NH Annual Report](#)

Donation History for Julia Gignoux Ledyard National Bank

Date	Amount	Appeal	Description
4/7/2023	1000	CASA Cares	Ad Sponsor
6/16/2023	500	Tribute	in honor of Cotton Cleveland

December 12, 2023

Bruce Adams

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Lebanon, NH

Bob Leach

Vice Chair
West Lebanon,
NH

Scott Barden

Treasurer
Lebanon, NH

Brooke Herndon

Secretary
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Matthew Brown

Lebanon, NH

Marina Burns

Enfield, NH

Ryan Flatley

Hanover, NH

Andy Ladygin

Merrimack, NH

Peter Lapre

Grantham, NH

Brian Ware

West Lebanon,
NH

Ashley Wood

Enfield, NH

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

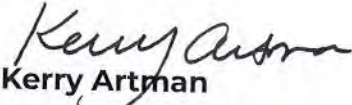
Dear Lee,

Thank you very much for your generous 2023 All-Star (\$1,500) sponsorship donated on 2/10/2023*! We are so grateful for your support. Please keep this letter for your records.

Your sponsorship is for 12 months from the date of your donation, so **your benefits will end on 2/10/2024**. We love having your support, and mission, on our gym walls. Thousands of people see your logo weekly when they come to watch or play pickleball, volleyball, basketball, futsal, power soccer and more! **We hope you will consider renewing your sponsorship before 2/10/2024, so we can keep your banner up for another year.** Please contact Liz Verney, liz.verney@joinccba.org or (603)448-6477, if you have questions about renewal. I know Jeff Marks introduced the two of you via email a while back.

From all of us at CCBA we wish you a happy and healthy holiday season! And I would welcome the opportunity to meet you in person. If you are in the Lebanon area, please do not hesitate to stop in for a visit!

With gratitude,


Kerry Artman
Executive Director

Thank you!

*CCBA is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code; EIN #02-0222116.



October 13, 2023

Ledyard National Bank
38 Main Street
Hanover, NH 03766

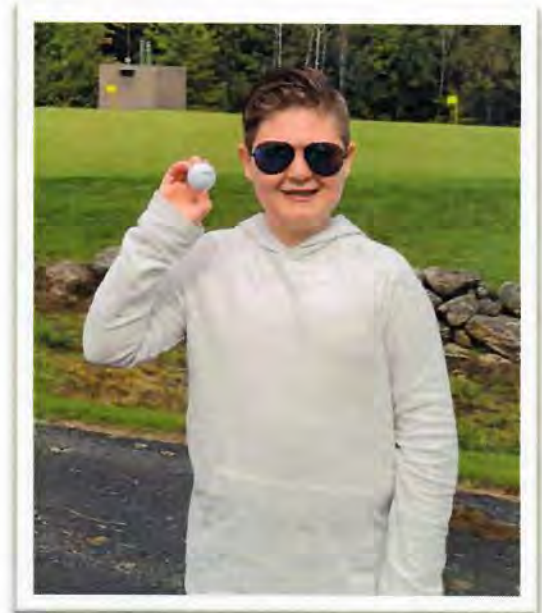
Dear Friends:

Thank you so much for your payment of \$1,000.00 on 8/16/23 to be a Par 3 Hole Sponsor in our 2023 Tournament! Your participation in our event helps us provide care for families who need us. Thank you for helping make the day a fun success while supporting the important work that we do!

We are already looking forward to 2024 and hope you will consider joining us next year. We'll share more details with you when they become available. Enjoy the rest of your year with our best wishes!

With Appreciation,

Donald R. Dutton
Executive Director



"Thank you for helping David's House!"

- Stone

David's House is a 501(c)(3) nonprofit. Your gift may qualify as a charitable deduction for federal income tax purposes. Please consult your tax advisor or the IRS with specific questions. The estimated value of goods/services provided in return for your donation is \$0.00. Please retain this acknowledgement for your tax records.



Good Beginnings

Post Office Box 5054, West Lebanon, NH 03784

Phone: (603)298-9524

gbuv.org

Celebrating 37 years of service to families with new babies

501c3 tax-exempt organization - Tax ID 22-3096726

Executive Director:

Karen Morton

Program Director:

Denise Garipey

Board Members:

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Quechee, VT

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Hanover, NH

Emily Anderson
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Nancy Johnson (Co-President)
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Linda Shemanske (Co-President)
Grantham, NH

Lyn Ujlaky (Vice-President)
Thetford, VT

Sharon Weaver
Hanover, NH

Founders:

Dorothy Campion-Corcoran
Eileen Daschbach
Peg Little
Trix Officer
Linda Shemanske
Joan Weider

November 4, 2023

Ledyard Bank
66 Benning St. Suite 3
West Lebanon, NH 03784

Dear Ledyard:

On behalf of the board of directors, staff and volunteers of Good Beginnings, I want to warmly thank you for your generous donation of \$1000 to Good Beginnings' Upper Valley services received on November 2, 2023. We are so appreciative of your support.

In fiscal year 2023, Good Beginnings served 145 families, 107 of which had In-Home Volunteers for three months/family, and over 750 individuals throughout all our services. We served 66 first-time moms and 14 parents of multiples. Collectively, our volunteers served over 1925 hours.

Often, we received emails like these that from this past year:

"Our families live a couple of hours away so it was nice to have someone checking in with us every week and lending a hand."

Laurie, Lebanon, NH

"I certainly loved closing my car door and walking towards the home where the Good Beginnings' family lives.

Looking forward to the next hour or more of spending time with the mom and child. Each visit was fun and special in many ways.

Best,

Janie, Good Beginnings Volunteer

We are so appreciative of the support from Ledyard Bank to continue serving Upper Valley families and to continue training volunteers. Ledyard's support will be acknowledged in our annual newsletter thanks, on our letterhead and in our brochures.

With appreciation,

Karen Morton, Executive Director

Good Beginnings of the Upper Valley is grateful for support from:

Barrette Family Fund-NH Charitable Foundation, Bishop's Charitable Assistance Fund, Dorothy Byrne Foundation, Jane B. Cook 1992 Charitable Trust, Couch Family Foundation, Donley Foundation, Lane & Elizabeth C. Dwinell Charitable Foundation, Geokan Inc, Granite United Way, Hanover Consumer Cooperative, Head Light Fund-NH Charitable Foundation, Hypertherm HOPE Foundation, Kettering Family Foundation, Emily Landecker Foundation, Ledyard National Bank, Miles & Patrice Mushlin-NH Charitable Foundation, Norwich Women's Club, John M. Shapiro Charitable Trust, Sacred Heart Church, St. Denis Parish, Town of Hartford VT, Town of Norwich VT, and many individual and corporate donors.

December 7, 2023

Ledyard National Bank

Julia Gignoux

66 Benning St, Suite 5

West Lebanon, NH 03784

Dear Julia,

Thank you for your sponsorship of the Third Annual Golf Tournament to benefit the HOPE Foundation. There were over 100 participants and all of them saw and knew about your generous sponsorship and support.

Your generous gift supports and fuels the work of the Hypertherm HOPE Foundation. You are an essential part of our deep commitment to achieving our vision that everyone can thrive in any community where our Associate Owners live and work. Our empowered Associate Owners will steward your donation to create solutions for sustainable positive change to the greatest needs in our community.

As a donor to HOPE, I want you to know that one of our Foundation's Guiding Principles is, "We harness the power and responsibility of the funds entrusted to us. Every dollar matters." We receive your gift with deep gratitude and will immediately put it to positive use in the community. We focus on investing in targeted areas of engaging youth in STEM, preventing and sustaining recovery from Substance Use Disorders, and nurturing resilient youth and confident parents in addition to a broad range of community partners and projects.

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

With deep gratitude,



Jenny Levy

President, Hypertherm HOPE Foundation

Your donation in the amount of \$100 was received on 6/2/2023.

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 acknowledgement for your tax records.



School Administrative Unit 70

41 Lebanon Street, Suite 2
Hanover, NH 03755-2147
www.sau70.org

Jay Badams, ED.D., *Superintendent*
Jamie Teague, MBA, *Business Administrator*
Rhett Darak, *Director of Student Services*
Josh Mulloy, *Director of Educational Technology*

November 21, 2023

Ledyard Bank
c/o Nicolaas Bekker
320 Main Street
Norwich, VT 05055

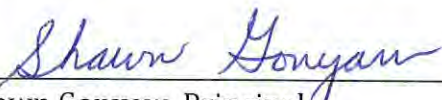
Dear Nico:

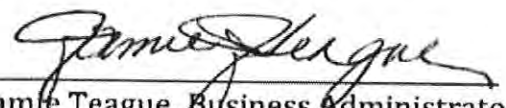
Thank you for your donation of \$250 to the Norwich School District/Marion Cross School on 10/18/2023. Every year we are tasked with building budgets and prioritizing the students' needs in order to present a balanced operating budget. Sometimes, special projects have to wait, your gift will help to augment and enrich the educational programming and opportunities for all elementary school students.

The Norwich School District is a 501(c)(3) organization, tax ID #03-730016. Your contribution is tax deductible to the extent allowed by law. No goods or services were provided in exchange for your generous donation.

Again, thank you for your support.

Sincerely,


Shawn Gonyaw, Principal
Marion Cross School/Norwich


Jamie Teague, Business Administrator,
SAU 70 - Norwich Town School District



October 21, 2023

Jeff Marks
Ledyard Bank
PO Box 799
Hanover, New Hampshire 03755

Dear Jeff,

We at Neighbors Unite want to thank you for your generous donation to Neighbors Unite. With your help, we are able to provide assistance to local families and donate to community food shelves during these trying times.

Since we formed Neighbors Unite fifteen years ago, we've provided more than \$90,000.00 of assistance in donations to our neighbors in need as well as to food shelves in the Orford/Fairlee and West Fairlee/Vershire areas. One hundred percent of all our net proceeds go directly to help local families.

Thank you for being such a good neighbor. Your donation of **\$250.00** is much appreciated.

Sincerely,

Robin Weisburger
Co-Director, Neighbors Unite

Neighbors Unite Committee Members:

Cara Dyke
Peter Gaudreau
Kathy Gaudreau
Aaron Rich

Bill Ross, Co-Director
Dorisann Ross
Mark Weigel
Don Weisburger
Robin Weisburger, Co-Director

Tax ID # 46-3010473



OTTAUQUECHEE
HEALTH
FOUNDATION

802.457.4188 OFFICE
802.457.9072 FAX
info@ohfvt.org

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

November 21, 2023

Lee Nangeroni
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.

Year to date, OHF has received 287 grant requests totaling over \$320,000 to support health and wellness in our area. Your support allows OHF to not only fulfill each request but 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 generosity
for our community!

Your donation in the amount of \$1,000 was received on November 1, 2023. 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.

Spark! Community Center, Inc

59 Hanover Street #4
Lebanon, NH 03766



Ledyard Financial Advisors
2 Maple Street
Hanover, nH 03755

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Directors**

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Philip Eller
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Barbara Klocek
Secretary/Treasurer

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Member

Bonnie Fields
Member

ison Alexander Smith
Member

Thank you for your generous gift!

Your donation helps people in our community have a safe, warm and inclusive place to come together as fiends and neighbors. We are grateful for your vision and your dedication to equity

Havah Armstrong Walther,
Interim Director

Your Check Number 145156

in the amount of \$400.00

Was gratefully received on 5/5/2023

Thank You!

TAX ID: 32-0430569

(603) 678-8619 www.sparkcommunitycenter.org



226 Holiday Drive, Suite 20 • White River Junction, VT 05001
802.291.7000 • Fax: 802.291.7273 • TTY: 711
Email: info@tphtrust.org • Website: twinpineshousing.org

December 11, 2023

Lee Nangeroni
Ledyard National Bank
PO Box 799
Hanover, NH 03755-0799

Dear Lee,

Thanks so much for the generous donation of \$1,500.00 from Ledyard National Bank to Twin Pines Housing. Your continued support means the world to us. As a local nonprofit, our mission is made possible by the kindness and generosity of organizations like yours, who believe in providing people with a place to call home.

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 plays a pivotal role in our ongoing efforts to keep our residents housed, healthy, and safe. Our dedicated supportive services team is in daily contact with our residents, ensuring that they have the essential support they need, ranging from food assistance to unemployment benefits and assistance with utility costs.

Your support also enables us to fulfill our mission of creating much-needed affordable housing options in the Upper Valley, which is a vital step in addressing the housing crisis in our region.

Once again, thank you to Ledyard Bank for being such an incredible part of our Twin Pines family. Your contribution is making a real difference in people's lives.

With warm regards,

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

Andrew B. Winter
Executive Director

*Thank you, Lee, to you and
the whole Ledyard team!
C.*

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.





FOOD | SHELTER | EDUCATION | PROBLEM SOLVING

Upper Valley Haven

December 27, 2023

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



Dear Nico,

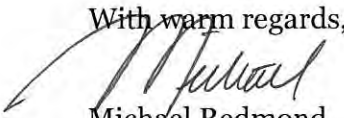
Our deepest gratitude to you and Ledyard Bank for the incredibly generous gift of \$1,500.00 to support the Annual Fund as part of the 11th annual *19 Days of the Upper Valley*. The total raised through your creative initiative was an **astounding** \$9,025.00! The Jack & Dorothy Byrne Foundation will fully match this donation, doubling its impact! We are so grateful to you for, once again, participating in the *19 Days* with your Hair Color Challenge. It is such a fun and exciting way to raise money for the work we do, and we LOVE the **pink** hair!

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


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

With warm regards,


Michael Redmond
Executive Director

*Not "just Ken."
Absolutely,
Nico!*


Laura Gillespie
Development and Communications Director

*HUGE pink
thank you Nico!!*


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

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



UPPER VALLEY
LAND TRUST



October 6, 2023

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

Dear Julia,

On behalf of the Upper Valley Land Trust, I write to gratefully acknowledge receipt of your gift in support of our land conservation and stewardship mission. We received your contribution on October 6, 2023 in the amount of \$1,000.00 for our food pantry program on UVLT-owned properties.

No goods or services were provided to you by UVLT in exchange for your contribution.

UVLT is recognized as a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code. Contributions to organizations with 501(c)(3) status may be tax deductible. Internal Revenue Service guidelines may require written substantiation of this gift if you wish to claim it as a charitable deduction. This letter is your receipt for income tax purposes. Please retain this letter for your records.

Sincerely,


Jeanie McIntyre
President

Each place we
conserve affirms
our shared ethic
of care for the
land and our
vision for vibrant,
livable
communities
today and for
generations to
come.

19 Buck Road
Hanover, NH 03755
603.643.6626
www.UVLT.org



Printed on
recycled paper

From: [Julia Gignoux](#)
To: [Amy Tardiff](#); [Chris Kebalka](#); [Christos Hatzidakis](#); [Ela Feaster](#); [Jeff Marks](#); [Josephine Moran](#); [Julia Gignoux](#); [Katie Blake](#); [Kimberly Lebron](#); [Lee Nangeroni](#); [Michael Hakoun](#); [Mike Parisi](#); [Peter Sprudz](#)
Cc: [Sara Blake](#)
Subject: Visions for Creative Housing Solutions - Thank you!!!
Date: Monday, January 29, 2024 9:00:01 AM

Hi everyone,

I thought you'd like to see this nice Thank You note and project update from Visions for Creative Housing Solutions that we participated in last year by purchasing tax credits. Feels good to be making a difference!

Julia

From: Kim Estes <kimestesmsw@gmail.com>
Sent: Sunday, January 28, 2024 9:20 PM
To: Julia Gignoux <julia.gignoux@ledyard.bank>
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.

Happy New Year! I hope this email finds you well.

In July of 2022, through a highly competitive process, the NH Community Development Finance Authority (CDFA) awarded Visions \$400,000 in tax credits to help fund the building of our third site in Hanover. Since then, we have shared Visions' story and the need for this type of housing within our community. We are excited to report that, with your help, all of the tax credits now have been purchased! We want to thank YOU for believing in our mission and supporting this project. Woohoo!!!!!!!!!!

We deeply appreciate your support and that of the entire Upper Valley business community. To demonstrate our gratitude, over the next few weeks we will launch a social media campaign thanking all of the businesses that have supported Visions through this program. We hope you will follow us on Facebook (<https://www.facebook.com/visionsnh/>) and on Instagram (Visionshousing) as we share our latest updates and highlight the businesses that have supported us.

On behalf of the entire Hanover Capital Campaign team and our future residents, I want to thank you again for support!

Kim Estes, Hanover Capital Campaign Co-Chair

PS. Here are a few pictures you might enjoy.



Figure 1 Visions Hanover



Figure 2 Future resident, Samantha



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

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September 7, 2023

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

Dear Julia, *(and the Ledyard Charitable Giving Committee)*

On behalf of Vital Communities, I am writing to express our heartfelt gratitude for Ledyard National Bank's generous total contribution of \$7,000.00, postmarked 08/09/2023. As we celebrate our 30th anniversary, your contribution is helping us to ignite action and drive innovation around crucial issues that impact us all, with a strong commitment to weaving justice, equity, diversity, and inclusion throughout our efforts:

<u>Program</u>	<u>Amount</u>
Corporate Council Membership	\$ 1,500.00
Housing	\$ 2,500.00
Local First/Economy	\$ 1,000.00
Vital Fund	\$ 2,000.00

We will stay in touch about the impact of your sustained commitment and look forward to seeing you at future meetings and events.

With sincere appreciation,

Arianne Arnold
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 at vitalcommunities.org/about/news-publications/ or follow us on Facebook or Instagram.

No goods or services were provided in consideration of this gift. Vital Communities' federal tax ID number is 03-0355283 and it is a 501(c)(3) tax exempt organization for federal and state tax purposes.



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 small flourish at the end.

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.



New Hampshire
800.626.0622
www.casanh.org

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Marcia R. Sink
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.



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!

From: [Christina Goodwin](#)
To: [Lee Nangeroni](#)
Subject: [EXTERNAL] Thank you!
Date: Friday, March 1, 2024 1:03:36 PM
Attachments: [Outlook-crb5c4wc.png](#)
[Outlook-nfg3hw4e.png](#)

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](#)



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CORPORATION

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Rubi Simon
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.



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





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

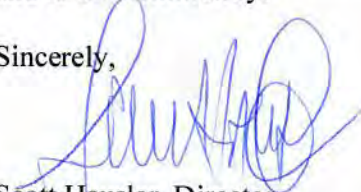
Dear Lee

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



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



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

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

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

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





VISIONS

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

Sylvia Dow
Executive Director

Carl Thum, PhD
President

Carol Andrew
Vice President

Fred Williamson
Treasurer

Lucinda Brown
Secretary

Board of Directors

William Black
Toby Fried
Scott Gilmore
Suzy Henderson
Reese Madden

Development Team

Deborah Mashibini-Prior
Laura Perez

**Hanover Capital
Campaign Committee**

William Black
Lucinda Brown
Robert Darnall
Mary Ann Darnall
Kim Estes
Carl Thum

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 for purchasing \$10,000 of CDFAs 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.





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.

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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%
<i>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.</i>						

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	15	\$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	98.7	\$8,428	98.7	0	0
Donations	NA	0	88	\$110.5	88	1.3	\$110.5	1.3	0	0
Total	6	\$2,373	54	\$6,165.5	60	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	42.1	52.4	32.9	57.9	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	57.5	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.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
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%.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2023
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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
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%.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2023
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.

Location	Address	MSA	State	County	Census Tract	Census Tract Income Level	Hours
NH Banking Locations							
Concord	74 South Main Street Concord, NH 03301	NA	33	013	0322.00	Moderate	Lobby is Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ITM open 24 hours
Hanover	38 S. Main Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Modified Lobby is Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon ATM open 24 hours
Hanover Drive-Up	50 Lebanon Street Hanover, NH 03755	NA	33	009	9616.04	Upper	Drive-Up Hours Weekdays 9:00 am - 5:00 pm Saturday 9:00 am - Noon Drive-Up ITM open 24 hours
Kendal at Hanover (Limited Purpose Branch)	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 Saturdays 9:00 am - Noon Drive-Up ATM open 24 hours
VT Banking Locations							
Norwich	320 Main Street Norwich, VT 05055	NA	50	027	9650.00	Upper	Lobby and Drive-Up are Open Weekdays 9:00 am - 5:00 pm Saturdays 9:00 am - Noon Drive-Up ITM open 24 hours

Private Banking Locations

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

Financial Advisors Locations

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



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

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

Bank Products and Services

Personal Banking

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

Business Banking

Deposit Products

Checking Accounts

- Business Checking
- Business Premier Checking
- Community First Checking
- Small Business Checking

Savings Accounts

- Business Savings
- Business Step Up Money Market

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

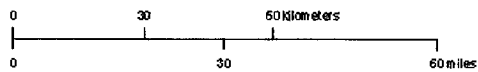
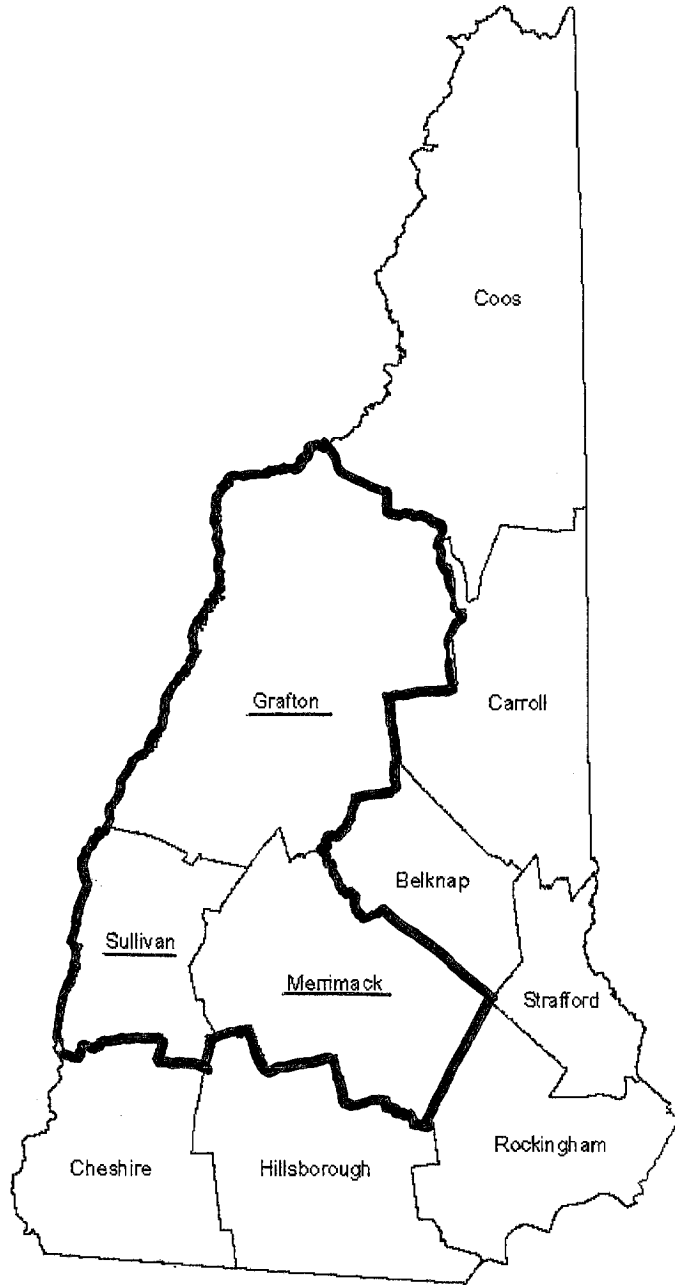
Debit/ATM Card	Withdrawal Service Charge (Usage Non-Ledyard ATM)	\$1.00
Debit/ATM Card	Lost Card Replacement Fee per card	\$5.00
Debit/ATM Card	Expedited Shipping Fee per card	\$50.00
Debit/ATM Card	International Fees - <i>percent of transaction amount</i>	1%
Overdraft Charge	Paid Item	\$29.00
Overdraft 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



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.

NEW HAMPSHIRE



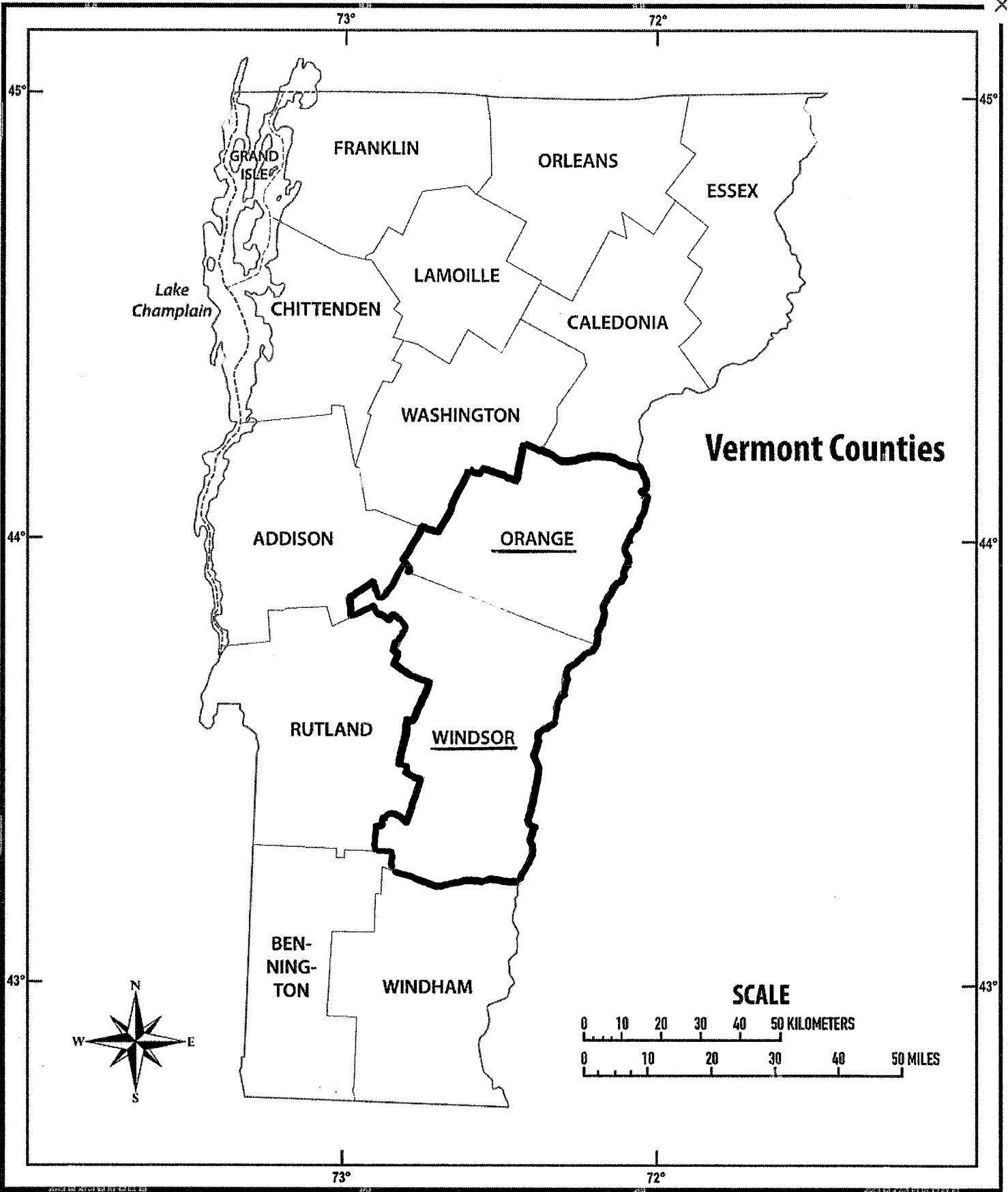
CRA Assessment Areas: NH

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

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

Census Tracts by Income Level

Low	0
Moderate	13
Middle	44
Upper	21
Total	78



Lake Champlain

GRAND ISLE

FRANKLIN

ORLEANS

ESSEX

CHITTENDEN

LAMOILLE

CALEDONIA

WASHINGTON

ADDISON

ORANGE

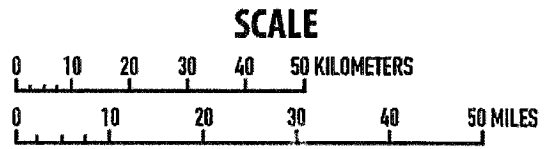
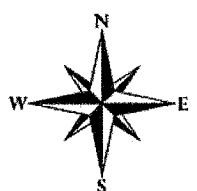
RUTLAND

WINDSOR

BENNINGTON

WINDHAM

Vermont Counties



CRA Assessment Areas: VT

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

Census Tracts by Income Level

Low	0
Moderate	4
Middle	21
Upper	5
Total	30

Loan-to-Deposit Ratios

Quarter Ending	Ratio
March 2021	62.61
June 2021	59.45
September 2021	57.02
December 2021	52.39
March 2022	52.98
June 2022	56.68
September 2022	61.95
December 2022	62.26
March 2023	66.66
June 2023	65.21
September 2023	65.02
December 2023	65.41