



Massachusetts Community & Banking Council

May 22, 2020

Ms. Loretta LaPlante  
Newburyport Bank  
63 State St  
Newburyport, Ma 01950

Dear Ms. LaPlante:

On behalf of the Massachusetts Community & Banking Council (MCBC), I am pleased to confirm that the checking and savings accounts provided by Newburyport Bank meets the **Basic Banking for Massachusetts** guidelines.

**Basic Banking for Massachusetts** was launched in 1994 as a voluntary program to expand access to bank products and services and to encourage those with modest incomes to establish banking relationships. The guidelines were developed jointly by community and bank representatives. This year, Newburyport Bank is one of almost 100 financial institutions participating in the **Basic Banking for Massachusetts** program.

MCBC congratulates Newburyport Bank for your responsiveness to an identified need for low-cost bank products and services.

Please include this letter in your CRA Public File.

Sincerely,

A handwritten signature in black ink, appearing to read "Regan St. Pierre".

Regan St. Pierre  
Executive Director, MCBC