



2019 Press Kit





Founded in the shipbuilding and maritime center of Newburyport, MA in 1854, Newburyport Five Cents Savings Bank is now the premier community bank in the Greater Seacoast Region. While other banks have come, gone, and been bought and sold, Newburyport Bank remains a strong, independent mutual savings bank dedicated to serving the financial needs and responsibilities of individuals, families, businesses and municipalities throughout the Massachusetts North Shore and the New Hampshire Seacoast.

At the heart of our mission is our commitment to be a partner in the communities we serve by providing financial support, professional guidance and volunteerism in ways that maintain their health and wellbeing. And while that core value has been part of our culture since we first opened our doors 165 years ago, in 2003, we established the Newburyport Five Cents Savings Bank Charitable Foundation, an entity dedicated to improving the quality of life among our communities by providing grants to local non-profit organizations. Since the Foundation's inception the Bank has contributed over \$4 million to it, and the Foundation itself has made awards of \$2 million.

Despite our classic New England cobblestone-street history, Newburyport Bank is very much a 21st century bank, one that has embraced the challenges of change throughout every decade. Our banking professionals are exceptional in their knowledge and thoroughness, our facilities are constantly updated for greater customer satisfaction and service, and the most up-to-date technology is harnessed throughout our internal operations, as well as through the convenience and empowerment it places in the hands of our customers.

Today, we are a bank with over \$900 million in assets, 9 convenient branches and over 130 dedicated, energetic employees. As our founders did in 1854, we look out every day at the horizon before us, always ready to face the opportunities that the future holds.



Financial Highlights (YE 2018)

- Net Income of \$5.46 Million
- Total Assets Increased by 6% to \$885.7 Million
- Commercial Loans Increased 7% to \$349.2 Million
- Residential Loans Were \$333.7 Million
- Deposits Increased 25% to \$668.1 Million

New Business Lines Introduced in 2018

- Government Banking
- Treasury Services Group
- Private Client Group
- Consumer Lending
 - Credit Cards
 - Auto Lending

Existing Business Enhancements in 2018

- Commercial Banking
 - New Experienced Senior Lending Officer
 - Commercial & Industrial (C & I) Lending Team
 - Expanded Commercial Real Estate Lending Markets
 - Commercial Rate Swaps
 - SBA 7-A and Express Lending
 - Doubled Lending Staff in MA and NH
 - Implemented Sageworks Commercial Lending Automation Platform
 - Bank Alliance C & I Lending Participant
- Retail Banking
 - Implemented Universal Banker Model
 - Implemented New Model Office – Main Office & Storey Ave, Newburyport
 - New Customer Service Center
 - Opened New Branch Office in Dover, NH
 - Began Planning for Opening of New Exeter, NH Office in Spring 2019

- Began Planning for Opening of New Hampton, NH Office in Spring 2019
- Mortgage Banking
 - Implemented Streamlined Operational Processes
 - Opened New Residential and Consumer Loan Center at Storey Ave, Newburyport
 - Introduced New Home Equity Products

New Operational Investments/Improvements

- New CISCO Network Architecture
- Enhanced Resources in General Services Group
- Enterprise-Wide Video Conference Capabilities
- Power Redundancy Strategy
- Security enhancements throughout our physical and online environments

Corporate Marketing Re-Positioning

- Completed Brand Study
- Enhanced Marketing & Advertising Investments
- Intensified Public Relations Initiatives
- New Website
- New Branded Corporate Intranet

Audit/Compliance Regulatory Investments/Improvements

- Established Corporate Audit Director
- New Corporate Compliance & Risk VP
- New Loan & Deposit Compliance Manager
- Enterprise IT Risk Management Software Enhancements
- Completed FDICIA Preparation Project



**Newburyport
Bank**

JOURNEY WELL

*Board of Directors
& Senior Management*

Board of Directors

Patricia C. Johnson Bascom

Stephen P. Blanchette

Christopher M. Bouton

James T. Connolly

Stephen J. DeGuglielmo,

Lead Director

Richard A. Eaton

Brian S. Fecteau

Lloyd L. Hamm, Jr.

Edward R. Hayes

Lucien R. Lacroix

Dorothy R. LaFrance

Marc A. MacBurnie

Charles W. Morse III

Janice C. Morse

Jeffrey D. Nahas

K. Mark Primeau

Jean L. Trim

Michael A. Webber

Executive Management

Lloyd L. Hamm, Jr.,

President & CEO

Timothy L. Felter,

EVP, CFO & Treasurer

James L. Thompson III,

EVP & Chief Lending Officer





Personal Banking

- Checking
 - Free Personal Checking
 - NOW Account
 - Companion Checking
 - Lifeline 18/65
 - Spinnaker
- Savings
 - Passbook Savings
 - Statement Savings
 - Christmas Club
- Money Market
 - Sextant Money Market Account
 - Companion Money Market Account
- CDs & IRAs
 - 91 day – 60 Month Terms Available
 - Companion CD
- Online & Mobile Services
 - Online Banking
 - Bill Pay
 - Mobile Banking
 - Text & Telephone Banking
 - ATM/Debit Card
- Surcharge-free withdrawals at SUM[®], MoneyPass[®] and Allpoint[®] network ATMs

Lending

- Mortgages
 - Fixed & Adjustable Rate
 - Jumbo Loans
 - First Time Homebuyer Programs
 - Construction Loans
- Home Equity Lines of Credit
- Personal & Auto
 - Personal Loans
 - Auto Loans
 - MasterCard[®]
 - Mass Save[®] HEAT Loan

Business Banking

- Commercial Lending
 - Commercial Real Estate Mortgage
 - Term & Equipment Loans
 - Lines of Credit
 - SBA Loans
 - Municipal Loans
 - Business MasterCard[®]
- Treasury Management
 - Merchant Services
 - Remote Deposit Capture
 - Check Positive Pay
 - ACH Positive Pay
 - Direct Deposit Payroll
 - Wire Transfers
- Checking
 - Commercial Checking
 - Free Small Business Checking
 - Navigator Checking
- Savings
 - Passbook Savings
 - Statement Savings
- Money Market
 - Sextant Money Market Account
 - Companion Money Market Account
- Business CDs
 - 91 day – 60 Month Terms Available
 - Companion CD
- Online Business Services
 - Online Banking
 - Mobile Banking
 - Text Banking
 - Telephone Banking
- Merchant Services
 - Wired and Wireless Credit Card Terminals
 - POS Systems
 - Smartphone Card Readers
 - Gift & Loyalty Cards
 - Website Shopping Carts

Private Client Group

- Designed to assist high-worth individuals in their banking needs
 - Deposit Accounts
 - Loan Products
 - Business Banking
 - Access to highly professional and skilled Financial Planners, Estate Planners and Certified Public Accountants



**Newburyport
Bank**

JOURNEY WELL

Contact Information

For all inquiries please contact:

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amorse@newburyportbank.com

Locations

Main Office

63 State Street
Newburyport, MA 01950

21 Storey Ave
Newburyport, MA 01950

43 Main Street
Amesbury, MA 01913

40 Friend Street
Amesbury, MA 01913

27 High Road
Newbury, MA 01951

Crossroads Plaza
6 Merrill Street
Salisbury, MA 01952

836 Central Avenue
Dover, NH 03820

254 State Street
Portsmouth, NH 03801

1390B Lafayette Road
Portsmouth, NH 03801

Opening in 2019:

Exeter, NH and Hampton, NH

