



**Newburyport
Bank**

JOURNEY WELL

Newburyport Bank Continues to Display Strength and Stability

Newburyport Bank's humble beginnings date back to 1854 when it served the shipbuilding and maritime center of Newburyport, MA. Today, not only is it the premier full-service community bank in the Greater Seacoast Region, but it continues to be a beacon of financial strength and stability.

For 2022, core net income totaled over \$8.3 million, and the Bank assets grew by 19% to over \$1.5 billion. Deposit and loan growth are strong. Newburyport Bank's excellent credit quality and capital position remain rock solid and amongst the best in the industry.

"Our success is due to our longstanding commitment to be a partner to the customers, businesses, and communities we serve," stated Lloyd L. Hamm, President & CEO of the Bank. "We accomplish this by hiring the most talented people, providing state of the art facilities, employing the most up-to-date technology for both our internal operations and for our customer's convenience. As a mutual bank, we offer our customers the peace of mind of knowing that we have been serving their needs since 1854 and will be here for decades to come. When it comes to protecting our customers' deposits, they can rest easy knowing that they are insured in full. Each depositor is insured by the FDIC up to \$250,000. All deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF). The combination of FDIC and DIF insurance provides customers of our Bank with full deposit insurance on all their deposit accounts. No depositor has ever lost a penny in a bank insured by both the FDIC and DIF."

While some recent challenges in the banking industry lead the news, please know that our Corporators, Trustees, Directors and over 180 employees at Newburyport Bank take pride in the fact that our customers need not worry. In fact, during these times even more new customers are seeing us as their safe and secure full-service community banking partner. As a customer of our Bank, you, your friends, and families all have access to our experienced team, and we stand ready to always assist you with any questions, concerns, or any banking needs you may have.