



Baby Loon
Christopher Agurkis - Photographer



2022 Report to our Community

Letter from the President

To our Customers, Community and Employees,

MVSB was founded as a mutual savings bank in 1869, through the generosity of a local business owner. Seneca Ladd contributed his own personal resources, not in search of a return, but rather in the hopes of building a community asset that would allow his employees and neighbors to achieve their goals and to build a more secure financial future. It is on this heritage of stewardship and service that MVSB has grown and evolved.

By prioritizing the interests of our customers, our employees and our community, we carry this vision forward. We have grown to 13 branch office locations in Meredith, Center Harbor, Moultonborough, Ashland, Plymouth, Gilford, Laconia, Alton, Melvin Village, Wolfeboro, Portsmouth and most recently Rochester. We are proud to serve the communities of the Lakes Region, Seacoast and the Mount Washington Valley.

I was humbled to become the 10th President of MVSB in October of last year, following in the footsteps of Rick Wyman after his 21 years of service to the Bank. I am extremely proud to have been part of MVSB for the past 27 years. Over that time I have had the opportunity to experience many distinct parts of the organization, which has offered me a unique perspective of our organization and the important role that we play in our community.



Marcus Weeks, President

Rick's leadership skillfully positioned MVSB in a way that allows us to focus on several customer-centric priorities. These include a deep commitment to customer-service and product excellence, as well as engaging with our communities. We look forward to nurturing the markets MVSB currently serves, while also exploring growth opportunities in other areas. The future is exceptionally bright for us and our customers – and I'm privileged to have the opportunity to lead MVSB forward.

Looking to the future, MVSB will continue to expand in New Hampshire, particularly between the Lakes and Seacoast regions. We will look for opportunities that provide convenient access to current customers and in communities where we believe we can have a positive impact on individuals, families, nonprofit organizations and local businesses.

We will prioritize the evolution of our product and service offerings to meet the changing needs and expectations of our customers. We will continue to deliver best-in-class digital tools, supported by the high-quality human touch that has been our hallmark for over 150 years.

Over a century and a half, MVSB has developed a culture that allows us to attract and retain outstanding employees. Our employees remain committed to our mission and to strengthening the communities that we serve. By hiring amazing people and providing them with the best tools and training, we can deliver the banking experience that our customers deserve. We will continue to offer meaningful employment, competitive banking services and access to capital everywhere that we do business. We are committed to being a good corporate citizen and to reinvesting in our communities.

In recent months, we have spent a great deal of time speaking with customers, employees and community members to gain a better understanding into what makes banking and working with MVSB so meaningful to them. A common theme in those conversations consistently rose to the top. At the heart of it all is caring. By building and nurturing relationships, we can cultivate a community where we all thrive.

Thank you for your continued trust in us. I'm excited to see what we'll be able to accomplish, together.

Marvin Wells



MVSB Cares

We do what's right because it's who we are, and it feels right. Doing right means taking the time to listen, understand, and then recommend what the customer truly needs, not pushing a product to meet a sales goal. It means looking beyond the obvious because not everything that counts can be counted.

Doing right is pitching in to help the community and less pitching of our Bank. It's nurturing the growth of our employees - both at work and in the community - to help them reach their goals and aspirations in work, family life, and the neighborhoods that they serve. Last but not least, doing right is admitting when we've made a mistake and making things right.

Our customers take comfort in knowing they receive full consideration and commonsense advice. We take pride in doing what's right and knowing we are measured by more than just qualities you can find on a spreadsheet. And we can all feel good that an investment in MVSB is an investment in our neighbors, employees, and community.

At the heart of it all, our cause is caring. We care about our colleagues, customers, community, and families. By building and nurturing relationships, we can do what's right and cultivate a community where we all thrive.



The Horticultural Therapy and Gardening Program at the Monarch School of New England allows students a unique opportunity to learn and grow in a nature-based setting.

Pictured from left, Melissa Clark, MVSB Branch Services Supervisor, Jim Carrigan, MVSB Regional Vice President, Branch & Business Development Manager, Diane Bessey, Monarch School of New England Executive Director, Kathy Perry, Horticultural Therapist and Jolene Whitehead, MVSB Branch & Business Development Manager.

We Care to Be a Values-based Organization

MVSB holds strongly to seven core values that are reflective of our primary mission to enhance the welfare, well-being and vitality of the community and its members:

- Accountability
- Mutuality
- Excellence
- Respect
- Integrity
- Teamwork
- Stewardship

In short, we are here to serve the community—and these values help sustain and guide us in those efforts.



Marcus Weeks, MVSB President, (second from left) stands with MVSB Fund Committee members (from left) Carmen Lorentz, Charley Hanson and Rachel Xavier. (Not pictured: Committee members Michael O'Leary and Rick Alpers)



Iain MacLeod, Executive Director at Squam Lakes Natural Science Center, (right) presents the Giant Bombardier Beetle to Marcy Dembiec, MVSB Mortgage Loan Originator NMLS# 165849, and Marcus Weeks, MVSB President. MVSB was proud to support Squam Lakes Natural Science Center's featured 2022 exhibit, Giant Insects, with a \$5,000 sponsorship.

It Takes a Village

We are proud to support the organizations and projects that help make our communities better places for all of us to live and work. Our exceptional employees donate thousands of hours to nonprofits in their neighborhoods each year and we're proud to support their efforts.

Employees regularly volunteer at a variety of organizations, including schools, food pantries, soup kitchens, search and rescue teams, veteran groups, homeless shelters and more. They serve on boards and committees, participate in town government, coach sports teams, march in community parades and help organize community events and fundraisers.

In 2022, MVSB proudly supported 191 community organizations with \$589,082.43 in the form of contributions, sponsorships, grants, CDFA tax credit purchases and scholarships.

Visit www.mvsb.com/community-involvement to read more about MVSB's community involvement.



Jim Carrigan, MVSB Regional Vice President, (center) presents a sponsorship check to The Music Hall team.

Pictured from left: Sara Turner, Corporate & Foundation Relations Manager, Monte Bohanan, Director of Communications & Community Engagement, Jim Carrigan, Tina Sawtelle, Executive Director, and Ilyse Sirmaian, Special Events & Administrative Coordinator.

Caring for Our Community



Martha Clifford, MVSB Branch & Business Development Manager in Plymouth, (left) and Kayla Champagne, MVSB Branch Services Supervisor, (second from right), present a check to Alison Murphy, Little Antlers Learning Center Director, and her staff at the center in Plymouth.

MVSB Annual Mitten Tree Drive

For 43 years, MVSB has proudly hosted its Annual Mitten Tree Drive. Each MVSB branch office collects mittens, hats, gloves and scarves from the community to donate to local organizations in need. MVSB then matches those with a monetary donation to a variety of nonprofits each year. The Bank collected 1,911 items in 2022 and donated \$3,850 to 11 local child care organizations.



Branch staff Savannah Youngman and Amelia Powers decorate their Mitten Tree at the Moultonborough Branch in December with a large donation of items courtesy of the Moultonborough Women's Club

Community Photo Contest

Each spring, we accept community photo submissions for our annual contest. Winning photos demonstrate a strong focus on community events and people enjoying the venues, attractions and local businesses in New Hampshire and highlight the unique character and beauty of the state. Community members can enjoy the photos year round on MVSB's website and social media and in complimentary calendars available at all branch offices.

Joy! Program

At MVSB, caring has always been at the heart of everything we do. By building and nurturing relationships, we can cultivate a community where we all thrive. It was this notion that inspired the genesis of the "Joy!" program in 2022. Joy! consists of three major elements – all designed to spread cheer and appreciation each month.

Once a month, we gave away small gifts to customers who visited our branch offices either through the lobbies or the drive-ups. For instance, on National Solitaire Day, our staff handed out packs of playing cards highlighting one of our winning calendar photos.

The year ended with an energetic drive to name our new MVSB moose mascot. With thousands of suggested names from our community, mass voting by nearly a hundred staff members and a final selection by a smaller group of employees, the moose became Meri. The name Meri honors the history of MVSB, with our first branch opening in Meredith over 150 years ago. It honors our present with the meaning "sea" as we've grown to serve communities from the Lakes Region to the Seacoast. And perhaps most importantly, it honors who we are. Meaning "joyous," Meri will share our commitment to caring for and spreading joy in our communities.

Another aspect of the monthly Joy! celebration was donating \$1,000 to our valued local nonprofits. For instance the NH Black Heritage Trail received a surprise donation for Black History Month, the Spaulding Youth Center was selected for Autism Awareness Day and Lakes Region Search and Rescue benefited on National Hiking Day.

Each month, we brought gifts to local businesses and organizations. On Pi Day, pizzas from local restaurants were delivered. One of the most appreciated offerings were baskets of NH apples and baked goods from Moulton Farm which were delivered in the fall. These deliveries gave us multiple opportunities to spread joy – both to the recipients and at the local businesses we worked with whenever possible.



In honor of National Library Week, Mariah Fournier, Universal Banker, delivers custom goodie baskets from Chase Street Market to community library staff in Laconia to say thank you for all the important work they do.

Financial Highlights

MVSB ended 2022 with strong results thanks to a tremendous year in lending with total loan growth of \$258.6M or 22.9%.

Residential lending (excluding home equities) grew \$145.9M or 22.3% with gross originations of \$209.7M. Throughout 2022, we strategically held mortgages on our balance sheet as we utilized our excess liquidity. As we head into 2023, our Bank has begun selling more residential loans (servicing retained) as our liquidity levels have decreased back to pre-pandemic levels.

Home equity loans and lines experienced growth with an increase of \$16.2M or 35.6%. Growth was seen primarily in lines of credit and secondarily in fixed home equity loans. We expect this trend to continue as most borrowers have relatively low rate primary mortgages and are utilizing home equity lines as a supplement that does not disturb the favorable interest rate on their primary mortgage.

Commercial real estate lending grew \$22.8M or 9.8% with sizable gross originations of \$53.1M. Loan demand remained strong despite rising rates and we have continued to perform well in a very competitive environment.

Consumer lending grew \$68.2M or 49.4% with gross originations of \$92.6M as we continue to expand our strategic niche for boat and RV loans.

Total deposits increased \$64.7M or 5.8%, however this growth was primarily driven by the issuance of brokered time deposits. Excluding brokered deposits, deposit levels actually decreased by \$2.3M or 0.2%. Retaining and growing organic deposits continues to be one of our highest priorities in 2022 and into the future. This is an industry-wide issue as the excess liquidity of many consumers during the pandemic has been depleted to pay for everyday living expenses that cost much more in 2022, combined with search for higher rates of return by higher net worth individuals and organizations. Therefore, competition for deposits will continue to be high moving forward.

Balance Sheet

December 31, 2022

Balance Sheet (\$000s)	December 2021	December 2022
Interest Bearing Deposits	27,687	12,734
Investment Securities	83,037	88,927
Loans	1,131,035	1,389,664
Assets	1,286,326	1,551,781
Deposits	1,108,782	1,173,489
Repurchase Agreements	32,497	29,130
Borrowed Funds	7,844	210,393
Equity	128,355	127,894

Balance Sheet Statistics (%)	December 2021	December 2022
On-Balance Sheet Liquidity	4.03%	3.22%
Basic Surplus (30 Day)	27.50%	12.93%
Loan to Deposit	102.22%	118.56%
Loan to Asset	88.04%	89.96%
ALLL to Loans	0.98%	0.93%
Consumer Loans to Tier 1 Capital	106.44%	146.84%
Leverage Capital	10.22%	9.20%
Tier 1 Risk Based Capital	14.79%	12.49%
Total Risk Based Capital	16.09%	13.67%

Income Statement

December 31, 2022

Income Statement (\$000s)	YTD Actual as of Dec 2021	YTD Actual as of Dec 2022
Interest Income	44,079	50,817
Interest Expense	1,748	4,318
Net Interest Income	42,331	46,499
Provision for Loan Losses	1,533	2,140
Other Income	5,233	7,010
Other Expense	32,824	37,553
Pre-Tax Income	13,207	13,817
Provision for Taxes	3,235	3,025
Net Income	9,972	10,791

Income Statement Statistics (%)	December 2021	December 2022
Yield on Earning Assets	3.78%	3.78%
Cost of Paying Liabilities	0.16%	0.35%
Net Spread	3.62%	3.44%
Net Interest Margin	3.63%	3.46%
Return on Average Assets	0.82%	0.78%
Operating Expense to Average Assets	2.72%	2.71%
Efficiency Ratio	69.01%	70.18%

Caring for Our Business Community

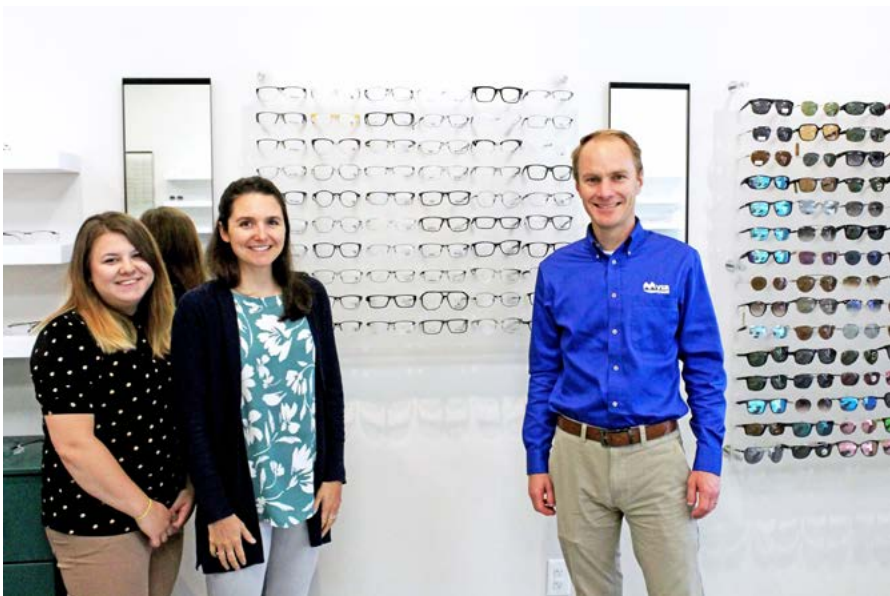
MVSB has continued our close partnerships with local businesses, working with them to identify and pursue growth opportunities that help strengthen the vitality and vibrancy of our community.

In 2022, MVSB partnered with one of the most innovative leaders in digital business banking technology to offer automated online lending to local businesses, a unique offering in the local area. With MVSB's new express lending solution, qualifying New Hampshire businesses can obtain loans and lines of credit from \$10,000 to \$100,000 quickly. The online application is accessible online, fast and easy to use.

In little more than 5 months, from a product launch date of July 18 through December 31, 2022, we processed a total of 35 Business Express loan applications through the digital platform, and converted 20 of those applications into small business loans totaling \$929,070. The digital technology provided our Express borrowers with the intended benefits of "fast and easy" – the average time from application submission to funding was just 3 days.



Tina Simpson, Assistant Vice President, Commercial Digital Small Business Lending and Credit Analyst, and John Swedberg, Senior Vice President, Senior Commercial Lending Officer, led the charge to implement this express loan option for businesses.



Apex Eyecare, a new optometry practice located in the Tanger Outlets shopping center in Tilton, opened their doors in 2022. Owners Dr. Deidre Cullen and Samantha Sarson worked closely with Dan Osetek, MVSB Senior Vice President, Commercial Lending Team Leader, and used MVSB's specialized medical professional practice loan to finance their new practice.

Our Commercial Lenders originated 180 loans for a total of \$126.6 Million in 2022, making it an exceptionally busy and rewarding year.

Christina "Tina" Simpson was recently promoted to Assistant Vice President, Commercial Digital Small Business Lending & Credit Analyst. In this role, Tina oversees MVSB's new online small business lending system, provides the primary support for the Bank's U.S. Small Business Administration loan guarantee programs and also performs credit analysis for larger, more complex credit relationships. Tina served as a Senior Credit Analyst for MVSB prior to being promoted.

MVSB welcomed Traynor Cully as its new Commercial Loan Officer. He serves out of the Bank's new Rochester branch and assists businesses with commercial lending needs throughout Rochester and the Seacoast area. Traynor brings more than five years of banking, commercial and small business lending experience to the position.

Before the year was over, Traynor successfully originated a large construction loan to redevelop the former "Hoffman Building" site in the heart of Rochester. The MVSB-led financing package will eventually result in a beautiful 6-story building containing 45 market rent apartments, garage parking, and a retail unit on the ground floor. The developer was granted significant tax credits by the City of Rochester because the project is considered such an important part of the revitalization of the downtown core.

In August 2022, MVSB Commercial Lenders attended a ribbon-cutting ceremony marking the completion of Phase II of the Apple Ridge housing development on Cortland Street in Rochester. Profile Bank acted as the Lead Bank and MVSB as the Participant in this important Low Income Housing Tax Credit project that created 34 much-needed affordable apartments in the community. MVSB and Profile will renew their collaboration on Phase III of Apple Ridge, expected to commence in spring of 2023.

Growth: New Locations, Products & Services

We were proud to open our 13th branch location at 21 Farmington Road (Route 11) in Rochester in June. This full-service location offers modern banking services, convenience and dedicated community support to the businesses, customers and nonprofits local to the Rochester area as well as for those that might travel to and from the Seacoast or Lakes regions.

We continually strive to make meaningful improvements to digital banking tools to ensure customers can receive timely, accurate access to their banking information and manage their accounts in the ways most convenient to them. This year, MVSB has been busy adding new and improved features to enhance customer experiences. MVSB has joined the Zelle network, allowing customers to send and receive funds. Contactless debit cards have also been implemented, allowing customers to pay with a tap of their card.



Jolene Whitehead, Branch & Business Development Manager, cuts the ribbon during the MVSB Rochester Ribbon Cutting Ceremony in June 2022.

MVSB's Retail Department marked the start of 2023 by celebrating several promotions and welcoming new members to our branch management team.

Stacy Trites became Senior Vice President, Senior Retail Banking Officer, succeeding Marcus Weeks, when he became MVSB's 10th President. Stacy now oversees all retail banking activities for MVSB, which includes supervising the branch and business development teams and leading the Bank's product and service sales and customer support.



Robyn Masteller, second from right, stands with Marcus Weeks, MVSB President, Stacy Trites, Senior Vice President, Senior Retail Banking Officer, and Gregg Tewksbury, NHMB President & CEO, at her retirement party in Wolfeboro.

Longtime Regional Vice Presidents Cindy Oxton and Robyn Masteller retired in December with a collective 50 plus years of service to MVSB. Recognized for building strong customer relationships, developing effective teams, and community stewardship, their leadership will be missed. We appreciate the significant contributions they made during their tenures at MVSB and wish them long, healthy and energizing retirements.

These simultaneous retirements presented us with an opportunity to reimagine the structure of our senior branch management team to provide more direct support to our Branch and Business Development Managers as they focus on deposit-gathering efforts and collaborate with our commercial and residential lenders and partners at NHTrust to grow existing relationships and identify new opportunities in our expanded footprint.

Jill White remains Regional Vice President (RVP) of the Northern Region of Ashland and Plymouth, while also serving as the Bank's Community Reinvestment Act (CRA) Officer. Jim Carrigan was promoted to RVP of Southern Region, which includes Portsmouth, Rochester, Alton, Gilford and Laconia. Cathy Sleeper, recently promoted to RVP, oversees the Central Region which includes the two offices in Meredith, Center Harbor, Moultonborough, Wolfeboro and Melvin Village.

Helping Customers Find Their Way Home



Congratulations to Gavin and Emma, both local school teachers, who closed on their new home in Ashland. They worked closely with Marcy Dembiec, Mortgage Loan Officer, NMLS# 165849, to finance a home that suited their needs.



Congratulations to Brian (left) and his fiancé, who closed on their new home in Madison. They worked closely with Brittany Hodge (right), Mortgage Loan Officer, NMLS #2387835, to achieve their dream of owning a property with scenic views of the Mount Washington Valley.

In addition to a strong year in loan volume, the Mortgage Team also grew to meet the demand. We were proud to introduce five new Mortgage Loan Officers to support the needs of our communities and help serve customers throughout the greater Lakes, Mount Washington Valley and Seacoast regions.

The team also worked to further streamline the online application and processing for home loans with an updated online mortgage system. The step-by-step process helps to give the applicant, lender and real estate agent a clear picture of the status of the loan and any outstanding needs from either party along the way. Improvements have significantly reduced the time from initial application to a clear-to-close status - a best-in-class mortgage lending experience.

Honored to be Recognized

Awards:

- Best Bank Silver Award, Best of the Lakes Region 2019-2022
- Best Customer Service Silver Award, Best of the Lakes Region 2022
- Best Mortgage Silver Award, Best of the Lakes Region 2022
- Best Place to Work Silver Award, Best of the Lakes Region 2019-2022
- Outstanding Lender #2, NH Housing & Finance Authority 2021- 2022
- Top Home Mortgage Lender in Belknap County, Registry Review 2012-2022
- Top Home Mortgage Lender in Carroll County, Registry Review 2012-2022

MVSB was ranked by the Registry Review for the following ranking for banks in New Hampshire:

- #1 Bank for both Volume & Number of Condominium Purchase Loans
- #1 Bank for both Volume & Number of Single-Family Purchase Loans
- #3 Bank for Volume of Multi-Family Purchase Loans
- #4 Bank for both Volume & Number of Residential Non-Purchase Loans
- #5 Bank for Number of Multi-Family Purchase Loans

Rick Burgess, Vice President Commercial Loan Officer, was granted the Capital Access Program Award by the New Hampshire Business Finance Authority. CAP provides access to financing for companies, especially start-ups and small business, that may not be able to obtain conventional financing. This award was presented to only five NH lenders.



Denise Hubbard, NMLS #47515, Mortgage Loan Program Specialist, was recently honored as the #1 2022 Platinum Level Loan Originator from the New Hampshire Housing Finance Authority. MVSB was also recognized overall as the #3 2022 Gold Level Top Lender. NHHFA promotes, finances and supports affordable housing and operates rental and homeownership programs designed to assist low- and moderate-income persons with obtaining affordable housing.

Diversity. Equity. Inclusion.

The Human Resources department rolled out MVSB's updated Diversity, Equity and Inclusion Statement in 2022.

"Diversity, equity and inclusion are at the core of who we are. We value the diverse and unique individuals who live and work in our communities, embrace all differences and strive to create a culture where everyone is welcomed and valued.

We are committed to dedicating our efforts; including leadership focus and investing our financial resources, to promote diversity, equality and inclusion across our work environments and within the communities we serve. Doing so, we believe, makes us a stronger, more successful and sustainable organization over the long-term."

We were also pleased to announce the creation of the Diversity, Equity and Inclusion (DEI) Advisory Committee. The group includes a variety of employees from across the organization to provide input and direction. The committee members will focus their first efforts on creating employer resource groups (ERGs), to allow employees to meet with others who share common characteristics and support one another in building an inclusive environment.

A number of important DEI action items for 2022 were accomplished including: Unconscious bias training for all new employees; continuing education for all employees which included diverse guest speakers; the addition of pronouns in email signature blocks; adding a new fertility benefit to the medical plan benefits; support of, participation in, and engagement with diverse communities; and the establishment of a dedicated DEI information section on the Bank's intranet system. Additionally the Bank has worked throughout 2022 with external partners to create a new Banking apprenticeship program beginning in the spring of 2023 to promote banking career opportunities to more diverse student talent pools across state high schools and community colleges.

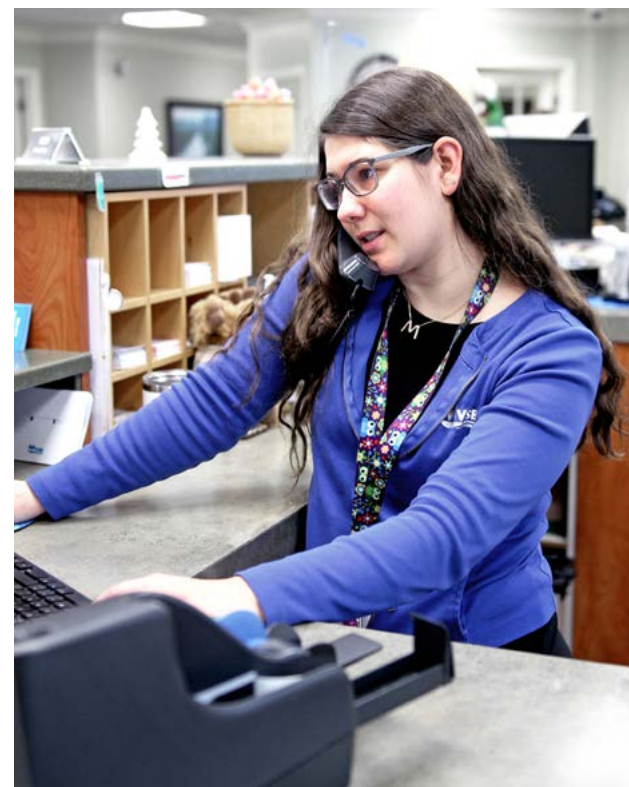
We are excited about updating our upcoming DEI action items for 2023 and look forward to expanding our program to broaden awareness of DEI in our workplace.

Investing in Talent

A learning and talent project we researched extensively during 2022 will represent a significant investment in our employees' ability to grow their individual skills and careers in 2023. This new project will make learning and skill-building opportunities more transparent and available to employees in order to encourage the continuous development necessary for individuals to advance their careers.

We refer to this project as our Talent Management Solution (TMS) and it consists of bringing together both advanced self-directed learning and development and talent management platforms, with high-quality educational skill-building content tied to specific skill building and competency areas required for our banking roles. Employees will have greater control over promoting their individual career aspirations and clearly communicating their current and in-process developing skill areas. They will be able to create their own desired career paths and learning plans based on the skill requirements needed to move toward their individual career goals. When job openings do occur employees will receive notifications directly when they match their published desired roles and skills.

Finally, the system will allow managers and employees the ability to improve the quality of coaching discussions and the Bank will be able to clearly see where development is occurring and where skill gaps exist in order to address our constant need for new skill building and ongoing talent succession needs for our growing institution. We look forward to continue making these important investments in our employees who ultimately make possible our Bank's overall continued growth and success.



Melissa Fontenault, Universal Banker, assists customers over the phone in Center Harbor.

Directors and Corporators

Directors

John Moulton of Meredith, Board Chair,
Owner, Moulton Farm

Michael O'Leary of Holderness, Vice Chair,
General Manager, Bridgewater Power

James Dirubbo of Gilford, Retired

Samuel Laverack of Holderness, Retired

Michelle McEwen of Bristol, CEO, Speare
Memorial Hospital

Charles Hanson of Center Harbor, Senior
Project Manager, Resource Management Inc.

Maurice Lafreniere of Holderness, Retired

Carmen Lorentz of Belmont, Executive
Director, Lakes Region Community Developers

Gregg Tewksbury, President & CEO, NH
Mutual Bancorp

Marcus Weeks, President, MVSBB

Local NHMB Corporators

Alex Ray of Holderness, Owner & Founder,
Common Man Restaurants

David Hamblet of Gilford, Owner,
Y Landing Marine Services

Don Weigel of Meredith, Real Estate Investor

Evan Stowell of Somersworth, Managing Partner,
Leone, McDonnell & Roberts

Jeanie Forrester of Meredith, CEO, Forrester
Environmental Services

John Kitchen of Gilford, Attorney, Devine Millimet

Justin Van Etten of Holderness, Executive Chair,
Stewart's Ambulance Service

Kathleen Sweeney of Center Harbor,
Kathleen Sweeney, CPA

Kenneth Anderson of Alton Bay, President,
Riverside & Pickering Marine Contractors

Linda Lovering of Hollis, President, Lovering Volvo

Mark Billings of Meredith, Managing Partner,
Windy Walls, LLC

Mark Fraser of Laconia, Field Engineering Manager,
Eversource Energy

Michael Kilfoyle of Holderness, Principal,
Hickok & Boardman HR Intelligence & Corporate
Retirement Plans

Michael Merrill of Meredith, Real Estate Investor

Michael Persson of Laconia, President, Lawson
Persson & Chisholm PC

Rachel Xavier of Center Harbor, Associate Broker
& Lead Agent, Keller Williams Realty
The Xavier Group

Richard Alpers of Bristol, Risk Consultant & Facility
Coordinator, Primex

Richard Pendergast of Meredith,
Richard Pendergast CPA

Rusty Bertholet of Gilford, Entrepreneur

Shelagh Connelly of Holderness, President,
Resource Management, Inc

Thomas Milligan of Gilford, President,
Daniels Electric Corporation

Tod O'Dowd of Portsmouth, Owner,
Avery Insurance Agency

Uraivan Danaisawasdi of Moultonborough,
Chef & Owner, Lemongrass Restaurant

William Johnstone of Holderness, Business
Development Executive, NH Electric Cooperative

Officers

Executive Administration

Marcus Weeks, President

Claudette Ball, Executive Administrative Assistant

Business Development

Julie Clement, Vice President, Business Development & Small Business Lender

Elise Cushing, Assistant Vice President, Business Development Officer

Commercial Lending

John Swedberg, Senior Vice President, Senior Commercial Lending Officer

Bob Davis, Senior Vice President, Commercial Lending Team Leader

Kim Elfstrom, Senior Vice President, Commercial Loan Administration

Julie Stoia, Assistant Vice President, Commercial Loan Administration

Dan Osetek, Senior Vice President, Commercial Lending Team Leader

Rick Burgess, Vice President, Commercial Loan Officer

Brian Chalmers, Vice President, Commercial Loan Officer

Eric MacDonald, Vice President, Commercial Credit Manager

Angela Salb, Vice President, Commercial Loan Officer

Tina Simpson, Assistant Vice President, Commercial Digital Small Business Lending & Credit Analyst

Traynor Cully, Commercial Loan Officer

Marketing

Cindy Hemeon-Plessner, Senior Vice President, Chief Marketing & Experience Officer

Amy Mavis, Vice President, Marketing Communications Officer

Mortgage Lending

Charlie Dowd, NMLS# 737415, Vice President, Residential Mortgage Sales

Lori Borrin, NMLS# 165814, Vice President, Mortgage Loan Officer

Wendy Vittum, Vice President, Mortgage Operations

Michele Masters, Assistant Vice President, Mortgage Operations Officer

Barbara S Pitcher, Assistant Vice President, Mortgage Loan Underwriting Officer

Nicole Ames, NMLS# 2370119, Mortgage Loan Officer

Kelly Beebee, NMLS# 1494373, Mortgage Loan Officer

Elizabeth Brothers, NMLS# 69282, Mortgage Loan Officer

Marcy Dembiec, NMLS# 165849, Mortgage Loan Officer

Brittany Hodge, NMLS# 2387835, Mortgage Loan Officer

Denise Hubbard, NMLS# 47515, Mortgage Loan Program Specialist & Officer

Bonnie Leighton, NMLS# 37156, Mortgage Loan Officer

Kim Lesnewski, NMLS# 2281255, Mortgage Loan Officer

Deborah Miller, NMLS# #2425328, Mortgage Loan Officer

Eric Petell, NMLS# 696445, Mortgage Loan Officer

Adam White, NMLS# 2387834, Mortgage Loan Officer

Retail Banking

Stacy Trites, Senior Vice President, Senior Retail Banking Officer

Jim Carrigan, Regional Vice President

Cathy Sleeper, Regional Vice President

Jill White, Regional Vice President & CRA Officer

Melissa Reid, Vice President, Branch Services & Retail Sales Officer

Andrew Hernandez, Assistant Vice President, Branch & Business Development Manager

Becky Reposa, Assistant Vice President, Branch & Business Development Manager

Jami Bourdeau, Branch & Business Development Manager

Martha Clifford, Branch & Business Development Manager

Amy Harpell-LeMien, Branch & Business Development Manager

Adam McKinney, Branch & Business Development Manager

David McMahon, Branch & Business Development Manager

Jessica Ruel, Branch & Business Development Manager

Jolene Whitehead, Branch & Business Development Manager

Alton
Ashland
Center Harbor
Gilford

Laconia
Melvin Village
Meredith
Moultonborough

Plymouth
Portsmouth
Rochester
Wolfeboro



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