



2018

Northfield Mutual Holding Company  
and Northfield Savings Bank

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**ANNUAL REPORT**  
TO THE COMMUNITY



March 2019

## DEAR FRIENDS,

Northfield Savings Bank had a productive 2018 as we surpassed new thresholds. Our company topped the \$1 billion mark in assets and earned above \$6 million for the first time. This performance was net of our community dividend of \$600,000 as we contributed to multiple Vermont non-profit initiatives.

Total assets and equity capital at year-end were \$1.033 billion and \$116.3 million, rising \$73.9 million and \$4.9 million, respectively, over prior year levels. Our balance sheet remains well capitalized and provides sufficient liquidity. Net income for the year of \$6.03 million exceeded plan despite a rate environment that suppressed net interest margin, with some offset provided by a lower federal tax rate. We supported higher non-interest expense as we continued to invest in people, technology, facilities, and programs. These commitments are fueling our growth and bolstering our long-term positioning as Vermont's most prominent community bank. One highlight was the reopening of our transformed Northfield office, fully renovated with new features to serve our historic hometown.

Loans at year-end of \$799.3 million were supported by \$798.4 million of deposits, rising \$46.7 million and \$75.6 million, respectively, over prior year levels. Building bridges to the business banking market produced gains, with commercial lending progress again solid. Households were also well served as we sustained production in residential mortgage lending with competitive offerings. Asset quality held up well as the country moved toward the longest economic recovery on record.

Through Infinex Investments, Inc.\*, the broker/dealer offering securities on the premises of the Bank, Northfield Investment Services (NIS) continued to serve the wealth management needs of individuals and enterprises. Financial assets under management finished at \$264.3 million, rising \$34.4 million over the prior year. Our NIS representatives now serve more than 2,500 clients, a rise of 12.7% in 2018.

\*See disclosure on page 9

## CONTENTS

- 2 Letter from the President
- 4 Financial Overview
- 6 The Year In Banking
- 10 2018 Donations
- 11 2018 Community Giving
- 12 Northfield Mutual Holding Company
- 13 Northfield Savings Bank

## PEOPLE-CENTERED & OPERATIONALLY ADVANCED

NSB has been an independent community-focused mutual institution since our founding in 1867. Throughout, a defining characteristic has been the caliber of professionals who work to deliver high integrity banking. We celebrated length of service milestones up to 40 years at our annual recognition program. We also welcomed talented arrivals to important jobs. The mix of deeply experienced staff and skilled newcomers provides banking satisfaction our customers rank highly in independent surveys.

We opened our advanced Operations Center in Berlin in 2015. The facility is a hub of technology resources and services supporting customers, business lines, strategic alliances, community partners, auditors, and regulators. We are building depth in digital delivery, information security, and risk management. As we enter the third year of our NSB 2020 strategic plan, we have designated 2019 as a year of operational distinction to underscore our commitment to innovation in business process and customer experience while maintaining the highest standards of governance.

## STANDING STRONG AS A MUTUAL

We continue to give our depositors and borrowers good value, share with our communities, and build financial strength with earnings that are retained. We apply our capital wisely by investing in expanded capacity throughout Central Vermont and the Champlain Valley. We participate in scores of non-profits, serving on boards and giving vital lifeblood to initiatives that make a healthier society. We accept invitations from national regulators and industry groups to participate on panels that invite our perspectives on indispensable community banking. We take seriously our responsibilities as a Vermont corporate citizen.

The mutual model dates to early New England history and has been interpreted well by a select few leading financial services companies in our state. Those of us who do it best preserve the bedrock of mutuality while moving progressively into the heart of

the 21st century. Northfield Savings Bank is relevant and growing because more and more Vermonters find that our authentic brand of banking matches their own values.

## LAUREN D. WOBBY – NORTHFIELD TO THE CORE

For 18 years, an outstanding Northfield citizen and devoted steward of Norwich University has served on the Northfield Savings Bank Board of Trustees. Lauren Wobby has been at the center of our governance and has taken a strong personal role in shepherding NSB's progress. Her background as chief financial officer at Norwich has infused Lauren's distinguished work as chair of NSB's audit committee. Her command of policy and her insights on risk have given us firm underpinnings in a breadth of complex functions. Perhaps most appreciated has been Lauren's gracious manner and strength delivered with studied questioning and reason rather than force. As Lauren concludes her term, she leaves a sterling record and will be dearly missed in the boardroom. We are proud to have had Lauren's rich contributions and happy that her service to NSB will carry on as a Corporator.

## BUILT TO LAST

Looking ahead, we remain clear-eyed. Challenges outside our influence are inevitable. Our resources have been carefully marshaled and preserved to take on what comes. We control where we wish to grow, how we go to market, and the initiatives we support. We are well positioned to cultivate opportunity. Thank you for being fellow travelers on this rewarding journey. Your trust is our most prized asset.

Sincerely,



Thomas S. Leavitt  
*President & CEO*

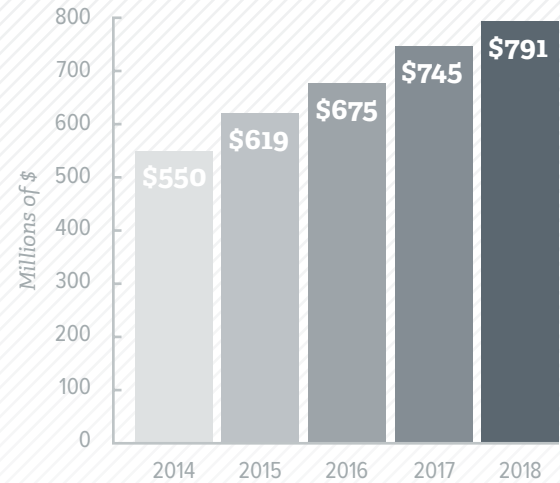
## BALANCE SHEETS

As of December 31 (Dollars in thousands)

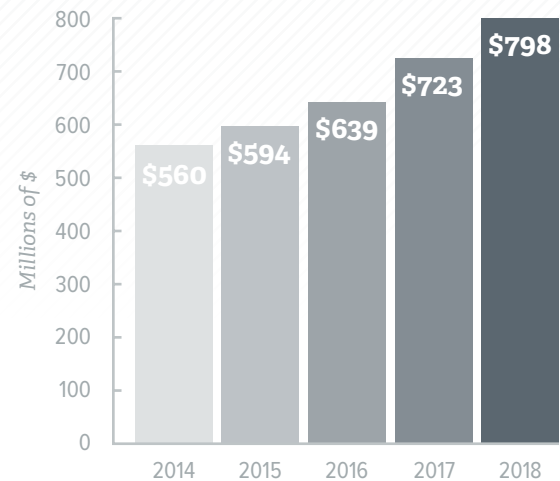
ASSETS	2018	2017
Cash and Cash Equivalents	\$49,078	\$19,007
Investment Securities	127,540	132,317
Federal Home Loan Bank Stock	5,024	4,910
Residential Loans	387,210	370,481
Commercial Loans	352,747	322,883
Consumer Loans	59,347	59,217
Allowance for Loan Losses	(8,467)	(8,012)
Bank Premises and Equipment	18,025	17,124
Other Assets	42,799	41,430
<b>Total Assets</b>	<b>\$1,033,303</b>	<b>\$959,357</b>

LIABILITIES & CAPITAL	2018	2017
Deposits	\$798,436	\$722,842
Customer Repurchase Agreements	45,143	51,457
Federal Home Loan Bank Borrowings	64,420	63,511
Other Liabilities	9,049	10,190
Equity Capital	116,255	111,357
<b>Total Liabilities &amp; Capital</b>	<b>\$1,033,303</b>	<b>\$959,357</b>

## NET LOANS



## DEPOSITS

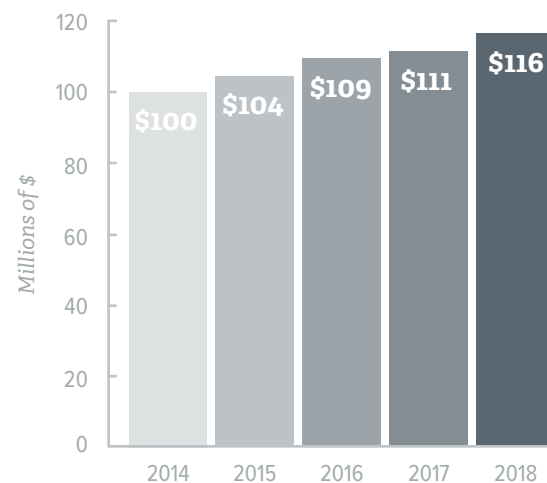


## STATEMENTS OF EARNINGS

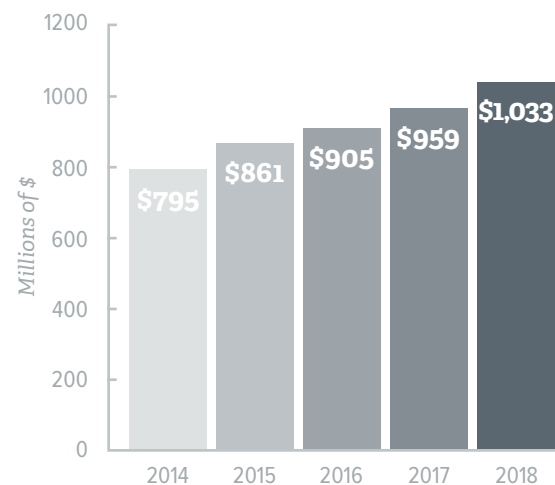
For Years Ended December 31 (Dollars in thousands)

	2018	2017
Interest on Loans	\$32,849	\$29,282
Interest on Investments	3,371	3,388
<b>Total Interest Income</b>	<b>36,220</b>	<b>32,670</b>
Interest Paid on Deposits	5,219	3,632
Interest Paid on Borrowings	1,650	1,147
<b>Total Interest Expense</b>	<b>6,869</b>	<b>4,779</b>
<b>Net Interest Income</b>	<b>\$29,351</b>	<b>\$27,891</b>
Provision for Loan Losses	(625)	(700)
Other Operating Income	5,137	4,971
Security Gains	—	37
Operating Expenses	(26,921)	(26,264)
Earnings Before Income Taxes	6,942	5,935
Income Taxes	912	2,683
<b>Net Income</b>	<b>\$6,030</b>	<b>\$3,252</b>

## CAPITAL



## ASSETS



## THE YEAR IN BANKING



### BUSINESS BANKING

2018 proved to be a solid year in business banking as we continued to build momentum in Chittenden County and maintained our focus on growing current commercial relationships in Central Vermont. The Bank's new business loan commitments grew by 9 percent, or \$81.5 million—success that we attribute to our combination of local ownership, local decision-making, and experienced commercial lenders. This exciting new growth included investments in solar and renewable energy, new multi-unit housing properties, and construction of new commercial office space.

To support these growing relationships, we provided products that simplify and streamline financial transactions for our commercial customers—like remote check deposits, secure online business banking, and NSB's Commercial Cash Management Sweep. We've also developed loan options that boost small or sizeable ventures, helping ensure we're meeting the needs of business clients of all size and scale.



### COMMUNITY BANKING

Given our fundamental focus on providing an excellent customer experience at every turn, it was gratifying to learn that customer satisfaction in the areas of knowledge, speed, responsiveness, and attitude all ranked exceedingly high in our annual survey. This is a company-wide commitment that helped grow deposits by \$75.6 million in 2018.

Convenience remained a leading focus in 2018. A new partnership with Burlington International Airport and the installation of three NSB ATMs laid the foundation for bringing financial services to more than one million travelers a year.

Branch upgrades continued at a steady pace this past year, with Wall Street, Randolph and Bethel locations receiving fresh new looks in our signature gold and gray. Meanwhile, significant renovations at the Bank's historic home office in Northfield culminated with a ribbon cutting and celebration of NSB's past and future.

## CUSTOMER QUOTES

*“Just like us, NSB is local and independent. That makes them easy to work with. We can reach out to our local branch at any time, and they quickly respond or connect us with the resources that can help.”*


*—Kevin Babic, Sugarbush*

## SUGARBUSH

CUSTOMER SINCE 2001

**BUSINESS:** Ski resort

**LOCATION:** Warren



*“Northfield Savings has literally made the difference in realizing our vision of offering Vermont’s largest gymnastics center with the best training and highest customer satisfaction.”*

*—Tom Reeves, Regal Gymnastics*

## REGAL GYMNASTICS ACADEMY

CUSTOMER SINCE 2012

**BUSINESS:** Gymnastics and Vermont Ninja Warrior training center and workout facility;  
Vermont-licensed preschool

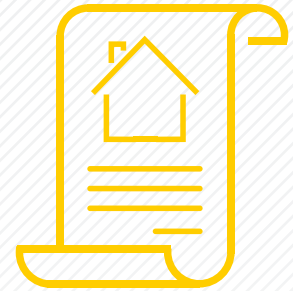
**LOCATION:** Essex

### MORTGAGES

While housing inventories remained tight throughout 2018, Northfield Savings Bank continued to meet the needs of our residential mortgage customers through a diverse range of loans and team of local, experienced lenders.

NSB's Pathway Mortgage offers first-time homebuyers the stability of a fixed rate, as well as the possibility of rate reduction and appraisal fee reimbursement after the completion of a home-buying education course. Well-established lenders work with clients through each step, and help choose the loan that's right for them—whether it's Pathway; a conventional fixed-rate first mortgage; or a loan for a second home or rental property.

Customer experience continued to be a strong priority, as the Bank launched a new loan operating system to enhance the application process for the digital client.



### NORTHFIELD INVESTMENT SERVICES\*

While taking on a growing client base in Chittenden County, NIS increased assets under management to \$264.3 million – a jump of 15 percent. Clients are attracted to a service model that emphasizes honesty and a personal presence.

To help support local non-profits, NIS continues to provide them with no-fee transaction accounts, an initiative that resulted in more than \$10,000 of savings for Vermont organizations in 2018. In addition, NIS employees are active volunteers in their communities.



\* Securities, advisory services and insurance products are offered by, and Investment Consultants are registered with, INFINEX INVESTMENTS, INC., member FINRA/SIPC, and a Registered Investment Advisor. Investment Consultants are employees of Northfield Savings Bank, a financial institution, and registered with INFINEX INVESTMENTS, INC., a registered broker dealer. Northfield Investment Services is a trade name of Northfield Savings Bank. Northfield Savings Bank is not a broker dealer. Infinex and Northfield Savings Bank are independent entities. Investment Products are: Not FDIC insured, not guaranteed by the bank, may go down in value, not insured by any federal government agency, not a deposit.

## 2018 DONATIONS

We have a long tradition of community volunteerism and financial support. Each year, **we donate 10%** of our annual earnings to Vermont non-profits. Here is a selected list of the organizations we contributed to in 2018.

Aldrich Public Library	Double H Ranch	Mad River Valley Chamber of Commerce	The Schoolhouse Learning Center
All Breed Rescue	Downstreet Housing and Community Development	Mad River Valley Community Fund	Turning Point Center of Chittenden County
Alzheimer's Association, Vermont Chapter	EarthWalk Vermont	Make-A-Wish Foundation of Vermont	United Way of Northwest Vermont
American Red Cross	ECHO, Leahy Center for Lake Champlain	Mercy Connections	UVM Foundation
ANEW Place	Emily Lyman Foundation	Milton Family Community Center	Valley Arts
Barre Area Senior Center	Epilepsy Foundation of Vermont	MENTOR Vermont	Vermont Adaptive Ski & Sports
Barre Community Baseball and Softball	Eric Hutchins Memorial Scholarship Fund	Montpelier ArtSynergy Project	Vermont Addiction Professionals Association
Barre Historical Society	Essex CHIPS	Mount Norris Scout Reservation	Vermont Afterschool
Barre Opera House	Essex Community Historical Society	North Branch Nature Center	Vermont Association of Snow Travelers (VAST)
Barre-Tones	Everybody Wins! Vermont	North Calais Memorial Hall Association	Vermont Children's Trust Foundation
Belcher Library	Family Center of Washington County	Northfield Observances	Vermont Community Loan Fund
BEST: Building Effective Support for Teaching Students	Five Corners Farmers' Market	Northfield Savings Bank Foundation	Vermont Council on Rural Development
Bethel Community Forward Festival	Flynn Center for the Performing Arts	Northfield Senior Center	Vermont Dance Alliance
Boy Scouts	Freezing Fun for Families	Parks Foundation of Burlington	Vermont Fiddle Orchestra
Brookfield Community Partnership	Friends of the Brown Public Library	Partners in Adventure	Vermont Foodbank
Brownell Library Foundation	Friends of the Fletcher Free Library	Partnerships for Literacy and Learning	Vermont Future Business Leaders of America
Building A Local Economy (BALE)	Friends of the Vermont State House	Patient Choices Vermont	Vermont Land Trust
Camp Ta-Kum-Ta	Gifford Medical Center	PAWSitive Pantry	Vermont National Guard
Capital City Concerts	Girls Boz First Mentoring	Peace & Justice Center	Vermont PBS
Capstone Community Action	Good Beginnings of Central Vermont	Pittsfield Volunteer Fire Department	Vermont Philharmonic
Center for Financial Literacy at Champlain College	Greater Burlington YMCA	Roger Clark Memorial Library	Vermont Shakespeare Festival
Center for Sustainable Systems	Greater Randolph Senior Center	Preservation Trust of Vermont	Vermont Technology Alliance
Central Vermont Adult Basic Education	Green Mountain Film Festival	Prevent Child Abuse Vermont	Vermont Youth Theater
Central Vermont Chamber of Commerce	Green Mountain Habitat for Humanity	Quin-Town Senior Center	VFW
Central Vermont Council on Aging	Green Mountain United Way	Randolph Area Community Development Corporation	Visiting Nurse Association of Chittenden and Grand Isle Counties
Central Vermont Habitat for Humanity	Healing Winds Vermont	Randolph Area Food Shelf	VSA Vermont
Central Vermont Home Health and Hospice	High Five Foundation	Randolph Community Justice Center	Washington County Youth Service Bureau/Boys and Girls Club
Central Vermont Humane Society	Home Share Now	Richmond Land Trust	Washington County Diversion Program
Champlain Housing Trust	HOPE Works	Rockfire Vermont	Washington County Mental Health Services
Champlain Valley Exposition	Howard Center	Rotary Clubs	Waterbury Area Food Shelf
Champlain Valley Office of Economic Opportunity (CVOEO)	Intermountain Foundation	Sara Holbrook Community Center	Waterbury Area Senior Center
Chandler Center for the Arts	Intervale Center	Sexual Assault Crisis Team	Waterbury LEAP
Champlain Islanders Developing Essential Resources (CIDER)	Jaquith Public Library	Shelburne Farms	White River Valley Ambulance
Community College of Vermont	Joint Urban Ministry Project (JUMP)	South Royalton Rescue Squad	Williamstown Foodshelf
Community Emergency Relief Volunteers	Kellogg-Hubbard Library	Special Olympics Vermont	Youth Sports
Community Harvest of Central Vermont	Kimball Public Library	Special Services Transportation Agency	
Community Health Centers of Burlington	King Street Center	Spectrum Youth and Family Services	
Committee on Temporary Shelter (COTS)	Law Enforcement Against Drugs (LEAD)	Stern Center For Language and Learning	
Dinners with Love	Living Well Group	Studio Place Arts	
	Local Motion	Summit School of Traditional Music and Culture	
	Lost Nation Theater	Tender Loving Respite House	
	Lund	The Curtis Fund	
	Mad River Valley Food Shelf	The Governor's Institute of Vermont	
	Mad River Valley Ambulance Service		

\* This list is not all-inclusive

## 2018 COMMUNITY GIVING

### BUILDING COMMUNITIES

Our local investment is a significant part of who we are, and it shows through our yearly commitment to give back 10% of our annual earnings to area nonprofits. In 2018, our donations totaled more than \$600,000 to 200+ local organizations like Vermont Foodbank, Green Mountain United Way, and Spectrum Youth and Family Services.

The commitment goes even deeper with NSB employees volunteering more than 5,000 hours in 2018 to over 100 local organizations such as Meals on Wheels, Camp Ta-Kum-Ta, and United Way. And for the 12th year in a row, NSB and its employees volunteered their time and braved Lake Champlain's icy winter waters to help raise funds for Special Olympics Vermont's Penguin Plunge.

Throughout the year, we continued our support of numerous events around the state, including the 56th Vermont Milk Bowl at Thunder Road in Barre, and South End Art Hop—which draws more than 30,000 people to Burlington to celebrate the work of local artists. 2018 also marked the 40th year for NSB's Annual Footrace, a 5K and 1-mile kids' race that kicks off the Labor Day festivities in downtown Northfield.

The Northfield Savings Bank Foundation launched two new partnerships designed to positively impact financial literacy education and youth resiliency. A \$200,000 two-year grant helps the Center for Financial Literacy at Champlain College increase the financial literacy instructional capabilities of Vermont K-12 public school educators, giving them the tools, resources, and training to integrate new financial literacy education standards in their classrooms. At Vermont Afterschool, a two-year \$100,000 grant supports a new Youth Resiliency Project within NSB's served communities to assist the professionals and programs that help children build resiliency and social emotional learning skills. The funds allow Vermont Afterschool to reach more providers with a high level of training and support.



**Champlain Housing:** VP of Commercial Banking, Wright Preston, presents a \$15,000 check to Champlain Housing Trust Director of Community Relations, Chris Donnelly. The funds were donated for renovations to the Old North End Community Center in Burlington. Left to right: Wright Preston presents to Chris Donnelly.



**Montpelier Food Pantry:** NSB employees volunteered at the 2018 Hunger Mountain Co-op Holiday Grocery Pack, where bags were filled with healthy staples and donated to local organizations and area schools for those in need. Left to right: Nubia Fuller, Maryellen LaPerle, Wendy Kellett, Ava Whitcomb, Mark Mast.



**Center for Financial Literacy at Champlain College:** John Pelletier, Director of the Center for Financial Literacy at Champlain College, led a group of 16 educators from across the state as the Center began work to improve the financial literacy of Vermont's approximately 80,000 PK-12 students. John Pelletier, second from back on right.

## NORTHFIELD MUTUAL HOLDING COMPANY

### DIRECTORS

J. Timothy Burke  
 Nicole Carignan  
 Laura Carlsmith  
 Brian Eagan  
 Jonathan Jamieson  
 Thomas Leavitt  
 John Lyon  
 Mary Alice McKenzie  
 Thomas Robbins  
 Mark Saba  
 Lauren Wobby

### OFFICERS

Thomas Leavitt  
*President*

Cory Richardson  
*Treasurer*

Cheryl LaFrance  
*Corporate Secretary*

### CORPORATORS

Jon Anderson  
 Perry Armstrong  
 Kim Bolduc  
 J. Timothy Burke  
 Brian Button  
 Lilli Cain  
 Paul Carbonneau  
 Nicole Carignan  
 Laura Carlsmith  
 H. Wright Caswell  
 Hal Colston  
 Edward Corrigan  
 Jon Cunningham  
 Richard Darby  
 Sarah DeFelice  
 Michael Diender  
 Kyle Dodson  
 Robert Dostis  
 Brian Eagan  
 Ted Elzey  
 Jennifer Emens-Butler  
 Samuel FitzPatrick  
 Dolly Fleming  
 Yael Friedman  
 Karen Gillespie Korrow  
 John Grenier  
 Stephanie Hainley  
 John Handy  
 Jeffrey Harkness

Brian Harwood  
 Timothy Heney  
 James Hermanowski  
 Stephen Hill  
 Robert Holden  
 Jonathan Jamieson  
 Scott Johnstone  
 F. Brian Joslin  
 Lisa Keysar  
 Travis Kingsbury  
 Susan Klein  
 Robert Korrow  
 Jeffrey LaBonte  
 Michael Lajeunesse  
 Jeffrey Larkin  
 Thomas Leavitt  
 Kevin Lord  
 Betty Lord  
 Steve Loyer  
 Pietro Lynn  
 John Lyon  
 Mary Alice McKenzie  
 Thomas Mehuron  
 Mary Miller  
 Rick Milliken  
 Sue Minter  
 Nadia Mitchell  
 Eva Morse  
 Allyson Myers

Robin Nicholson  
 Jeffrey Nick  
 Mary Nowlan  
 W. Dan Noyes  
 Adam Osha  
 Nancy Owens  
 Marissa Parisi  
 Keith Paxman  
 Deborah Phillips  
 David Pocius  
 Nancy Pope  
 Kesha Ram  
 Sarah Richards  
 Thomas Robbins  
 Sandra Rouse  
 Mark Saba  
 Leslie Sanborn  
 Liz Schlegel  
 Steven Shea  
 Heather Shouldice  
 Fran Stoddard  
 Philip Susmann  
 B. Thomas Sweet  
 Wallace Tapia  
 David Whaley  
 James Wick  
 Lauren Wobby  
 Karen Zecchinelli  
 Nancy Zorn

## **OFFICERS**

Charles H. Abare	<i>Community Banking Officer</i>	MaryEllen LaPerle	<i>Vice President, Mortgage Banking Officer</i>
Jeanne B. Albertson	<i>Senior Community Banking Officer</i>	Thomas S. Leavitt	<i>President &amp; Chief Executive Officer</i>
M. Kelly Andrews	<i>Senior Community Banker</i>	Stephanie E. MacAskill	<i>Vice President, Online Banking &amp; Customer Support Services</i>
Ian T. Arnold	<i>Vice President, Consumer Credit</i>	Christine E. Martin	<i>Security Officer</i>
Donna Austin-Hawley	<i>Senior Vice President &amp; Chief Human Resources Officer</i>	W. Mark Mast	<i>Vice President, Marketing</i>
Chad A. Bell	<i>Vice President, Investment Consultant</i>	Stephen P. Mucha	<i>Vice President, Commercial Credit</i>
Clay E. Bell	<i>Vice President, Investment Consultant</i>	Richard B. Nelson	<i>Vice President, Information Technology</i>
Lori A. Bussiere	<i>Deposit Operations Manager</i>	Melissa A. Neun	<i>Vice President, Risk Management</i>
David A. Chevalier	<i>Vice President, Commercial Services</i>	Karen L. Norris	<i>Senior Community Banking Officer</i>
Megan L. Cicio	<i>Vice President, Commercial Services</i>	Stephen J. Page	<i>Cash Management Specialist</i>
Tracy L. Davis	<i>Senior Community Banking Officer</i>	Roger P. Pinan	<i>Mortgage Banking Officer</i>
Sherry L. Doane	<i>Vice President, Operations</i>	Wright C. Preston	<i>Vice President, Commercial Banking</i>
Joel E. Dubé	<i>Vice President, Commercial Banking</i>	John P. Ravaschiere	<i>Vice President, Commercial Banking</i>
Clayton J. Feiler	<i>Mortgage Banking Officer</i>	Wendy S. Rea	<i>Senior Community Banking Officer</i>
Alfred J. Flory	<i>Senior Vice President &amp; Chief Lending Officer</i>	Peter M. Reed	<i>Senior Community Banking Officer</i>
Nubia Z. Fuller	<i>Mortgage Banking Officer</i>	Cory B. Richardson	<i>Senior Vice President &amp; Chief Financial Officer</i>
Donna M. Gerdes	<i>Collections Manager</i>	Gina R. Sargent	<i>Consumer Credit Manager</i>
Mary E. Gleason	<i>Senior Community Banking Officer</i>	Timothy D. Sargent	<i>Network Administrator</i>
Billi J. Higgins	<i>Loan Operations Manager</i>	Edward T. Sulva	<i>Vice President, Controller</i>
Chad T. Hutchins	<i>Vice President, Commercial Banking</i>	Paul H. Watson	<i>Vice President, Commercial Banking</i>
Chris H. Jarvis	<i>Vice President, Community Banking</i>	Robert B. Wheeler	<i>Vice President, Commercial Banking</i>
Wendy C. Kellett	<i>Senior Community Banking Officer</i>	Ava I. Whitcomb	<i>Mortgage Banking Officer</i>
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Kathleen M. LaCross	<i>Vice President, Commercial Services</i>	Marsha D. Wimble	<i>Vice President, Commercial Banking</i>
Cheryl A. LaFrance	<i>Senior Vice President &amp; Chief Operating Officer</i>		

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