

the **BRILLIANCE**  
in **RESILIENCE**





# 2020 WAS AN EXTRAORDINARY YEAR BY ANY MEASURE.

## LEADERSHIP CHANGE

One of the biggest, most exciting changes of the year occurred on September 30, 2020, when it was announced that **Dan Walsh**, a veteran banker with more than 35 years in the industry, would become the **17th President of Norway Savings Bank**.



Dan began his banking career in the mailroom at Century Bank & Trust during his college years. After several years at other banks, Dan joined Coastal Bank in 1997 (which later was acquired by Norway Savings). Since then, he's worked his way through the ranks in the commercial area to his current position at Norway Savings. Dan's promotion to President was well deserved and a direct result of his outstanding leadership.

Continuing as Chief Executive Officer through 2021 and now also serving as Chairwoman of the Board of Directors, I look forward to continuing my service to Norway Savings Bank for many years to come.

## FINANCIAL PERFORMANCE

The bank reported remarkable financial results in 2020 in part driven by the low interest rate environment resulting in strong residential and commercial loan demand across our footprint. Our deposit growth was also noteworthy and unprecedented, and for the 31st year in a row, Norway Savings received a **5-Star rating from BauerFinancial**, reflecting the outstanding financial strength of our institution. More information on our financial results are included later in this report.

The pandemic shaped much of our performance in 2020. Of particular importance was the expansion and improvement of the bank's digital delivery services, as well as the bank's participation in the SBA Paycheck Protection Program (PPP). We're proud to have made over 1,400 PPP loans in support of more than 9,000 jobs in our market. Our commercial team, joined by employees from across the bank, worked tirelessly to service our business clients and were recognized with a 2020 **"Lender at Work for Maine"** award from the Finance Authority of Maine. Not to be outdone, our Asset Management Group also had a stellar year, posting growth in new assets under management of over 18% during 2020.

We have never seen anything quite like it in our professional careers. A global health crisis triggered a severe economic downturn and created a multitude of challenges for all of us throughout the year. Families, businesses, and nonprofits suffered greatly — experiencing job losses, reductions in revenues, and social isolation. What stands out, however, is the resilience of our customers, our employees, and our communities. Despite a raging pandemic, Norway Savings Bank grew, and even flourished in 2020, a testament to our loyal and steadfast customers, our honest and hardworking employees, and the strength of our communities.

#### **COMMITMENT TO OUR COMMUNITY AND OUR CULTURE**

As a local community bank that has deep roots in the communities we serve, we are committed to doing our part to ensure that our communities remain strong. As a measure of our commitment to these communities, we are honored to share that Norway Savings Bank has earned our second consecutive **Outstanding Community Reinvestment Act** rating from the Federal Deposit Insurance Corporation (FDIC). The FDIC's examination assessed our performance in the areas of community lending, community investments, and service to our communities, and concluded that we were deserving of their highest rating — a rating which only a small percentage of banks across the country achieve. We are particularly proud of the support we provided to over 330 nonprofits in 2020. These results are made possible by our positive, team-based “can-do” culture where our employees come together each day to achieve greatness. We truly value our collaborative and respectful environment where we strive to remove all barriers, prejudice and intolerance. We work to make a difference every day.

As we move on from a challenging 2020 and look forward to 2021 and beyond, I want to sincerely thank you, our loyal customers, for your business and your continued support. Rest assured that we will continue to earn your business each and every day by working to provide you with the best banking experience in Maine and by supporting the communities we serve.

Sincerely,

***Patricia Weigel, CEO***





A close-up, low-angle shot of a vast field of purple crocuses. The flowers are in various stages of bloom, with some showing bright yellow centers. The background is a dense sea of similar flowers, creating a textured, repetitive pattern. The lighting is soft and natural, highlighting the delicate petals.

How **300** became  
**GREATER**  
**THAN 2020**

Looking back at a year like no other, we'd like to celebrate the efforts of our **300 employees** and how they stepped up to help our **customers** and **communities**. Day in and day out, they rose to the challenge and adapted to succeed during the biggest health crisis in 100 years.

In March, thanks to the tireless work of our Information Technology team, nearly half of our employees were quickly provided with the **tools and equipment to work from home**.

By April, the **Paycheck Protection Program (PPP)** was in full swing. Our Commercial and Business Intelligence teams — ably assisted by many fellow employees from all across the bank — worked nights and weekends to get the PPP moving forward and benefitting small business owners. When all was said and businesses were helped with PPP loans, supporting more than 9,000 Maine jobs. Providing forgiveness for all of these loans is an on-going endeavor which will likely extend through the end of 2021.

Throughout the first several months of the pandemic, our Customer Care Center, Deposit Operations, and Retail teams answered a record number of customer calls, processed thousands of **Economic Impact Payments** and opened hundreds of deposit accounts online. Our customers have reported being very well-served by these extremely capable employees.

Almost immediately, customers began feeling the economic impact of the pandemic. We reacted quickly by working with them on all aspects of their banking — from loans to deposit accounts to accessing their funds electronically.

With branch lobbies closing due to the pandemic, our customers were compelled to use digital product offerings such as online and mobile banking. We're proud that, in

2020, we launched new and **updated digital banking solutions** for individuals and businesses including Zelle®, Business Online Banking, and Business Bill Pay. Customers enjoy a better, more secure experience and we've seen a sharp increase in adoption across our digital channels.

**“As soon as the PPP guidelines came out, employees from across the bank joined the Commercial team and worked days, nights, and weekends to originate more than 1,400 loans for customers who desperately needed the help. Doing our part to keep our business community afloat was incredibly rewarding.”**

**— Rick Flagg SVP,  
Senior Commercial  
Banking Officer**

2020 also hit community organizations incredibly hard. Our employees rose to the occasion and rallied to support them. Whether it was through branch anniversary giving programs, participating in virtual events, or volunteering their time (socially distanced of course!) Norway Savings Bank's employees demonstrated their can-do attitudes and **supported their communities**.

**Thanks to the brilliance and resilience of our team**, the year was one of hope and help for our customers, giving every reason to look forward to the year ahead. As we look forward to 2021, we know there will be more challenges and opportunities. Our experience from 2020 tells us that, when we work together there is nothing we can't do.



NORWAY SAVINGS BANK

**STATEMENT OF CONDITION**

*Annual Statement as of December 31, 2020 and 2019*

<b>ASSETS</b>	<b>12/31/20</b>	<b>12/31/19</b>
Cash on Hand and in Banks	\$98,251,201	\$23,127,973
United States Government Bonds & Agencies*	\$20,221,854	\$27,399,288
Mortgage-Backed Securities*	\$124,268,163	\$22,726,492
Municipal Bonds*	\$8,110,543	\$11,727,338
Corporate Bonds*	\$4,750,000	\$2,750,000
Corporate Stock*	\$80,926,730	\$51,869,771
Residential Real Estate Loans	\$474,888,156	\$502,575,834
Commercial Real Estate Loans	\$409,178,272	\$369,104,567
Business Loans	\$82,184,658	\$78,320,154
SBA PPP Loans	\$85,311,920	\$0
Other Loans	\$72,961,751	\$77,010,058
Allowance for Loan Loss	(\$9,770,380)	(\$8,022,268)
Federal Funds Sold	\$739,681	\$737,114
Real Estate Owned	\$38,840,561	\$39,158,705
Furniture & Equipment	\$4,880,015	\$5,130,321
Goodwill & Other Intangible Assets	\$6,540,159	\$6,670,250
Other Assets	\$21,904,712	\$26,918,302
<b>Total Assets</b>	<b>\$1,524,187,996</b>	<b>\$1,237,203,899</b>

**LIABILITIES**

Amount Due Depositors	\$1,284,551,399	\$1,010,787,497
Other Liabilities	\$21,570,601	\$17,125,681
Other Borrowings	\$6,252,272	\$14,165,149
Reserve Funds & Undivided Profits	\$211,813,724	\$195,125,572
<b>Total Liabilities</b>	<b>\$1,524,187,996</b>	<b>\$1,237,203,899</b>

\*Listed at market value

This statement has not been reviewed or confirmed for accuracy or relevance by the FDIC.

“We are so appreciative of our branch customers. When we had to limit access to our lobbies, they understood and supplemented their normal banking habits with internet and mobile banking. We even had customers who checked in with us to make sure WE were doing okay during the pandemic.”

— *Darci Hamm EVP,  
Senior Retail  
Banking Officer*

## STATEMENT OF OPERATIONS

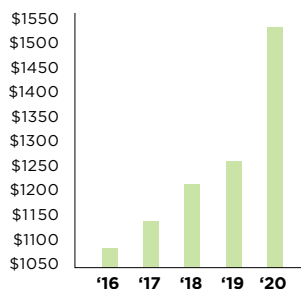
For the year ended December 31, 2020

### GROSS OPERATING INCOME

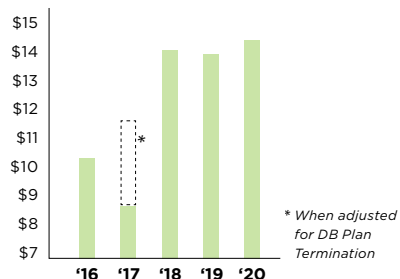
Interest on Bonds	\$2,022,974
Dividends on Stock	\$1,455,102
Interest on Loans	\$50,561,219
Other Interest Income	\$152,231
<b>Total Interest Income</b>	<b>\$54,191,526</b>
Interest Expense	\$3,480,689
<b>Net Interest Income</b>	<b>\$50,710,837</b>
Other Income	\$8,741,471
Allowance for Loan Loss	\$1,900,000
Operating Expense	\$43,910,144
<b>Core Earnings</b>	<b>\$13,642,164</b>
Security Gains (Loss)	\$5,548,730
<b>Income before Taxes</b>	<b>\$19,190,894</b>
Estimated Income Tax	\$4,749,831
<b>Net Operating Income</b>	<b>\$14,441,063</b>
Unrealized Gains (Losses) on Equity Securities, net of tax**	\$1,835,580
<b>NET INCOME</b>	<b>\$16,276,643</b>

\*\*Effective 2019, changes in the fair value of equity investments recognized in net income.

**TOTAL ASSETS**  
(in millions)



**NET OPERATING INCOME**  
(in millions)



“With many of our customers impacted by job losses and furloughs, it was important to accurately and quickly process thousands of federally funded electronic Economic Impact Payments. We not only processed those payments, but also fielded thousands of phone calls from customers who desperately sought assistance.”

— Deb McPhail SVP,  
Deposit Operations  
& BSA Officer



# OFFICERS

## CHIEF EXECUTIVE OFFICER:

Patricia Weigel

## PRESIDENT:

Daniel Walsh

## EXECUTIVE VICE PRESIDENTS:

Darci Hamm  
Brian Shibles

## SENIOR VICE PRESIDENTS:

Ann Brett  
Jennifer Cook  
Richard Flagg  
Karen Hakala  
Debra McPhail  
Carolyn Thomas  
Richelle Wallace

## REGIONAL VICE PRESIDENTS:

Jack Day  
Brian Desjardins  
Jason Fitzgerald  
Peter Godsoe  
Dana Myles  
Andrea Osgood  
Terry Seavey  
Debora Ward

## VICE PRESIDENTS:

Melissa Babineau  
Shawn Baldwin  
Gary Bellegarde  
Brian Bernier  
Pamela Bowerman  
Sharon Breytenbach  
Janice Brown  
Raymond Charest  
Holly Chase  
Jennifer Bell Corbett  
Tina Croteau  
Larissa Darcy  
Janice de Lima  
Linette Dehetre  
Pamela DiPietro Hale  
Randy Easler  
Maria Edwards  
Nathan Franck  
Jill French  
Kurt Garascia  
Michael Grass  
Robert Harville  
Mary Hewett  
Kyle Hodgkins  
Mary Leavitt  
Vicky Libby  
Dylan Mooney  
Michelle Morse  
Christine Munroe  
Michael Noble  
William Onorato, Jr.  
Holly Pepin  
Ian Pullen  
Melissa Rock  
Todd Schryer  
Patricia Shields  
Gerald Smith  
Kelly Sturmer  
Barry Towle  
Charles Williams

## ASSISTANT VICE PRESIDENTS:

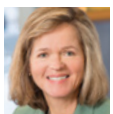
Heather Adams  
Teresa Bach  
Jaime Brochu  
Patricia Brooks  
Bobbie-Jo Chase  
Patricia Conant  
Janel Danforth  
Ryan Dillingham  
Talley Estes  
Frank Farrell  
Dana Fields  
Pamela Gaudet  
Anita Hamilton  
Karry Kane  
Kelcey Kimball  
Joseph Leland  
Jessica Lilly  
Sherrie Maietta  
Amy Marshall  
Christine McMann  
Tina Merritt  
Erin Nelson  
Vincent Osgood  
Jacob Ouellette  
Louis Paquet  
Jennifer Piper  
Brian Siebert  
Jamie Toohey  
Pamela Veilleux  
Andrea Wallace  
Jane Watson  
Edward Williams

“The pandemic caused many nonprofits to struggle with a surge in demand for services while the usual fund-raising events were cancelled. We responded by reprioritizing our community contributions — we felt it was even more important to support food banks, health services, and housing.”

— Janice de Lima VP,  
CRA Officer



# SENIOR MANAGEMENT



## **PATRICIA WEIGEL**

### **Chief Executive Officer & Chairwoman of the Board**

Pat Weigel has worked in the banking industry for over 30 years. She joined Norway Savings in 2001 and in 2011, she became the first female president in the bank's history. Pat serves on the boards of Norway Savings Bank, the American Bankers Association and Hospice of Southern Maine. She is also a member of the Maine Health Quality & Safety Committee. Pat is a past chairman of the Maine Bankers Association and Western Maine Health/Stephens Memorial Hospital. She is a graduate of Denison University.



## **DANIEL WALSH**

### **President**

Dan Walsh has over 35 years of banking experience, joining Norway Savings in 1997 as a Vice President & Commercial Lender. Dan earned a Bachelor of Science in Finance from Salem State University and an MBA from Southern New Hampshire University. He is also a graduate of the American Bankers Association National Graduate School of Banking. Dan currently serves on the Greater Portland Council of Government's Revolving Loan Committee and the Board of Trustees of Maine Preservation.



## **DARCI HAMM**

### **Executive Vice President, Senior Retail Banking Officer**

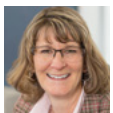
Darci Hamm has worked in the banking industry for over 25 years. She began her career with Norway Savings Bank in 1999. Darci plays an important role in many of the bank's strategic initiatives, while overseeing all retail banking functions, including branch administration, customer care, retail lending, asset quality and the deposit operations department. Darci holds a Bachelor of Science degree in Business Administration from the University of Maine. She is also a graduate of the New England School of Banking. Darci serves on the board of Maine hoMEworks and volunteers with Junior Achievement.



## **BRIAN SHIBLES**

### **Executive Vice President & Treasurer**

Brian Shibles began his career with Norway Savings in 2002. He was promoted to Chief Financial Officer in 2006 and was elected Treasurer in 2013. In addition to overseeing the bank's financial accounting, budget and investments, he is involved in many of the bank's strategic initiatives, including asset and liability management, new product development and facilities-related initiatives. He also works closely with the bank's Asset Management Group and Information Technology department. In 2008, Brian graduated from the National School of Banking at Fairfield University as class valedictorian.



## **ANN BRETT**

### **Senior Vice President, Chief Technology & Information Security Officer**

Ann Brett joined Norway Savings in 1983 and has been a member of the IT department since 1986. In 2005, she became the Network Administrator and was promoted to her current position in 2012 where she is responsible for the overall management of Information Technology and Information Security. Ann holds an Associate's degree in Business Administration from Andover College, is a graduate of the New England School of Financial Studies and graduated with honors from the National School of Finance, ABA Stonier Program in 2012.



## **JENNIFER COOK**

### **Senior Vice President, Senior Trust Officer**

Jennifer Cook has worked in the trust and investment industry for 29 years. She joined Norway Savings in 2005 and in 2016 she was promoted to lead the trust and investment department of

the bank. As the senior member of the Asset Management Group, she plays an integral role in helping families establish, plan and execute their financial goals. Jennifer graduated from the University of Maine with a Bachelor of Science in Marketing. She attended Cannon Financial Institute where she graduated from the Personal Trust Program in 1996 and Personal Trust Graduate Program in 2008. Jennifer earned her designation as a Certified Trust and Financial Advisor (CTFA) in 1997. She is currently serving on the Board for Seventy-Five State Street and is a member of the Maine Estate Planning Council.



## **RICK FLAGG**

### **Senior Vice President, Senior Commercial Banking Officer**

Rick Flagg joined Norway Savings Bank in 2001 as a Vice President, Commercial Lender. In his current role, Rick oversees all commercial lending, business development and portfolio management. Rick graduated from the University of Maine in Orono with a Bachelor's degree in Economics. In 2018, he graduated from the Graduate School of Banking at Colorado. He is a current member of MEREDA's board of directors and a past president and board member of RMA.



## **KAREN HAKALA**

### **Senior Vice President, Marketing**

Karen Hakala joined Norway Savings in 1997. She oversees the bank's marketing functions and plays an integral role in the bank's strategic initiatives, including product development, technology implementation, brand development and the design and branding of new branches. Karen has a Bachelor of Science degree in Leadership & Organizational Studies from the University of Southern Maine. She is also a graduate of the American Bankers Association's School of Bank Marketing. She also holds a Certified Financial Marketing Professional (CFMP) designation.



## **DEB MCPHAIL**

### **Senior Vice President, Deposit Operations & BSA Officer**

Deb McPhail has worked in the banking industry for over 35 years. She joined Norway Savings Bank in 1982 and has worked in many positions as she developed her career. In her current role, she oversees and supports BSA, electronic and deposit services, as well as many other divisions of the bank. Deb is a graduate of University of Maine at Augusta with an Associate's degree in Secretarial Science and Business, the New England School of Banking and the Graduate School of Banking at Colorado.



## **CAROLYN THOMAS**

### **Senior Vice President, Chief Risk Officer**

Carolyn Thomas has worked in the banking industry for over 30 years. She joined Norway Savings in 1999. Carolyn oversees the bank's risk, compliance, commercial credit, commercial loan administration and special assets departments. Carolyn has a Bachelor of Arts degree in Math and Economics. Carolyn is on the board of the Equality Community Center.



## **RICHELLE WALLACE**

### **Senior Vice President, Senior Resources Officer**

Richelle Wallace joined Norway Savings in 2005 and has over 30 years of progressive human resources, business operations and leadership experience. She aligns talent, business intelligence, and enterprise project management with the bank's mission, vision and strategic direction. Richelle has a Master's degree in Human Resources Development and a Bachelor's degree in Business Administration. She is an honors graduate of the Graduate School of Banking at Colorado. Richelle is certified as a Senior Professional in Human Resources (SPHR) and a Senior Certified Professional (SHRM-SCP). She is currently appointed by the governor to serve on the Maine Worker's Compensation Board.

# CORPORATORS

Dale Akeley  
R. Elizabeth Baird  
Angela Bancroft  
Mark Bancroft  
Lance Bean, CPA  
Eugene Benner  
Rick Bennett  
Brian Bickford  
Brenda Birney  
Mallory Brooke  
Lennie Burke  
Carl Carlson  
Jared Cash  
James Chalmers  
William Chalmers  
Timothy Churchill  
Peter Connell  
Bill Cormier  
David Cowens  
Steve Cox  
C. Bradley Cummings  
Dottie Chalmers Cutter  
James Detert  
Edward Dilworth III, Esq.  
David Dow, Esq.  
Deborah Dow  
Larry E. Farmer, OD  
MaryEllen FitzGerald  
Edmund Gardner  
Todd Gauger, DVM  
Andréa Girard

Stuart W. Goodwin, II  
Noel Graydon  
Bill Green  
Pam Green  
Gregory Hardy, MD  
Suzanne Hardy  
Robert A. Harmon, CPA  
David E. Hoisington, CPA  
Robert Holden  
Debi Irons  
William Johnson  
Josh Kennison  
Jacqueline Kim  
Myung Kim  
David Kumaki  
Monica Laverdiere  
Brad Littlefield  
David Longstaff  
David McClees  
Jill McGowan  
Daniel Meyer  
Michael Meyer  
Ed Michaud  
Nancy Michaud  
Lisa Miller, MD  
Ted Moccia  
Shawn Moody  
Ted Morton  
Tom Morton  
Katy Noonan  
Peter W. Oberg

Jay Partridge  
John Peters  
John Pinto  
Jamey Pittman  
Heath Poland  
Lloyd Poland  
David Preble  
Derralyn Rennix, DVM  
Lisa Rideout  
Carl Sheline  
Rosemarie Sheline, DDS  
Brian E. Shibles  
Ronald S. Smith, Jr.  
Jonathan Spak  
John Stevens  
William Stockwell  
Peter Warren  
Patricia Weigel  
Seth Wescott  
Marc West  
John Weston  
Nancy Stowell White  
William W. White, III  
Steve Whitney  
John Williams  
Wendy Williams  
Lou Wood  
Tom Wright  
David L. Wyman  
Holly Young  
Laura Zajac

# DIRECTORS

## HONORARY DIRECTORS

Allen Bancroft  
Richard Gaisford, CPA  
Charles F. Gauger, DVM  
Francis Shorey  
Edward Simensky, CPA

## BOARD OF DIRECTORS

Eugene Benner  
William Chalmers  
David Dow, Esq.  
MaryEllen FitzGerald  
Edmund Gardner  
Todd Gauger, DVM  
Robert A. Harmon, CPA,  
Lead Director

David E. Hoisington, CPA,  
Vice Chairman  
Tom Morton  
John Peters  
Patricia Weigel,  
CEO & Chairwoman



**“In a three-week time span, our IT team set up and delivered enough work-from-home equipment to outfit about one-half of the bank’s employees. Today, 40% of our workers remain remote. We’ve learned how to connect, service our customers, and provide a seamless experience in a remote working environment.”**

**— Ann Brett SVP,  
Chief Technology  
& Information  
Security Officer**

# BRANCH LOCATIONS

## **Auburn**

31 Court Street  
Auburn, ME 04210  
(207) 782.2700

## **Bethel**

One Parkway, Suite 100  
Bethel, ME 04217  
(207) 824.4989

## **Bridgton**

1 Harrison Road  
Bridgton, ME 04009  
(207) 647.3344

## **Brunswick, Cooks Corner**

14 Gurnet Road  
Brunswick, ME 04011  
(207) 725.4303

## **Brunswick, Maine Street**

83 Maine Street  
Brunswick, ME 04011  
(207) 725.5591

## **Falmouth**

266 US Route 1  
Falmouth, ME 04105  
(207) 781.7450

## **Freeport**

8 Mallett Drive  
Freeport, ME 04032  
(207) 865.6141

## **Fryeburg**

557 Main Street  
Fryeburg, ME 04037  
(207) 935.2051

## **Gorham**

65 Main Street  
Gorham, ME 04038  
(207) 222.1502

## **Gray**

1 Libby Hill Road  
Gray, ME 04039  
(207) 791.2121

## **Kennebunk**

68 Portland Road  
Kennebunk, ME 04043  
(207) 985.4001

## **Naples**

621 Roosevelt Trail  
Naples, ME 04055  
(207) 693.6224

## **Norway, Main Office**

261 Main Street  
Norway, ME 04268  
(207) 743.7986

## **Portland, Congress Street**

1200 Congress Street  
Portland, ME 04102  
(207) 774.5000

## **Portland, Exchange Street**

120 Exchange Street  
Portland, ME 04101  
(207) 879.4307

## **Portland, Forest Avenue**

446 Forest Avenue  
Portland, ME 04101  
(207) 772.0017

## **Saco**

569 Main Street  
Saco, ME 04072  
(207) 282.6121

## **Scarborough**

158 US Route 1  
Scarborough, ME 04070  
(207) 885.0742

## **South Paris**

7 High Street  
South Paris, ME 04281  
(207) 743.9771

## **South Portland**

207 Waterman Drive  
South Portland, ME 04106  
(207) 741.9100

## **Standish**

88 Ossipee Trail East  
Standish, ME 04084  
(207) 642.1290

## **Topsham**

47 Topsham Fair Mall Road  
Topsham, ME 04086  
(207) 725.5950

## **Windham**

10 Franklin Drive  
Windham, ME 04062  
(207) 892.3339

## **Yarmouth**

688 US Route 1  
Yarmouth, ME 04096  
(207) 846.8701



A testament to our loyal and steadfast **CUSTOMERS**, our honest and hardworking **EMPLOYEES**, and the strength of our **COMMUNITIES**.

### Personal Banking

#### Deposits

- Checking, Savings, CDs & IRAs
- GenGold® Savings Program
- Health Savings Accounts
- Debit/ATM Cards

#### Lending

- Home Mortgages
- Home Equity Lines of Credit
- Construction Loans
- Auto, Boat and Other Personal Loans

### Business Banking

#### Cash Management

- Checking and Savings Accounts
- Online Banking
- Business Bill Pay
- *In*Business Remote Deposit
- Debit/ATM Cards
- Positive Pay
- Merchant Services
- CDARS and ICS
- Municipal & Government Deposit Accounts

#### Lending

- Commercial Real Estate Loans
- Construction Loans
- Lines of Credit
- Term Loans
- Equipment Loans
- Acquisition Financing
- Agency Guaranteed Loans
- Letters of Credit
- Municipal & Government Loans

### ColorSuite Technologies

- Internet Banking
- Mobile Banking
- Bill Pay
- Zelle® Person to Person Payments
- e-Statements
- Digital Account Opening — Online and Mobile
- Telephone Banking
- Maine Cash Access<sup>SM</sup> ATM Alliance
- Apple Pay, Google Pay and Samsung Pay
- Mobile Deposit Solutions
- NSB Cards App
- NSB Alerts
- MortgageGO — Online and Mobile Residential Lending
- Banzai!

### Asset Management Group

- Investment Management
- Estate Planning
- Trust Services
- Family Wealth Management

**Not FDIC Insured  
No Bank Guarantee  
May Lose Value**



LIVE YOUR LIFE IN **COLOR**

