

# Generations of experience— a future full of possibility



THE GOOD  
LIFE MARKET



MAINE BEER  
COMPANY



# Credibility—earned one choice at a time over 160 years.



On March 23, 1866, a brief announcement was featured on the second page of the Oxford Democrat. The notice alerted local residents to the corporation and organization of a new institution named Norway Savings Bank, inviting them to help the new bank “commence a new system” of practicing financial “prudence” in western Maine. Ten days later, **NSB accepted its first deposit: \$5.**

Over 160 years have passed since that day, and our country and world have experienced countless moments of change, advancement, and struggle along the way. **Norway Savings has stood as a growing and steady constant throughout**, offering generations of customers ease in local decision making, reassurance and confidence, and peace of mind in uncertainty. That \$5 deposit started NSB on a journey of growth to over \$2 billion in assets today and BauerFinancial naming NSB **“one of the strongest banks in the nation”** for the bank’s excellence in many areas, including capital, loan quality, and profitability.

## Loyalty

Anniversaries are a time to celebrate but also provide a natural inflection point to consider the incredible path NSB has forged. The word I keep coming back to is “loyalty,” demonstrated regularly by our customers, team

members, and communities. Recently, a local gentleman shared that **four generations of his family have been NSB customers** and noted that the primary reason has been “the great people and customer service” through all the years. As a mutual bank, we are owned by our customers, so our first commitment is always to them and the communities we serve. Our incredibly talented and driven team continually create and nurture fruitful relationships, and that affirmation means a great deal to us as **a testament to 160 years of the NSB team extending genuine care.**

## Customer Experience

We get to know our customers, providing guidance when they need it and **consistent support to reduce friction** and improve their overall banking experience. Our team takes great pride in being accessible, flexible, and accommodating. NSB’s focus on offering a top-notch customer experience through one-on-one conversations is a hallmark, as is our commitment to deliver advanced, innovative tools to help our customers efficiently pursue their goals. The launch of our new online and mobile banking platform, the opening of a new branch in North Conway, the creation of the first Norway Savings Asset Management Group app, and new features to streamline functions for our business customers are among the many completed projects in 2025 that **make our customers’ banking experiences easier, faster, and more efficient.**



## Values-Driven Longevity

Through housewarmings, business openings, and growing families, NSB has helped generations of local people see a clear path forward towards the life they choose. Perhaps most importantly, that clear path is built upon **values of respect, dignity, community service, and fiscal responsibility**. Remaining true to these ideals, and working with and for individuals who similarly revere them, has **led the way to 160 years**. For that, we're all thankful and motivated to ensure that NSB remains the

constant for sound financial guidance and customer service everyone can count on, one \$5 deposit at a time.

Thank you for your continued support of Norway Savings Bank. **Whatever the future brings, we'll be here to help.**

Sincerely,

**Dan Walsh, President & CEO**



For the **life you choose.**



# Growing together, one generation at a time.

## Without losing our roots

**Our growth has come one moment, one choice at a time**, in building personal relationships and credibility with customers so they can be confident on their journey towards the lives they choose. Norway Savings Bank's asset size has increased steadily for 160 years as has our role as a steady presence for financial guidance in Maine, New Hampshire, and beyond. **For generations of individuals, families, community organizations and businesses**, NSB has been proud to make financial choices manageable and goals possible.

From our start in a modest building on 1 Pikes Hill Road, NSB has expanded to 25 convenient, efficient branches. The newest opened in North Conway, NH, in 2025, offering a beautiful, modern building to **provide our trademark personal banking experience to a new community**.



## 1866

A group of 14 individuals founded a new local bank named Norway Savings Bank.

## 1866

NSB names Nathaniel Gunnison as its first president.

## 1867

NSB moves into its first official building.

## 1930

\$1 million in deposits is eclipsed for the first time.

## And thinking beyond today

2025 also brought an advanced digital banking platform with flexible, easy-to-use features on NSB Online and Mobile Banking. These enhancements provide a consistent customer experience regardless of device, alongside a new mobile app for clients of Norway Savings Asset Management Group, **which eclipsed \$500 million in managed assets last year**.

But the growth is hardly limited to assets, buildings, and technological advancements. Our customer service is second-to-none, **informing and supporting everyday choices and defining decisions since 1866**. And it has only grown in effectiveness thanks to generations of local experience. No customer is forced to handle everything alone; a caring and knowledgeable NSB team member is always there to help.

## For our team

**Our success is a testament to our team members** and the legacy of care they have built over the last 160 years. We are profoundly grateful for their dedication to our customers, communities, and colleagues.

Through all of the changes and progress, our commitment to understanding each customer's unique needs remains the same. We're grateful for the trust our customers place in us to plan for and pursue their goals every day.

***“We all work to do what’s best for each other and the customers. It makes for such a special place.”***

— **LIZ DICKERSON**, Receptionist  
at NSB for over 25 years.

It's an honor and pleasure for our team to do this work with care, inclusivity, and compassion. **We're filled with appreciation** when those efforts are celebrated, including being named “one of the strongest banks in the nation” by BauerFinancial, recognized as a Best Wellness Employer, a “Best Place for Working Parents,” and “an environmentally sound business.”

## For our community

**NSB believes in contributing to the growth and betterment of the world around us** and we're proud to award sponsorships and donations to hundreds of local nonprofits each year. Our team members also donate their time and talents by volunteering thousands of hours at local organizations.

Our commitment to community and equitable financing also led to the FDIC awarding NSB with an **“Outstanding” Community Reinvestment Act rating**. A distinction that



very few banks receive, NSB has received it for the last three exam periods—a rare achievement.

**For 160 years, NSB has nurtured strong, personal relationships with nonprofits** to truly understand how we can make the most positive impact for people in need.

## And for you.

**Thank you for 160 years** of allowing us to support our communities, foster a culture of growth, and help make your dreams a reality. We look forward to the next 160 years of shared success, providing a banking experience you can rely on for generations to come.





# Our Year in Numbers

## STATEMENT OF CONDITION

Annual Statement as of December 31, 2025 and 2024

<b>ASSETS</b>	<b>12/31/2025</b>	<b>12/31/2024</b>
Cash on Hand and in Banks	\$31,067,186	\$31,552,830
<b>Investments</b>		
Debt Securities	\$361,024,233	\$383,399,187
Equity Securities	\$49,135,025	\$48,250,889
<b>Total Investments</b>	<b>\$410,159,258</b>	<b>\$431,650,076</b>
<b>Loans</b>		
Residential Real Estate Loans	\$659,861,652	\$613,394,788
Commercial Real Estate Loans	\$669,964,022	\$613,181,148
Business Loans	\$129,745,833	\$125,130,284
Other Loans	\$86,699,360	\$81,520,601
Allowance for Credit Losses	(\$10,835,281)	(\$9,680,459)
<b>Total Loans, Net of Allowance for Credit Losses</b>	<b>\$1,535,435,586</b>	<b>\$1,423,546,362</b>
Real Estate Owned	\$42,316,156	\$41,938,192
Furniture & Equipment	\$5,044,668	\$4,845,522
Goodwill & Other Intangible Assets	\$6,416,517	\$6,514,909
Other Assets	\$51,728,319	\$49,239,282
<b>Total Assets</b>	<b>\$2,082,167,690</b>	<b>\$1,989,287,173</b>

<b>LIABILITIES AND CAPITAL</b>	<b>12/31/2025</b>	<b>12/31/2024</b>
<b>Deposits</b>		
Customer Deposits	\$1,440,615,112	\$1,370,575,496
Brokered Deposits	\$154,047,000	\$161,653,000
<b>Total Deposits</b>	<b>\$1,594,662,112</b>	<b>\$1,532,228,496</b>
Other Borrowings	\$205,034,483	\$211,159,354
Other Liabilities	\$24,861,145	\$24,460,297
<b>Total Liabilities</b>	<b>\$1,824,557,740</b>	<b>\$1,767,848,147</b>
<b>Total Capital</b>	<b>\$257,609,950</b>	<b>\$221,439,026</b>
<b>Total Liabilities &amp; Capital</b>	<b>\$2,082,167,690</b>	<b>\$1,989,287,173</b>

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

## 1956

A new building is constructed on 261 Main Street that is still in use today.

## 1969

The first official branch opens in Bridgton, ME.

## 1985

Cutting-edge computer system implemented to increase efficiency and improve customer service.

*“The financial assistance and encouragement from Norway Savings truly changes lives.”*

— SARAH BRONSON, Executive Director, Riding To The Top Therapeutic Riding Center.



# Stability you can trust.

## STATEMENT OF OPERATIONS

For the year ended December 31, 2025

### GROSS OPERATING INCOME

Interest on Bonds	\$12,787,619
Dividends on Stock	\$1,072,946
Interest on Loans	\$83,349,452
Other Interest Income	\$1,243,194
<b>Total Interest Income</b>	<b>\$98,453,211</b>
Interest Expense	\$33,522,754
<b>Net Interest Income</b>	<b>\$64,930,457</b>
Other Income	\$10,950,198
Provision for Credit Loss	\$1,606,816
Operating Expense	\$55,344,754
<b>Core Earnings</b>	<b>\$18,929,085</b>
Security Gains (Loss)	\$2,773,094
<b>Income before Taxes</b>	<b>\$21,702,179</b>
Estimated Income Tax	\$4,502,792
<b>Net Operating Income</b>	<b>\$17,199,387</b>
Unrealized Gains (Losses) on Equity Securities, net of tax	\$3,262,042
<b>Net Income</b>	<b>\$20,461,429</b>



RIVER'S EDGE  
SPA & SALON



## 1990

NSB earns 5-Star Superior Rating from BauerFinancial, a designation it has held for the last 36 years.

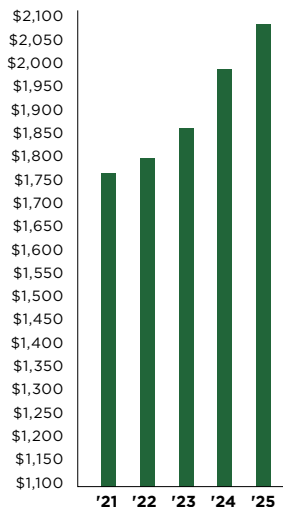
## 1997

Mutual Holding Company is formed to further protect depositor ownership.

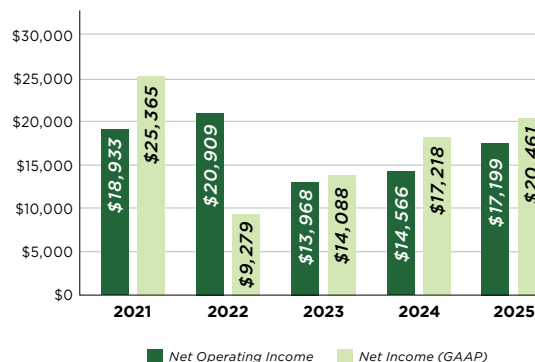
## 2000

Online banking is officially launched.

### TOTAL ASSETS 2021-2025 (\$ IN MILLIONS)



### NET OPERATING INCOME 2021-2025 (\$ IN THOUSANDS)



■ Net Operating Income ■ Net Income (GAAP)

*“NSB’s commitment serves as a great example of how partnerships between businesses and nonprofits truly strengthen our communities.”*

— **MATT MARKOT**, Executive Director, Loon Echo Land Trust.

## 2001

NSB merges with Coastal Bank.

## 2003

Asset Management Group for investment and trust services is launched.



# Officers

## PRESIDENT & CEO

Daniel Walsh

## EXECUTIVE VICE PRESIDENTS

Jennifer Cook  
Richard Flagg  
Darci Hamm  
Richard St. Pierre

## SENIOR VICE PRESIDENTS

Jacqueline Curtis  
Randy Easler  
Andrew Goodwin  
Deb McPhail  
Dawn Mugford  
Melissa Rock  
Carolyn Thomas

## REGIONAL VICE PRESIDENTS

Melissa Babineau  
Jack Day  
Brian Desjardins  
Jason Fitzgerald  
Rebecca Knight  
Dana Myles  
Andrea Osgood  
Holly Pepin  
Terry Seavey

## VICE PRESIDENTS

Gary Bellegarde  
Brian Bernier  
Rachael Billings  
Sharon Breytenbach  
Alison Briggs  
Kristen Charette  
Brian Cirone  
Jennifer Corbett  
Tina Croteau  
Larissa Darcy  
Linette Dehetre  
Janice de Lima  
Pamela DiPietro-Hale  
Maria Edwards  
Frank Farrell  
Kurt Garascia  
Beth Garza  
Michael Grass  
Robert Harville  
Kyle Hodgkins  
Karry Kane  
Melissa Kraft  
Amy Lehigh  
Joseph Leland  
Vicky Libby  
Jessica Lilly  
Michelle Luce  
Christine McMann  
Kerry Millett  
Cassandra Mosher  
Jacob Ouellette  
Jennifer Piper  
Hilary Record  
Janel Roma  
Jessica Scamman  
Michael Scarpone  
Todd Schryer  
Brian Siebert  
Kelly Sturmer  
Ryan Thompson  
Barry Towle

## ASSISTANT VICE PRESIDENTS

Heather Adams  
Penny Anderson  
Patricia Brooks  
Barbara Cough  
Timothy Craig  
Kaela Delan  
Michael DeLisle  
Jessica Dow  
Ryan Dubois  
Talley Estes  
Dana Fields  
Pamela Gaudet  
Dave Guthro  
Kelcey Kimball  
Matthew Lambert  
Mariah Martin  
Corey McEntyre  
Erin Mowery  
Aleksandar Opacic  
Shannon Smith  
Pamela Veilleux  
Michelle Wickham

# Senior Leadership



## **DANIEL WALSH, President & Chief Executive Officer**

Dan has over 40 years of banking experience, joining Norway Savings in 1997 as a Vice President & Commercial Lender. Dan earned a Bachelor's Degree in Finance from Salem State University, an MBA from Southern New Hampshire University, and he is also a graduate of the American Bankers Association National Graduate School of Banking. Dan currently serves on the boards of Norway Savings Bank, MaineHealth Mountain Region, MaineHealth Stephens Hospital (Vice Chair) and is a member of the Federal Reserve Bank of Boston's Community Depository Institutions Advisory Council. Dan also serves on the Executive Committee (Vice Chair) for the Maine Bankers Association and is a member of both the American Bankers Association's Community Bankers Council and its Membership Council.



## **DARCI HAMM, Executive VP, Chief Operating Officer**

Darci has worked in the banking industry for 30 years, arriving at Norway Savings Bank in 1999. She plays an important role in many of NSB's strategic initiatives, while overseeing commercial lending, asset management, and retail banking, including branch administration, customer care, retail lending, asset quality, cash management, and the deposit operations and marketing departments. Darci is a graduate of the University of Maine with a Bachelor's Degree in Business Administration, the New England School for Financial Studies, and the Graduate School of Banking at Colorado. She is a current board member of Maine hoMEworks and a past board member of Norway Downtown and the Kennebec Girl Scout Council. She has also served as a volunteer for Junior Achievement of Maine.



## **JENNIFER COOK, Executive VP, Head of Trust & Wealth Management**

Jennifer has worked in the trust and investment industry for 30 years. She joined Norway Savings in 2005 and in 2016, she was promoted to lead the trust and investment team as the senior member of the Asset Management Group. Jennifer graduated from the University of Maine with a Bachelor's Degree 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.



## **RICHARD FLAGG, Executive VP, Senior Commercial Banking Officer**

Rick 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 prestigious Graduate School of Banking at Colorado. He is a current member of Maine Real Estate and Development Association's Board of Directors, Membership Committee, and Marketing Committee.



## **RICHARD ST. PIERRE, Executive VP, Treasurer & Chief Financial Officer**

Rich joined Norway Savings as Senior Finance Officer SVP in 2023 and was appointed Treasurer and Chief Financial Officer EVP in 2025. He possesses more than 20 years of senior financial management leadership experience including 10 years in the banking industry. Rich oversees the overall management of the Bank's financial accounting, budget, investments, facilities management, and project management. Rich holds a Bachelor's Degree in Accounting from the University of Southern Maine and later earned his Certified Public Accountant (CPA) designation.



## **JACKIE CURTIS, Senior VP, Senior Human Resources Officer**

Jackie joined Norway Savings Bank in 2022 as Vice President of Human Resources after accruing more than 20 years of human resources experience in the banking and health care industries. In 2024, she was promoted to her current role.

Jackie has been instrumental in building upon the bank's high achievement and support culture as well as the enhanced Learning & Development program. She graduated from the University of Southern Maine and has earned the distinction of SHRM Senior Certified Professional and HRCI Senior Professional in Human Resources. She has served as a mentor for the Olympia Snowe Women's Leadership Institute for the last three years.



## **RANDY EASLER, Senior VP, Senior Retail Banking Officer**

Randy has worked at Norway Savings Bank for over 11 years in a variety of roles, including Vice President, Loan Operations Manager; Vice President, Retail Loan Center Manager; and Vice President, Saco Branch Manager.

He currently oversees all retail banking functions, including branch administration, retail business development, and sales activities. He is also responsible for the quality, growth, and profitability of the retail portfolio. Randy attended Thomas College in Waterville, where he earned a Bachelor's Degree in Business Management.



## **ANDREW GOODWIN, Senior VP, Chief Information Officer**

Andy joined Norway Savings in the summer of 2023 with more than 25 years of IT and executive leadership experience. As Chief Information Officer, Andy oversees the overall management of Information Technology, Information Systems, and Business Intelligence Teams. Andy has a Bachelor's Degree in Business Administration and Computer Science from the University of Maine at Farmington and a Master's Degree in Geographic Information Systems from the University of Maine at Orono.



## **DEB MCPHAIL, Senior VP, Deposit Operations**

Deb McPhail has worked in the banking industry for over 40 years. She joined Norway Savings Bank in 1982. In her current role, she oversees and supports BSA, electronic and deposit services, as well as many other divisions of the Bank. Deb earned an Associates Degree from the University of Maine at Augusta and is a graduate of the New England School of Banking and the Graduate School of Banking at Colorado. She is also a member of the Board of Directors for Community Concepts.



## **DAWN MUGFORD, Senior VP, Chief Risk Officer**

Dawn began at Norway Savings Bank in January 2025 and assists in the monitoring, measuring, and controlling of all major risk types to ensure the strength of the Bank through the risk management infrastructure. During her banking career, Dawn has served as EVP; Chief Risk Officer; SVP, Credit Risk Management; and SVP, Director of Operational Risk Management & Corporate Investigations at other financial institutions. She earned her Bachelor of Business Administration from Wilfrid Laurier University in Canada. Dawn is a member of the Board of Directors for American Red Cross - Southern Maine Chapter.



## **MELISSA ROCK, Senior VP, Marketing Director**

Melissa joined Norway Savings in 2017 and oversees the Bank's marketing team as well as leading the brand development, marketing strategy, and community giving efforts at NSB. She earned the Certified Financial Marketing Professional (CFMP) designation in 2013 and graduated with honors from the New England School for Financial Studies in 2023. She is the vice president of the board of Loon Echo Land Trust and sits on the advisory board for the Kendal C. and Anna Ham Charitable Foundation. Melissa is also an alum of Macalester College in St. Paul, Minnesota, where she majored in Economics.



BANCROFT  
CONTRACTING



## 2010

Smart ATMs are introduced for more convenient electronic deposits and balance inquiries.

## 2011

Patricia Weigel named the 16th and first female president.

## 2013

Norway Savings Bank Arena opens.

*“NSB’s generosity and kindness give us the hope and determination to keep moving forward.”*

— **CATHY DENNEHY**, Director of Marketing, CrossWalk Community Outreach.

# Corporators & Directors

## CORPORATORS

Agrodnia, Aaron	Gervais, Andrew	Morton, Tom
Agrodnia, Marta, DVM	Gill, Beigette	Noonan, Katy
Akeley, Dale	Gill, James	Oberg, James
Baird, R. Elizabeth	Girard, Andréa	Oberg, Peter W.
Bancroft, Angela	Glicos, Nicholas	Partridge, Debra
Bancroft, Mark	Godsoe, Peter	Patstone, Andrea
Bean, Lance, CPA	Goodrow, Kent	Pittman, Jamey
Bennett, Rick	Goodwin, Stuart W. II	Poland, Heath
Bickford, Brian	Graydon, Noel	Poland, Lloyd
Burke, Lennie	Green, Bill	Preble, David
Carlson, Carl	Hardy, Gregory, MD	Rennix, Derralyn, DVM
Cash, Jared	Hardy, Suzanne	Roberts, Ponee
Cash, Mallory	Hiebert, Luke	Sheline, Carl
Chalmers, James	Holden, Robert	Sheline, Rosemarie, DDS
Chalmers, Marney	Irons, Debi	Shibles, Brian E.
Connell, Peter	Kennison, Josh	Smith, Ronald S., Jr.
Cormier, Bill	Kim, Jacqueline	Thompson, Christopher
Cox, John	Kim, Myung	Troubh, Jed
Cox, Steve	Kingston, J. Steven	Truman, Todd
Cummings, C. Bradley	Kumaki, David	Wallace, Richelle
Cunningham, Adam	Laverdiere, Monica	Walsh, Daniel
Cunningham, Jazz	Littlefield, Brad	Weegar, Matthew
Cutter, Dottie Chalmers	Logan, Kristine	Weegar, Vicki
Dilworth, Edward III, Esq.	Longstaff, David	Weigel, Patricia
Dow, David, Esq.	McClees, David	Weston, John
Everett, Janet	Mclver, Justin	White, Nancy Stowell
Everett, Scott	Meyer, Michael	White, William W. III
FitzGerald, MaryEllen	Michaud, Ed	Whitney, Steve
Fleming-Ives, Liza	Michaud, Nancy	Williams, John
Fisher, James	Miller, Lisa, M.D.	Wright, Tom
Gardner, Edmund	Moccia, Ted	Wyman, David L.
Gauger, Todd, DVM	Moody, Shawn	Zajac, Laura
Gervais, Amanda	Morton, Ted	

## DIRECTORS

### HONORARY DIRECTORS

Bancroft, Allen  
Benner, Eugene  
Chalmers, William  
Harmon, Robert  
Hoisington, David E., CPA  
Peters, John  
Shorey, Francis  
Simensky, Edward, CPA

### BOARD OF DIRECTORS

David Dow  
MaryEllen FitzGerald  
Edmund Gardner  
Todd Gauger  
Kent Goodrow  
H. Tom Morton  
Ponee Roberts  
Daniel Walsh  
Patricia Weigel

# Branch Locations

## **Auburn**

31 Court Street  
Auburn, ME 04210  
(207) 782.270

## **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

## **North Conway**

11 Commercial Drive  
North Conway, NH 03860  
(603) 356.8150

## **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 04074  
(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

## 2015

Bank assets eclipse the \$1 billion mark.

## 2025

A new digital banking platform is unveiled, the first full-service NH branch opens in North Conway, and NSB eclipses \$2 billion in assets.





## ASSET MANAGEMENT GROUP

- Trust Services
- Investment Management
- Estate Planning
- Financial Planning

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

## BUSINESS BANKING

### Deposits

- Checking, Savings & CDs
- Contactless Debit Cards
- ATM Cards
- NSB Alerts
- e-Statements
- CDARS and ICS
- Municipal & Government Deposit Accounts
- Merchant Services

### Cash Management

- Business Online and Mobile Banking
- ACH and Wire Origination
- Positive Pay
- *in*Business Remote Deposit
- Business Bill Pay
- Zero Balance Accounts
- EDI Reporting

**FDIC Insured**

### Lending

- Commercial Real Estate Loans
- Construction Loans
- Lines of Credit
- Term Loans
- Equipment Loans
- Acquisition Financing
- Employee Stock Ownership Plan (ESOP) Financing
- Agency Guaranteed Loans
- Letters of Credit
- Municipal & Government Loans

## DIGITAL BANKING

- NSB Internet Banking
- NSB Mobile Banking
- Bill Pay
- Zelle® Person to Person Payments
- External Transfers
- e-Statements
- Mobile and Online Digital Account Opening
- Telephone Banking
- Apple Pay, Google Pay, and Samsung Pay
- Mobile Deposit Solutions
- MortgageGO—Online and Mobile Residential Lending
- NSB Alerts
- NSB CardSwap
- NSB Mobile Quick Balance
- NSB Personal Finance Management
- NSB QuickSwitch
- Credit Score Powered by SavvyMoney®
- Banzai Financial Literacy Tools

## PERSONAL BANKING

### Deposits

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

**FDIC Insured**

### Lending

- Home Mortgages
- Home Equity Loans and Lines of Credit
- Construction and Land Loans

**Equal Housing Lender**

- Auto, RV, Boat and Other Personal Loans

