



BUILDERS | MAKERS | DOERS

The bank for Vermont enterprise.



AT NORTHFIELD SAVINGS BANK, OUR PROMISE TO YOU

IS SIMPLE. WE ARE HERE TO BUILD A STRONG

RELATIONSHIP AS YOUR TRUSTED BANKING PARTNER,

MAKE PRODUCTS AND SERVICES TO HELP

STRENGTHEN YOUR BUSINESS, AND DO WHAT

IT TAKES TO DELIVER YOUR BUSINESS NEEDS.

DEAR FELLOW VERMONT,

Thank you for your commitment to enterprise in the Green Mountain State.

Northfield Savings Bank has been here all along. We believe that business is the lifeblood of economic vitality in the special place we call home. For 155 years, we have methodically attended to the banking needs of hard-working companies, firms, partnerships, practices, sole proprietorships, and non-profits. We have had time to build a quality value proposition that has earned us thousands of long-term relationships. As a mutual institution, independence is our hallmark. We are deeply rooted and have become the largest bank headquartered in Vermont.

We introduce you here to our capabilities. In communications that follow, we will dig deeper into each of the elements that make us a trusted banking partner with an inspiring and diverse array of clients.

Our objective is straightforward. We want you to consider NSB for some of your banking. We don't expect it to come all at once. Our track record has been strong when we have been given an opportunity to provide initial service to a new relationship that builds over time.

The investments we have made in people, facilities, technology, products and services this century have solidly established our place in the lineage of proud commercial banking stories. We respect and are made better by competition. A number of us here at NSB had beginnings with the legacy institutions that were once the anchors of the independent Vermont banking scene. And a good number more have multi-decade tenure making our company a rich blend of perspectives and experience. The access that our clients have to decision making and support nearby is a compelling attraction. We will preserve it because it matters.

On a personal note, I appreciate your time. I won't pile on words to convey our sincere interest in better knowing your story. Having been raised in this beautiful state and been given the privilege of leading an outstanding organization here, I admire the qualities of the industrious and resilient people that make everything go.

Be well,

A handwritten signature in black ink, appearing to read 'Tom', with a stylized flourish extending to the left.

IN OUR CUSTOMERS' WORDS.



Lisa Curtis, Owner

SWEET SIMONE'S, RICHMOND, VT

"Having a consistent and dependable relationship with Northfield Savings Bank has allowed me to focus my attention on the daily work required to make the bakery run smoothly."



David Wulfson, CEO

VERMONT RAILWAY, BURLINGTON, VT

"Running a railroad is like running multiple businesses. Northfield Savings Bank understands that and they have worked with us to set up the best possible banking solutions for our needs."



Shane Wright, Owner

K WRIGHT, INC., S BURLINGTON, VT

"We have a strategy for growing our business, and NSB has been a huge help. Our banker knows what we need today and what we'll need down the road."



Jessica Burke, Owner

BURKE LAW, BURLINGTON, VT

"Northfield Savings Bank has been so supportive throughout the growth of our business. They provide a lot of resources and expertise to help us make the best decisions."



BUILD **RELATIONSHIPS.**

Building strong, collaborative, and constructive relationships is a defining value here in Vermont. At NSB, we have been a part of the story for 155 years. Today, as the largest Vermont-based bank, we are continuing to build deep and rewarding relationships with our business clients. We immerse ourselves in understanding the needs of entities from a wide spectrum and apply what we learn in genuine outreach and care. We have abiding respect for those who foster enterprise, devote their time, and put their own resources at risk to create something meaningful for themselves and others. As a mutual institution not beholden to equity investors, we have always taken the long view, with core principles that speak to continuity. We communicate actively and know we must be responsive and agile to remain a trusted and necessary partner. We have attracted skilled and dedicated bankers to serve our clients as we grow together. We are not infallible and are always willing to acknowledge when we can do better. Authenticity is more important to us than acclaim.

MAKE VALUE.

The depth of thought put into banking products and services matters. For several decades, NSB has been evolving toward an ever more comprehensive set of solutions for business. We have done this to keep up with the range of enterprises that have chosen NSB as a primary banking partner. By being on our toes, listening to the market, and evaluating competitive offerings, we have engineered a lineup that strikes an equitable balance both favorable to our clients and manageable by our team. Our approach to account features and credit structures is to put ourselves in the shoes of the builders, makers, and doers we serve. We do not broker in complexity. We strive to be transparent in how things work, what they cost, and what we can provide in return. When the needs of a client change, we work to guide them to the banking solutions that will best reflect their objectives and environment. If we find a gap in what we offer that needs filling, we endeavor to fill it.



DO WHAT IT TAKES TO DELIVER.

At NSB, we are here to bank you the way you want to bank. We have 14 well-appointed and well-staffed branches throughout Chittenden County and Central Vermont. We have robust online, mobile, and phone banking platforms. We have remote banking and cash management technology that we connect to our client locations, including onsite technical support. We offer courier services to reduce or eliminate the need for busy clients to make trips to the bank. We have payment solutions, including lockbox capabilities. To back all of this up, we have a professional customer call center based in our Berlin Operations Center that provides ready phone support. As the pandemic rapidly and dramatically shifted the landscape, we again proved to our clients how we stick with them and modify practices and innovate to find new ways to serve. Our intent is to be there for the long haul, and that means carrying our clients' financial freight as their bank of choice.

CONNECT WITH US AND MEET YOUR NSB BUSINESS BANKER.

CENTRAL VERMONT

BARRE | North Main Street

BARRE | Wall Street

BERLIN | Paine Turnpike North

BETHEL | VT Route 107

MONTPELIER | State Street

NORTHFIELD | South Main Street

RANDOLPH | North Main Street

WAITSFIELD | Route 100

WATERBURY | South Main Street

Al Flory — 802-661-5332

Megan Cicio — 802-485-5228

Mark Mast — 802-661-5265

Rosemarie White — 802-223-6001

Marsha Wimble — 802-476-2452

CHITTENDEN COUNTY

BURLINGTON | College Street

ESSEX JUNCTION | Pearl Street

RICHMOND | Railroad Street

SOUTH BURLINGTON | Shelburne Road

SOUTH BURLINGTON | Williston Road

WILLISTON | Taft Corners

Chad Hutchins — 802-871-4411

Chris Jarvis — 802-871-4483

Kathy LaCross — 802-871-4490

Wright Preston — 802-871-4484

John Ravaschiere — 802-872-7190

David Seaver — 802-871-4493

GET IN TOUCH AT [NSBVT.COM/CONNECT](https://www.nsbvt.com/connect)