



Pentucket Bank



2022 ANNUAL REPORT



Pentucket Bank

Start with heart.

TABLE OF CONTENTS

02

LETTER FROM THE CEO

Words from Jonathan H. Dowst

04

STARTING WITH HEART

Rebrand story

05

HEART FOR COMMUNITY

Volunteerism and donation statistics

06

VOICE OF THE CUSTOMER

Customer testimonials

08

2022 FINANCIAL RESULTS

Financial performance report

11

OFFICERS, DIRECTORS / TRUSTEES, CORPORATORS, PARTNERS

The Pentucket team and those who continue to support us

LETTER FROM THE CEO



The year 2022 was an eventful one for Pentucket Bank. While we underwent some significant changes, including our branding initiative, ongoing Haverhill redevelopment efforts, and the holding company merger, the bank has consistently stayed true to our purpose, mission, and values. At our very core, we're a heart-driven institution that continues to evolve so we can better serve the needs of our customers, communities, and each other.

HIGHLIGHTS OF THE YEAR (OR WHAT OUR TALENTED LEADERSHIP TEAM HAS TAKEN TO CALLING **"THE BIG THREE"**):

- 1** We refreshed the Pentucket Bank brand, finding the three simple words, *Start with Heart*, have represented us all along.
- 2** We continued to lead community development in our headquarters city of Haverhill, announcing the intent to participate in the downtown redevelopment effort by selling our headquarters branch into the project and committing to buying back a new branch upon completion of the redevelopment—right where we've always been at the corner of Merrimack and Main.
- 3** We announced our intention to merge our Mutual Holding Company with the holding company of Newburyport Bank, which will provide strength, scale, and stability through ever-present consolidation in the financial services industry.

This all may sound like a lot of change. To put it in context, however, there probably were those in our past who thought opening more than one day a week was too much change; others who opposed adding checking accounts, and then commercial loans, and ATMs after that. And online banking seemed revolutionary at the time, too, remember? At every turn, Pentucket Bank has changed with the times to stay relevant and successful. Now is no different.

Our bankers performed admirably through it all last year, turning in record Net Operating Income of \$7 million, donating a record \$535,000 to community partners, providing a \$1.5 million charitable donation to the Pentucket Bank Charitable Foundation, and giving 4,636 hours of volunteer time to the communities we serve. Every day, we *Start with Heart*.

Through all the change, our commitments remain steadfast. Our entire purpose as a company is to serve our community, our customers, and our employees. Those may be old-fashioned commitments, but they are relevant in all times. We come to work—with heart—every day to carry out those commitments, and every year we'll make the changes necessary to keep up with the times and lead in the communities we serve.

Thank you for your support.

With heart,

A handwritten signature in black ink, appearing to read 'JD', written in a cursive style.

Jonathan H. Dowst

President and Chief Executive Officer

STARTING WITH HEART

As cultures, markets, and customer behaviors change, we're evolving to better serve our customers, communities, and each other.



Since 1891, Pentucket Bank has had a heart for helping our customers and our communities grow bigger, better, and brighter. To share our story of how we serve and why—and to position the bank for future growth—we underwent a rebrand in 2022.

A lot of work and research went into the brand discovery process, including focus groups with our leadership team, employees, customers, and even noncustomers. It was important that our new look, modernized logo, brand story, and color palette truly represented who we are.

When a bank and community both start with heart, amazing things can happen. Our new tagline, *Start with Heart*, captures our purpose and our mission. After all, we're a bank that has always wanted what's best for the people we serve. Our logo is in the shape of a heart and the letter P. The overlap of color is symbolic of the overlay of heart between us and the people we serve. Additionally, we've always held to these core values: honesty, excellence, appreciation, respect, and teamwork.

*Start
with
heart.*

We're still the same bank we've always been. This rebrand is part of our commitment to evolve to meet the ever-changing, unique needs of our customers and communities while remaining easily accessible and recognizable.

Through this rebrand, we're better able to promote our products and services, communicate with our customers and each other, and make meaningful and relevant connections within our communities.

HEART FOR COMMUNITY

2022 VOLUNTEERISM AND DONATION TOTAL:

4,636
TOTAL HOURS

\$535,000
CONTRIBUTED BACK INTO THE COMMUNITY

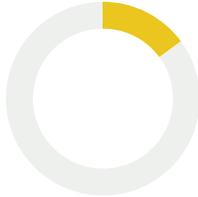
TOP 3 GIVING SEGMENTS:



42.68%
Health & Human
Services



20.66%
Community Improvement
& Capacity Building



15.29%
Youth Development

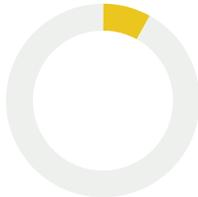
TOP 3 VOLUNTEER SEGMENTS:



36.23%
Community Improvement
& Capacity Building



23.6%
Health & Human
Services



8.27%
Youth Development

VOICE OF THE CUSTOMER

“ I believe Pentucket Bank is the leading financial institution in the region. You are leaders in our greater Haverhill ecosystem. I am thankful as a resident and nonprofit founder for the community involvement the bank illustrates. I'm excited to work with the bank to continue to embrace, as partners, diversity, equity, and inclusion in everything we do.

If I could rate this bank higher than a TEN I would. I had a family member in my car who said, 'This bank is the BEST! Everyone here is so nice, friendly, and helpful!' ”

“ Pentucket Bank is the most welcoming bank I have ever used. The customer service is outstanding and my interactions with the personnel from top to bottom have always been positive. Love the atmosphere.

All bank personnel are extremely knowledgeable and helpful. It is a pleasure to interact with them. Your bank has a great reputation. ”
Keep up the good work.

“ I have always been treated respectfully at Pentucket Bank. I appreciate your involvement in the community. Thank you!

I don't quite know how to put this, except to say the people working at Pentucket Bank are the absolute best in the world. I know each person at my branch by name, and they all know me as well. They are the absolute best. In fact, they are probably the main reason why I'd never leave this bank.”

“ When I walk into Pentucket Bank, I know I will be very satisfied with my conversation with the teller. They are very courteous and always helpful if I have any problem to solve.

I've been with Pentucket since I was a kid. My parents opened an account here, and they had their first mortgage with the bank too. That was back in 1947. I appreciate that your bank is community-minded. You are involved in helping so many non-profits. I am solidly behind you. I feel like we have a stake in the bank. Pentucket Bank is incredible and meets all of our needs.”

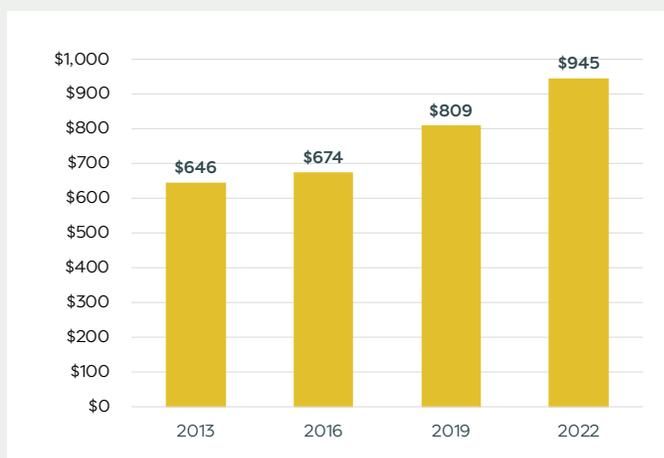
2022 FINANCIAL RESULTS

In 2022, Pentucket Bank reported new highs in lending, earnings, and, most importantly, contributions back to the communities we serve. We like to say we make money to give it away. In 2022, we delivered on both aspects of that commitment with record numbers. Highlights of these results are outlined below.

ASSETS

Total Assets ended the year at \$945 million compared to \$977 million reported for 2021. Excess cash balances at prior year-end were utilized throughout the year to fund local lending and grow the Bank's investment portfolio. Since 2013, total assets have grown \$299 million.

Total Assets as of December 31 (in Millions)



Total Deposits as of December 31 (in Millions)



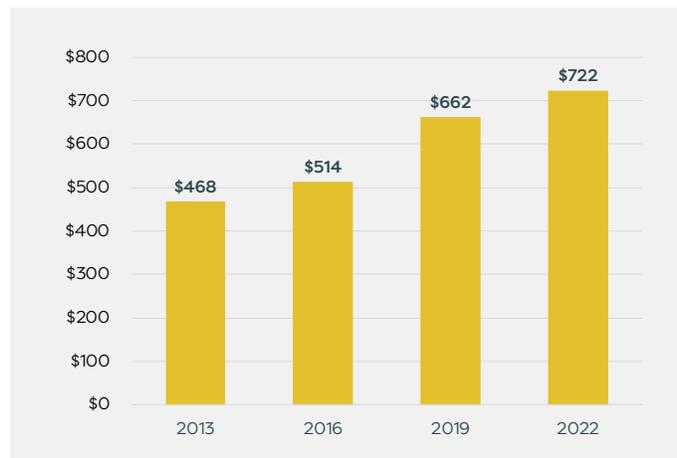
DEPOSITS

Total Deposits ended the year at \$800 million compared to \$824 million reported for the prior year. The slight decline in deposits during the year is representative of industry trends and customer spending of excess deposits built up over the previous two years. Since 2013, total deposits have increased by \$261 million.

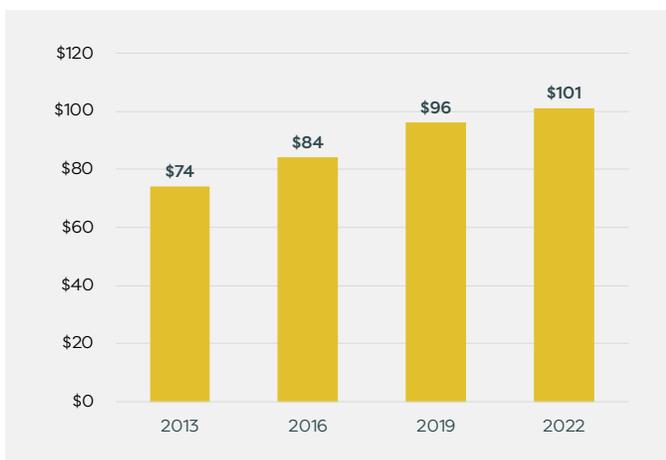
LOANS

Total Loans ended the period at \$722 million compared to \$711 million for the same period in 2021. The net \$11 million increase was the result of strong mortgage loan growth. The Bank has increased loan balances by \$254 million since 2013.

Total Loans as of December 31 (in Millions)



Total Surplus as of December 31 (in Millions)



SURPLUS

Surplus, or capital, ended the year at \$101 million. The Bank's Tier 1 Capital Ratio ended 2022 at 12.39%, an increase over 11.40% at 2021 year-end. Pentucket Bank continues to remain well capitalized according to strict regulatory standards. Since 2013, the Bank's surplus has increased by \$27 million, growing consistently through the retention of strong earnings.

EARNINGS

Earnings for 2022 were \$10.1 million. This represents an all-time high point for Pentucket Bank and a \$3.3 million increase in earnings over 2021. The increase in earnings can be attributed to strong margin improvement during the year along with a reduced provision for loan losses. In addition to strong operating earnings, Pentucket recognized a one-time gain on the sale of stock associated with the Bank's investment partner, Infinex Investments, Inc. The combination of these factors resulted in net operating income of \$7.0 million, an increase of \$609 thousand over 2021. As a reflection of the Bank's record earnings, the Bank donated \$535 thousand in 2022, the largest amount in the Bank's history.

2022 FINANCIAL RESULTS CONTINUED

STATEMENT OF CONDITION (UNAUDITED)

	DEC. 31 2022	DEC. 31 2021
ASSETS		
Cash and due from banks	8,268,000	66,368,000
Investment securities	164,472,000	157,707,000
Loans outstanding	721,610,000	711,046,000
Allowance for loan losses	(6,648,000)	(7,435,000)
Bank premises and equipment	15,683,000	16,514,000
Other real estate owned	0	0
Other assets	41,598,000	33,211,000
Total Assets	944,983,000	977,411,000
LIABILITIES AND SURPLUS		
Deposits	799,595,000	823,946,000
Borrowed funds	34,214,000	34,253,000
Other liabilities	9,847,000	7,335,000
Total Liabilities	843,656,000	865,534,000
Surplus	101,327,000	111,877,000
Total Liabilities and Surplus	944,983,000	977,411,000

STATEMENT OF INCOME (UNAUDITED)

	2022	2021
Interest and dividend income	31,470,000	30,609,000
Interest expense	(3,185,000)	(2,845,000)
Net interest income	28,285,000	27,764,000
Provision for loan losses	420,000	(1,125,000)
Non-interest income	3,067,000	3,000,000
Operating expenses	(24,819,000)	(23,295,000)
Net operating income	6,953,000	6,344,000
Net gain on sales of investments and other assets	6,180,000	2,333,000
Provision for income taxes	(3,040,000)	(1,858,000)
Net Income	10,093,000	6,819,000

OFFICERS



Left to right: Robert Glosner, Karl Denu, Jonathan Dowst, Stephen Jasklevicus, Carol Wilson, Eric Leuteritz

Jonathan H. Dowst
President and Chief Executive Officer

Karl J. Denu
SVP, Chief Financial Officer

Stephen M. Jasklevicus
SVP, Chief Credit Officer

Carol A. Wilson
SVP, Chief Experience Officer

Eric G. Leuteritz
SVP, Chief Operating Officer

Robert C. Glosner
SVP, Chief Information Officer

Michele M. Curtis
SVP, Customer Support Manager

Eric S. Landers
SVP, Senior Credit Risk Manager

Kevin E. McKinnon
SVP, Investment Executive

Stacey L. Palovich
SVP, Commercial Lending Team Leader

Kerianne S. Pereira
SVP, Commercial Lending/NH Market Leader

Amy L. Barcelos
VP, Retail Branch Administrator

Dr. Kyle P. Brennan
VP, Information Security Officer

Leanne M. Eastman
VP, Marketing and Community Relations

Marie Ferris
VP, Commercial Loan Officer

Claire M. Koffman
VP, Compliance and BSA Officer

Eric R. Lampedecchio
VP, Learning and Development Manager

Susan B. MacKinnon
VP, Corporate Administration Officer

Jean L. McCann
VP, Commercial Loan Officer

Maureen E. Meletis
VP, Program Manager

Michael V. Milano
VP, Financial Reporting Officer

Samantha A. Petrou
VP, Commercial Loan Officer

Michelle Queenan
VP, Human Resources Manager

Jody P. Ronayne
VP, Mortgage Loan Officer

Danielle G. Sheehan
VP, Residential and Consumer Loan Administrator

Jon C. Tripp
VP, Information Technology

Pamela J. Webster
VP, Vendor and Systems Manager

Sara E. Wormald
VP, Audit and Risk Manager

Marie Charabati
AVP, Senior Branch Manager

OFFICERS CONTINUED

Marion T. Donahue

AVP, Senior Branch Manager

Dawn M. George

AVP, Retail Branch Operations
Officer

John E. Hobbs

AVP, Information Technology
Officer

Jacqueline M. Karlberg

AVP, Commercial Loan
Administration Officer

Melissa B. Kindig

AVP, Mortgage Loan Closing
Manager

Marianne R. Lannan

AVP, Senior Underwriter

Liri D. Rivera

AVP, Accounting Manager

Ryan J. Rothwell

AVP, Commercial Loan Officer

Connor J. Shaw

AVP, Commercial Loan Officer

Tracy L. St. Onge

AVP, Pentucket Financial
Services Officer

Michael J. Wallwork

AVP, Commercial Loan Officer

Pamela F. Wellington

AVP, Mortgage Loan Officer

Kerry L. Beaton

Branch Manager II

Amanda M. McCafferty

Branch Manager II

Benn Johnson-Tatelbaum

Branch Manager II

Bernadette J. Bartlett

Assistant Branch Manager

Alexa L. Brown

Assistant Branch Manager

Eric J. Canales

Mortgage Loan Officer

Susan Celeste

Consumer Banking Manager

Matthew S. Currie

Credit Department Manager

Maggie A. Foulks

Assistant Branch Manager

Yolanda I. Garcia

Senior Underwriter

Christopher J. Gianni

Network Manager

Maureen A. Kanavos

Systems Officer

Ronald T. Lavallee Jr

Assistant BSA Officer

Marianne Lindsay

Risk and Information Security
Analyst

Amanda R. Lombardi

Investment Services Officer

Alan J. Mangan

Facilities and General Services
Manager

Kim S. Miller

Compliance Administration
Officer

Nicole M. Molesso

Assistant Branch Manager

Jennifer I. Orlando

Branch Officer

Stephen E. Palladino

Vendor Risk Program Manager

Lisa M. Phillips

Deposit Systems Officer

Susan P. Resendes

Retail Branch Administrative
Officer

Carla J. Souza

Operations Officer

Charles A. Walker

Executive Credit Officer

Nadine M. White

Assistant Branch Manager

Donna C. White

Loan Administrative Officer

BOARD OF DIRECTORS / TRUSTEES

Scott D. Cote, Sr.

Chairman of the Board,
Asset Liability Committee

Terrence A. Beaton

Executive Committee,
Nominating and Corporate
Governance Committee,
Compensation Committee

Peter A. Carbone

Audit Committee (Chair)

Joseph A. Cleary

Executive Committee,
Nominating and Corporate
Governance Committee,
Compensation Committee
(Chair)

Dr. Noemí Custodia-Lora

Audit Committee

Thomas Desmet

Executive Committee,
Nominating and Corporate
Governance Committee,
Compensation Committee

Jonathan H. Dowst

Executive Committee,
Nominating and Corporate
Governance Committee,
Compensation Committee

E. Lynn Garner

Audit Committee, Nominating
and Corporate Governance
Committee

Michelle A. Lavigne

Audit Committee, CRA and
Compliance Committee

Daniel J. Norris

Executive Committee,
Nominating and Corporate
Governance Committee,
Compensation Committee

Joel C. Olbricht

Audit Committee,
Asset Liability Committee

Charles A. Walker

CRA and Compliance Committee

BOARD OF CORPORATORS

John G. Albert
Salvatore J. Ambra
Sven A. Amirian
Gretchen B. Arntz
Richard K. Atwood
Melinda E. Barrett
Darlene M. Beal
Terrence A. Beaton
Paul A. Bergman
Francis J. Berube, Jr.
Nelson D. Blinn
Cheryl-Ann Bolouk
Maria Bonanno
J. Bradford Brooks
Leeann T. Brooks
Virginia A. Busby
Richard N. Cammett
Peter A. Carbone
Ronald P. Carpenito
Kenneth J. Cavallaro
Bryan E. Chase
Edward P. Chernesky
James P. Cleary III
Joseph A. Cleary
Michael A. Collins
Robert J. Conte, Jr.
Scott D. Cote, Sr.
Dr. Noemí Custodia-Lora
Kathleen M. Darby
Edward C. David
J. Westerman Davis
Timothy C. Day
Faith E. Delaney
Brian S. Dempsey
William P. DeRosa
Thomas Desmet
David W. DiBurro
Robert E. DiBurro
Diana DiZoglio
Denise L. Dolloff
Joshua Y. Douglass

Jonathan H. Dowst
Loren G. Dubois
Joseph F. Dugas, Jr.
Delia Durán-Clark
Arthur E. Durkin
Richard S. Emery
Charles W. Ermer
Brian C. Farmer
David J. Frahm
Harry W. Fry, Jr.
Stephen C. Galinsky
Diane L. Galvin
E. Lynn Garner
Michael A. Gerstein
Karen E. Gomes
Jon D. Guarino
Robert D. Harb
David R. Hart
Michael J. Hart
Bernard F. Hoar, Jr.
Daniel K. Hogan
Ryan Horgan
Bradley C. Howell
Jaqueline M. Hudkins
Stephen A. Janavicus
Matthew E. Juros
Mark Kazanjian
Victoria A. Kennedy
William J. Klueber
Kara M. Kosmes
Eric M. LaFleur
Dr. Norman J. Landry
Michelle A. Lavigne
Dr. D. Palmer Lewis, Jr.
Jeffrey G. Linehan
Paul A. Magliocchetti
John F. McCarthy
Michael S. McGonagle
Michael J. Migliori
Steven A. Murphy
Paula A. Newcomb

Daniel J. Norris
Diane M. Nunley
Joel C. Olbricht
Eugene J. O'Neill
Sally L. O'Rorke
Paul E. Pandelena
Gerard A. Paré
Dawn Pease
Angelo Petrozzelli
Robert A. Pigeon
Thomas M. Pignatiello
Dr. Kristyn Pistone
Ronald J. Pollina
Michael F. Reilly
Holly A. Roche
Elizabeth E. Rogers
Harold B. Rogers
Shaw M. Rosen
Elizabeth A. Roth
Barbara J. Rowell
Timothy J. Schiavoni
David E. Shaw
Megan B. Shea
William T. Sherry
Andres Silva
Rosemary C. Smedile
MacGregor Smith
Gregory W. Stark, Jr.
Jered F. Stewart
Thomas J. Sullivan
Dr. Firouz M. Tehrani
Rev. W. David Thomas
Brenda E. Torromeo
Charles R. Traver
Andres X. Vargas
Susan A. Veasey
Charles A. Walker
Neil F. Wallace
Donna M. Yameen

COMMUNITY PARTNERS

When a bank and a community both start with heart, amazing things can happen. As a mutual bank, we don't have shareholders; instead, we pay our dividends to the community. We like to say that we make money so that we can give it away, which is why we are heavily invested in serving through charitable donations and volunteerism. Here are the community partners that we had the pleasure of serving this past year.

411 Cares	Center for Life Management	E for All
AgeSpan	Chamber of Commerce - Haverhill	e Para Todos
Ahepa Acropolis Chapter 39	Chamber of Commerce - Merrimack Valley	Eagle Tribune Santa Fund
All for Ang	Chamber of Commerce - Salem	Eammon's Heart
All Saints Food Pantry	Charles J. Penta Memorial Scholarship	Els for Autism
Alzheimer's Association	St. Augustine Parish	Emmaus, Inc.
American Cancer Society	City of Haverhill	Equity Industrial Partners
American Legion Auxiliary	Clean River Project	Esperanza Academy
American Red Cross	Coalition for a Better Acre	Essex County Community Foundation
Armenian Apostolic Church at Hye Pointe	Cogswell Artspace	Exchange Club - Haverhill
Arts Academy of NH	Colleen Ritzer Memorial Fund	Exchange Club - Methuen
Asperger Works Inc	Common Ground Café	Exchange Club - Salem
Bethany Community Services	Common Ground Ministries	Exeter Area Charitable Foundation
Book Buddies - Haverhill	Community Action, Inc.	Exeter Chamber of Commerce
Boston Marathon® Jimmy Fund Walk	Community Crossroads	Exeter Facilities Advisory Board
Boys and Girls Club of Greater Derry	Community Giving Tree	Exeter Water & Sewer Advisory Board
Boys and Girls Club of Greater Salem	Community Inroads	Exeter-Swampscott Local Advisory Committee
Boys and Girls Club of Haverhill	Community Meals - Haverhill	Family Services of the Merrimack Valley
Boys and Girls Club of Lawrence	Consentino Middle School	Feaster Five Road Race
Bradford Christian Academy Inc.	Cor Unum	Field of Dreams
Bread & Roses	Crescent Yacht Club	Fina House
Breakfast Exchange Club of Haverhill	Dana Farber Cancer Institute	First Church of Christ - Bradford
Breakthrough Greater Boston	Dept. of Youth Services / Family Engagement	Foster Kids of the Merrimack Valley
Budget Buddies	Derry Middle Schools PTSA	Friends of the Haverhill Public Library
Buttonwoods Museum	Derry Village Rotary Club	Gale Park Neighborhood Association
Caidens Crusaders Inc	Disabled American Veterans	Gilbert H Hood Middle School
Calvary Baptist Church		Greater Haverhill Foundation

COMMUNITY PARTNERS CONTINUED

Greater Derry Community Health Services
 Greater Lawrence Family Health Center
 Greater Salem Contractors Association
 Greater Salem Rotary Club
 Griffin White Foundation
 Groveland Council on Aging
 Groveland Historical Society
 Habitat for Humanity
 Hampstead Civic Club
 Hampstead Knights of Columbus
 Haverhill Brightside
 Haverhill Business Leaders
 Haverhill Council on Aging
 Haverhill Downtown Boxing
 Haverhill Education Foundation
 Haverhill Farmers Market
 Haverhill Firefighters
 Haverhill Firefighters Museum
 Haverhill Firefighters Relief
 Haverhill Garden Club
 Haverhill Girls Softball
 Haverhill Golf & Country Club
 Haverhill High School Basketball Boosters
 Haverhill High Wrestling Boosters
 Haverhill Korean War Veterans Chapter 294
 Haverhill LEADS
 Haverhill Lions Club
 Haverhill Pentucket Youth Hockey
 Haverhill Police Department
 Haverhill Police Relief Association
 Haverhill Public School System
 Haverhill Senior Baseball

Haverhill YMCA
 Haverhill Youth Soccer
 Haverhill's Brightside
 High Pointe House
 Hispanic Heritage
 Holiday Parade - Salem
 Home Health Foundation
 Homeland Heroes Foundation
 HOPE Worldwide MA
 HP3
 Hunking School PTO
 Inspirational Ones
 Inspiring Futures, Inc.
 Isaiah 58
 J.G. Whittier Middle School
 James L. Melvin American Legion Post 379
 Jen McCann Memorial Scholarship
 Jessie Lewis Choose Love Movement
 JG Whittier Birthplace
 Joseph N. Hermann Youth Center
 Jumpstart Youth Connection
 Kate Sherwood Foundation
 Kiwanis Club - Salem
 Keeping Inspiration Dynamic, Inc.
 Kiwanis Club - Derry
 Kiwanis Club - Haverhill
 Kiwanis Club - Lawrence
 Kiwanis Club - Methuen
 Kiwanis Club - Pentucket
 Knights of Columbus 9058
 L'Arche Boston North
 Lawrence Partnership
 Lazarus House Ministries
 Leaving the Street Ministry, Inc.
 Liberty House

Lions Club - Kingston
 Lou Marcel Canoe Race
 Makelt Haverhill
 Manolis Family Foundation
 Massachusetts Bankers Assoc. Charitable Foundation
 MassInc
 Merrimac PTO
 Merrimack Child Care Center
 Merrimack River Watershed Council
 Merrimack Valley Quilters Guild
 Merrimack Valley Community Service Corp.
 Merrimack Valley Elder Services
 Merrimack Valley Food Bank
 Merrimack Valley Philharmonic Orchestra
 Merrimack Valley Project
 Merrimack Valley Skating Club
 Military Appreciation Month
 Museum of Printing
 New England Equine Rescue North, Inc.
 New England Hoops Academy
 NH Coalition Against Domestic and Sexual Violence
 NH Legends of Hockey
 North Andover Scholarship Foundation
 North Andover Festival Committee
 North Andover High School
 North Andover Historical Society
 North Andover Merchants Association
 North Andover Public School System
 North Andover Scholarship Foundation
 North Andover Women's Club
 Northeast Independent Living
 Northpoint Bible College

On the Road to Wellness	Sandown Police Department	YMCA - Haverhill
One Fund Haverhill	Sarah's Place	YMCA - Merrimack Valley
Open Hand Food Pantry	Senior Baseball	YMCA of the Northshore
Open Heart Ministries	Shred Day	YWCA - Lawrence
Operation Delta Dog	Soldiers' Angels	YWCA Northeastern Massachusetts
Opportunity Works	Somebody Cares New England	
Ozzie's Kids	Sonshine Soup Kitchen	
Pegasus House - The Psychological Center	St. Alfio Society	
Penacook Place	St. Anne Ecumenical Food Pantry	
Pentucket Kiwanis Club	St. Anthony Maronite Church	
Pentucket Parent Alliance	St. Francis School	
Pentucket Players Inc.	Stevens Bennett Foundation	
Pentucket Regional High School	Sweet Paws Rescue	
Pinkerton Academy	Tattersall Farm	
Planning Office for Urban Affairs	Team Haverhill	
Play for Pink	Temple Emmanu-EL	
Police Department - North Andover	The Arc of Greater Haverhill	
Pregnancy Care Center	Newburyport	
Project Home Again	The Homeland Heroes Foundation	
Project New Hope	Tilton Elementary School	
Psychological Center	Town of North Andover	
Riverside Bradford Baseball	Trauma Intervention of the Merrimack Valley	
Rockingham Nutrition & Meals on Wheels	UMass Lowell	
Rotary Club - Haverhill	Uncommon Threads	
Rotary Club - Salem	Universalist Unitarian Church	
Run for the Troops 5K	UTEC	
Rutherford Food Service, Inc.	Veterans Alliance of Greater Haverhill, Inc.	
Ruth's Houise	Veterans Northeast Outreach Center	
Sacred Heart's Parish	VFW Santa Parade	
Sacred Hearts School	Victoria's Victory Foundation	
Saints Mary and Joseph Parish Food Pantry	VIP Haverhill	
Salem Animal Rescue League	Waystone Health & Human Services	
Salem Contractors Association	WCR (Womens Council of Realtors)	
Salem Family Resources	West Running Brooke Middle School - Stagebear Productions	
Salem Historical Society	Westview Park Association	
Salem Lions Club	Whittier Birthplace	
Salem Police Benevolent Association	Whittier Regional Vocational Technical High School	
Salem, NH School System	Womens Club - N Andover	
Salvation Army	Wreaths Across America	
Sandlot Sports & Entertainment		



Pentucket Bank

Start with heart.

[PentucketBank.com](https://www.pentucketbank.com)

NMLS ID #1630813 | Member FDIC | Member DIF |  Equal Housing Lender