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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,

Jonathan H. Dowst
President and Chief Executive Officer
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.

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
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.

**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.

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.
## STATEMENT OF CONDITION (UNAUDITED)

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

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

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

Jonathan H. Dowst
President and Chief Executive Officer

Karl J. Denu
SVP, Chief Financial Officer

Stephen M. Jaskelevicus
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

Dr. Noemi Custodia-Lora
Audit 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

Jonathan H. Dowst
Executive Committee,
Nominating and Corporate
Governance Committee,
Compensation Committee

E. Lynn Garner
Audit Committee, Nominating
and Corporate Governance
Committee
BOARD OF CORPORATORS

John G. Albert
Salvatore J. Ambra
Sven A. Amiran
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. Noemi 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. Jurov
Mark Kazanjian
Victoria A. Kennedy
William J. Klueber
Kara M. Kosines
Eric M. LaFleur
Dr. Norman J. Landry
Michelle A. Lavigne
Dr. D. Palmer Lewis, Jr.
Jeffrey G. Linehan
Paul A. Maglicocchetti
John F. McCarthy
Michael S. McGonagle
Michael J. Migliari
Steven A. Murphy
Paula A. Newcomb
Daniel J. Norris
Diane M. Nunley
Joel C. Olbricht
Eugene J. O’Neill
Sally L. O’Rourke
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
AgeSpan
Ahepa Acropolis Chapter 39
All for Ang
All Saints Food Pantry
Alzheimer’s Association
American Cancer Society
American Legion Auxiliary
American Red Cross
Armenian Apostolic Church at Hye Pointe
Arts Academy of NH
Asperger Works Inc
Bethany Community Services
Book Buddies - Haverhill
Boston Marathon® Jimmy Fund Walk
Boys and Girls Club of Greater Derry
Boys and Girls Club of Greater Salem
Boys and Girls Club of Haverhill
Boys and Girls Club of Lawrence
Bradford Christian Academy Inc.
Bread & Roses
Breakfast Exchange Club of Haverhill
Breakthrough Greater Boston
Budget Buddies
Buttonwoods Museum
Caidens Crusaders Inc
Calvary Baptist Church
Center for Life Management
Chamber of Commerce - Haverhill
Chamber of Commerce - Merrimack Valley
Chamber of Commerce - Salem
Charles J. Penta Memorial Scholarship
St. Augustine Parish
City of Haverhill
Clean River Project
Coalition for a Better Acre
Cogswell Artspace
Colleen Ritzer Memorial Fund
Common Ground Café
Common Ground Ministries
Community Action, Inc.
Community Crossroads
Community Giving Tree
Community Inroads
Community Meals - Haverhill
Consentino Middle School
Cor Unum
Crescent Yacht Club
Dana Farber Cancer Institute
Dept. of Youth Services / Family Engagement
Derry Middle Schools PTSA
Derry Village Rotary Club
Disabled American Veterans
E for All
e Para Todos
Eagle Tribune Santa Fund
Eammon’s Heart
Els for Autism
Emmaus, Inc.
Equity Industrial Partners
Esperanza Academy
Essex County Community Foundation
Exchange Club - Haverhill
Exchange Club - Methuen
Exchange Club - Salem
Exeter Area Charitable Foundation
Exeter Chamber of Commerce
Exeter Facilities Advisory Board
Exeter Water & Sewer Advisory Board
Exeter-Swampscott Local Advisory Committee
Family Services of the Merrimack Valley
Feaster Five Road Race
Field of Dreams
Fina House
First Church of Christ - Bradford
Foster Kids of the Merrimack Valley
Friends of the Haverhill Public Library
Gale Park Neighborhood Association
Gilbert H Hood Middle School
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
Makeit 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
One Fund Haverhill
Open Hand Food Pantry
Open Heart Ministries
Operation Delta Dog
Opportunity Works
Ozzie’s Kids
Pegasus House - The Psychological Center
Penacook Place
Pentucket Kiwanis Club
Pentucket Parent Alliance
Pentucket Players Inc.
Pentucket Regional High School
Pinkerton Academy
Planning Office for Urban Affairs
Play for Pink
Police Department - North Andover
Pregnancy Care Center
Project Home Again
Project New Hope
Psychological Center
Riverside Bradford Baseball
Rockingham Nutrition & Meals on Wheels
Rotary Club - Haverhill
Rotary Club - Salem
Run for the Troops 5K
Rutherford Food Service, Inc.
Ruth’s House
Sacred Heart’s Parish
Sacred Hearts School
Saints Mary and Joseph Parish Food Pantry
Salem Animal Rescue League
Salem Contractors Association
Salem Family Resources
Salem Historical Society
Salem Lions Club
Salem Police Benevolent Association
Salem, NH School System
Salvation Army
Sandlot Sports & Entertainment
Sandown Police Department
Sarah’s Place
Senior Baseball
Shred Day
Soldiers’ Angels
Somebody Cares New England
Sonshine Soup Kitchen
St. Alfo Society
St. Anne Ecumenical Food Pantry
St. Anthony Maronite Church
St. Francis School
Stevens Bennett Foundation
Sweet Paws Rescue
Tattersall Farm
Team Haverhill
Temple Emmanu-EL
The Arc of Greater Haverhill
Newburyport
The Homeland Heroes Foundation
Tilton Elementary School
Town of North Andover
Trauma Intervention of the Merrimack Valley
UMass Lowell
Uncommon Threads
Universalist Unitarian Church
UTEC
Veterans Alliance of Greater Haverhill, Inc.
Veterans Northeast Outreach Center
VFW Santa Parade
Victoria’s Victory Foundation
VIP Haverhill
Waystone Health & Human Services
WCR (Womens Council of Realtors)
West Running Brooke Middle School - Stagebear Productions
Westview Park Association
Whittier Birthplace
Whittier Regional Vocational Technical High School
Womens Club - N Andover
Wreaths Across America
YMCA - Haverhill
YMCA - Merrimack Valley
YMCA of the Northshore
YWCA - Lawrence
YWCA Northeastern Massachusetts