



Entrusting your deposits to Pentucket Bank

In unsettling economic times, there frequently is a “flight to safety” – consumers and businesses moving funds to firms where they feel the safest. For more than 130 years, Pentucket Bank has purposefully managed its business to be that safe place.

Facts to consider:

- Pentucket Bank carries DIF insurance (Depositors Insurance Fund), in addition to FDIC Deposit Insurance. Every one of our depositors above the FDIC limit is insured *with no limit* by DIF, the Depositors Insurance Fund. DIF repeatedly has stated that “no customer of a DIF bank has ever lost a penny of their deposits,” and it’s true. <https://www.difxs.com/DIF/Home.aspx>
- Culturally, we are conservative. Our commercial team sometimes observes that we are more conservative than some of our competitors. Yes, we are. And these times are precisely why we maintain that discipline and have for more than 130 years.
- A record of performance – through the Great Recession of 2008, the S&L crisis, the stagflation years, and all the way back to the Depression, Pentucket Bank has withstood tough times. Back as far as records go, we have made money every single year.
- As a Mutual Bank, not a publicly traded company, we are not faced with short term market pressures, which sometimes result in rash decisions. We manage prudently for the long term.
- Pentucket Bank far exceeds the regulatory definition of a “Well Capitalized” bank.
- At 12/31/22, Pentucket Bank had virtually no borrowings and nearly a half billion dollars in available liquidity sources.

In a flight to safety, you should feel confident that Pentucket Bank is that safe place.