
NEW HAMPSHIRE MUTUAL BANCORP



**SUSTAINING
MUTUALITY**

Success Model

What You Keep – Bank Level

- Your Bank Charter
- Your Independent Board of Directors
- Your Brand
- Your President, Commercial, Retail, and Marketing teams
- Your local credit authority
- Your Market Independence

“Our shared services model is unique in that they are solely focused on supporting the needs of each individual affiliate, which allows us to stay true to our customers while providing a more efficient and robust banking experience.”

Linda Lorden,

President, Merrimack County Saving Bank

What You Get – Shared Services Level

- Finance and Treasury expertise
- High-touch, high-tech, AI-enabled IT and Help Desk support
- Dedicated, professional Ops Team
- Fully functional Customer Resource Center (Call Center)
- Secondary market-enabled Residential Lending Department
- Scale in all things - from expanded lending limits to career pathing to operational and technological excellence
- Professional Trust capabilities via our NHTrust affiliate
- Opportunity for your staff to join, contribute and advance in a larger back-office setting – without relocating
- Access to holding company level capital, if needed
- Board participation at the holding company

What You Give Up

Headaches keeping up with:

- Technology Investments like AI, data management, keeping up with Operational Excellence, Compliance and Risk Reporting
- HR, staffing, and maintaining benefits programs
- Accounting and Treasury functions
- Loan servicing & collections
- Facilities management

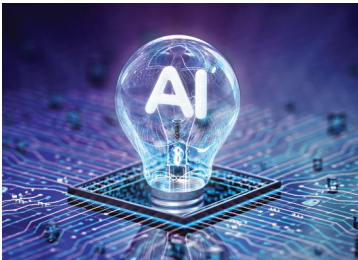
Capabilities

Fully Mature Data Capabilities



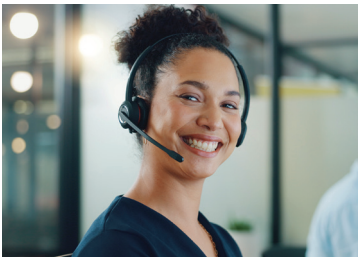
- Fully implemented Snowflake & Tableau data strategy
- AI-ready
- Core banking
- Cybersecurity Protection

Artificial Intelligence



- Many AI-powered Enterprise Workflow (EWF) automation routines running in production today
- Continuous pipeline of additional EWF projects in-flight
- Robotic Process Automation (RPA) initiative in flight today, integrated with data strategy

Customer Resource Center



- Enhanced customer service
- Improved customer experience
- Cost effective
- Consistent messaging
- Professional inquiry handling
- Provides Retail platform with servicing & staffing relief

Experience Matters

Our History

- Pioneer of the Shared Services model in Mutual Banking
- Over ten years' experience, perfecting the model
- 3 banks, each with over 150 years legacy in their community

"Mutual banks are founded on principles and beliefs that are truly differentiating – we exist for the good of our customers and communities,"

Gregg Tewksbury,
President & CEO, NHMB



**Mutuals
Matter**

Leadership

- Founding member, Mutuals Matter trade group
- Regulatory leadership – engaged in creating capital certificate approvals for mutual banks

Forward-Thinking, Community-Based

- We own the trade name "New England Mutual Bancorp"

Our Values



Commitment to Mutuality

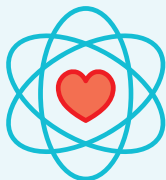
- A founding organization of the Mutuals Matter campaign
- Educating consumers about the unique values of mutual banks
- Highlighting mission-driven institutions that serve as vital community resources



NEW HAMPSHIRE MUTUAL BANCORP

Commitment to Independence

- Of our Affiliate Banks
- Of our Enterprise
- Individual Affiliate Brand Identity
- Affiliates focus on their communities and local decision-making



Commitment to Values

- Accountability
- Mutuality
- Excellence
- Respect
- Integrity
- Teamwork
- Stewardship

Who We Are

NEW HAMPSHIRE MUTUAL BANCORP

New Hampshire Mutual Bancorp (NHMB) stands as the foundation that supports a family of three independent, mutual banks - Meredith Village Savings Bank (MVSb), Merrimack County Savings Bank (the Merrimack), Savings Bank of Walpole (SBW) and a financial advisory and trust company, NHTrust.

Established in 2013, NHMB provides essential operational support, technology solutions, and strategic guidance to all our affiliates. We've built our operational platform for scale, and are ready to support additional affiliate banks, sustaining mutual banking for future generations.

- We answer to the long-term needs of our communities, not to shareholders
- Our unique model preserves what matters most - local character, community commitment, and independent decision making of each institution



Gregg Tewksbury,
President & CEO, NHMB



NEW HAMPSHIRE MUTUAL BANCORP



MERRIMACK
COUNTY SAVINGS BANK



Savings Bank of Walpole
since 1875

NHTrust
FINANCIAL ADVISORS

NEW HAMPSHIRE MUTUAL BANCORP
