

## Mascoma Bank is different by design.

We were established to help our communities and customers, not to benefit investors.  
That means we always put you first. As a Certified B Corporation<sup>®</sup>, we know that  
together we can make a difference.

How may we help you today?

Discover the Mascoma Bank difference



AS A CERTIFIED B CORPORATION<sup>®</sup>, WE ARE COMMITTED TO BEING A FORCE FOR POSITIVE CHANGE. THAT STARTS WITH  
MAKING THE LIVES OF OUR CUSTOMERS BETTER.



# Community First Since 1899



For Mascoma Bank, becoming a B Corp™ was a natural extension of what we have always been—a bank chartered to serve the needs of our communities. Now, we are taking that commitment even further.

## As a Certified B Corporation® We Are:

Striving to be **a force for positive change**, creating benefit for all our stakeholders—not just shareholders.

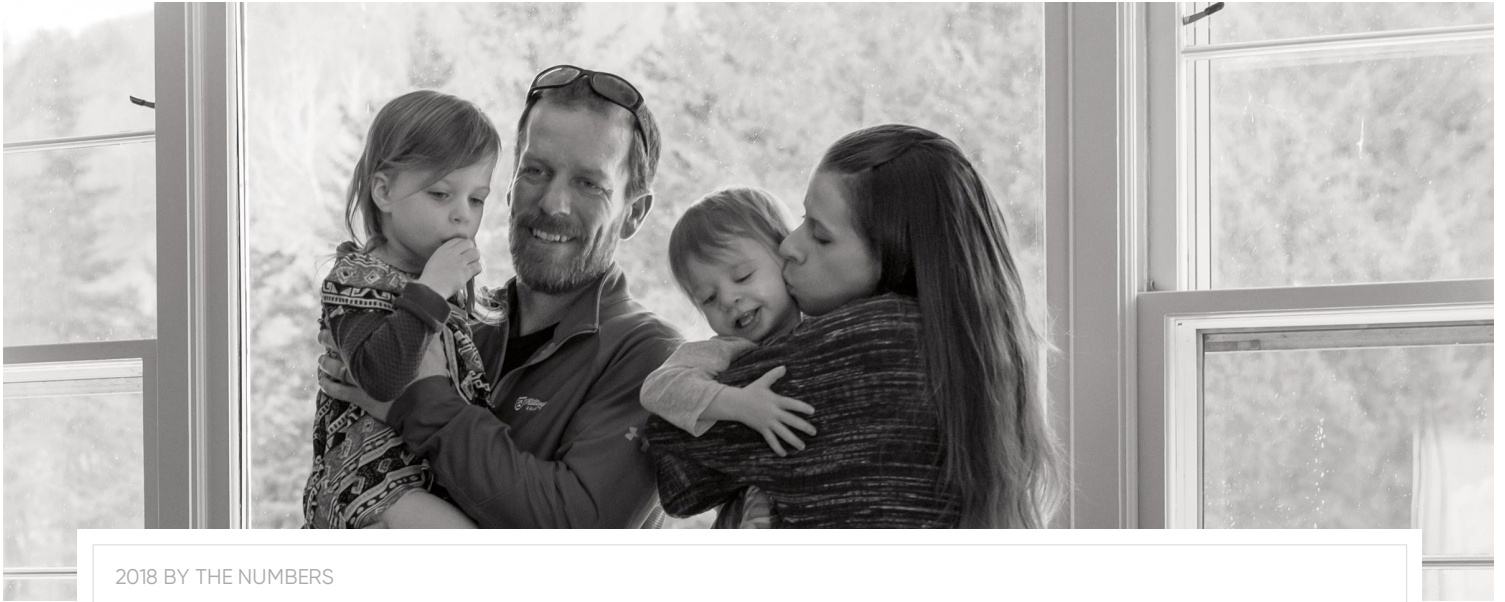
Conducting business knowing that **people and place matter**, aspiring both to do no harm and to benefit all.

Recognizing our INTERdependence, because we are dependent on and **responsible for each other** as well as future generations.

Not just any other bank, and we will **continue to change and grow** to better serve the world around us.

Not afraid to do things differently and we **constantly strive to do things better.**

Making the change we seek happen and we invite everyone to **be part of this future.**



2018 BY THE NUMBERS

**230**

**FIRST-TIME HOMEBUYERS**

MASCOMA BANK PROVIDED FINANCING TO HELP PUT 230 INDIVIDUALS AND FAMILIES INTO THEIR FIRST HOME.

## Making a Positive Impact

**1,892 kW**

**OF SOLAR POWER**

Our new solar loan program has already enabled the installation of 1,892 kW of new solar generation for local homes.

**10%**

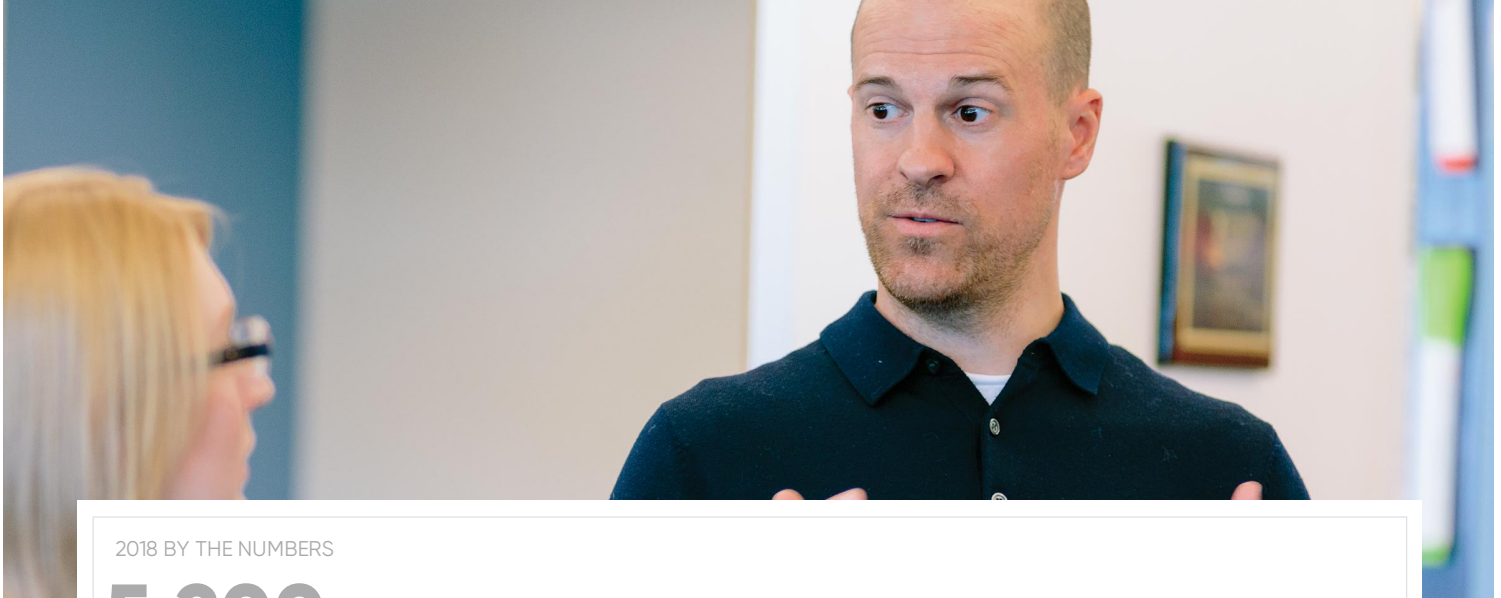
**TO PHILANTHROPY**

The annual budget for giving from the Bank is based on 10.06% of budgeted pre-tax income. As the Bank grows and prospers, so does the amount of money we infuse directly into the community.

**\$76  
MILLION**

**IN NEW MARKET TAX CREDITS**

Mascoma Community Development has provided \$76 million in New Markets Tax Credits, which supported 13 projects and resulted in the creation of over 1,200 jobs.



2018 BY THE NUMBERS

**5,200**  
VOLUNTEER HOURS

THANKS TO NEW POLICIES CODIFIED IN 2017, WE ARE GIVING OUR TEAM MEMBERS A TOTAL OF 5,200 HOURS TO VOLUNTEER IN THE COMMUNITY IN 2019.

MORTGAGES

CHECKING

PERSO

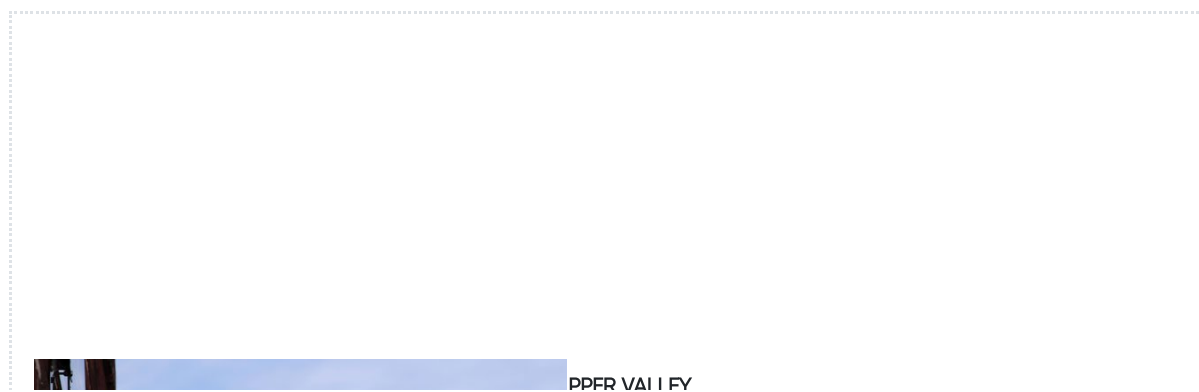
## Mortgages

For more than 100 years, Mascoma Bank has been meeting the mortgage needs of the people in New Hampshire and Vermont. We combine the latest technology with outstanding personal service.

[See Your Mortgage Options](#)

## Insight

From time-tested guidelines to cutting-edge research, get fresh INSIGHT today, or have it delivered to your inbox.





...ective wisdom, plus a whole lot of wonderful entertainment, at ...



#### DEFEATING THE INVADERS—WHAT TO DO WITH INVASIVE SPECIES

The aliens are coming, if they are not already here. And we don't mean little green men from Mars. We mean ...



#### SURVIVING SPRING: BLACK FLIES

"They're baaaack!" By which we don't mean supernatural evil spirits come to terrorize you in your home. We mean something even ...







#### MASCOMA BANK RECEIVES AWARD FROM AMERICAN PSYCHOLOGICAL ASSOCIATION

Mascoma Bank is thrilled to announce that we were honored with the American Psychological Association's 2019 Psychologically Healthy Workplace Award at ...



#### GOLFING FOR GOOD

Golfers in the Upper Valley never need much of an excuse to spend time on the greens. The slightest hint of ...



notice the green that's starting to pop all around, consider that ...



### UPPER VALLEY FARM SHARES

If there are such things as "food deserts," what we have during the summer in the Upper Valley is a "food ...



### NA CALL?

laptop, or tablet? If any one of those devices stopped working *right* ...





### ENVIRONMENTAL VOLUNTEERING IN THE UPPER VALLEY

There's always that point in an Upper Valley winter when you are gripped with a dreadful possibility—spring will never come! There's ...



### THINGS TO DO THIS SPRING & SUMMER

Emerging from a long winter hibernation can be disorienting. You hole up so long inside the house you nearly forget what ...







### LITTLE WAYS TO SAVE ADD UP

From Thanksgiving through New Years, many of us throw caution to the wind. We spend more and we eat more, and ...



### WINTER IN THE WHITE MOUNTAINS

This is hard to believe, but not everyone who lives in the White Mountains loves to ski or snowboard. Some of ...

Equal Opportunity Employer. Member FDIC. Equal Housing Lender.



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