

# With Interest!

For the friends and neighbors of [Bow Mills Bank and Trust](#)

**Fall 2005**

Periodically, most organizations reflect upon the past, present and future through a review of their Mission, Core Values and Vision Statements. Recently the Bank's management and Board of Directors have reflected upon our statements and reaffirmed the Bank's Mission Statement, which has provided a constant, clear and concise guiding light over our first fifteen years of business.

## From the President

Bow Mills Bank and Trust's Mission is five fold:

- To understand the financial service needs of our customers and to provide prompt, caring and convenient responses.
- To promote the success of our communities and provide leadership in enhancing the quality of life for all.
- To distinguish ourselves by our consistent commitment to a sustained quality of excellence in the service we deliver and through the attitude of our employees.
- To provide a challenging environment for our employees wherein job satisfaction and pride is evolved and recognized.
- To achieve a fair financial return as the foundation for excellence, stability, growth and the ability to serve our customers and accomplish our mission.

We believe we have been true to our mission, and that the mission continues to serve our customers and community well. In this issue of With Interest you will see several examples of why we feel as we do.

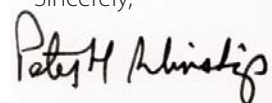
First, in the Consumer Corner, important financial information is provided concerning use of our internet banking product. Today's criminals choose to use computer scams over gun wielding to ply their trade. This article provides helpful hints to protect your financial resources. Second, financially nothing could be more important than building a sound credit history. New federal laws give you the opportunity to monitor your credit reports. The how-to is provided in this article.

The Employee News page clearly shows how Bow Mills Bank and Trust is supporting the communities we serve through employee organized activities such as the United Way Day of Caring, Katrina Relief and Making Strides against Breast Cancer, and we're having fun doing it.

On the back panel you will see our familiar announcement of our Wishing Tree. This popular event is embraced by employees and customers alike as a heart warming way to celebrate the Holiday season.

With all the uncertainty in today's financial world such as rising interest rates, uncertain equity markets and increasing inflation, it is nice to recognize what is constant. We hope that you see Bow Mills Bank and Trust as a consistent provider of sound, convenient and valuable services that meet your financial needs. It is our pleasure to serve you.

Sincerely,



Peter H. Winship  
PRESIDENT

## Consumer Corner

### Tips for safe internet banking

As internet use continues to expand, more banks are using the web to offer products and services. The web offers the potential for safe, convenient banking; any day, any time. However, safe banking online involves making good choices; decisions that will help you avoid costly surprises or even scams.



#### **Confirm that the bank is legitimate and that your deposits are insured.**

Whether you are selecting a traditional bank or an online bank, it's wise to make sure that it is legitimate and that your deposits are federally insured.

#### **Read key information posted on its web site.**

Most sites have an "About Us" section. You may find a brief history of the bank, the official name and address of the bank, and its FDIC insurance coverage information.

#### **Protect yourself from copy cat sites**

Watch out for sites that deliberately use a name or Web address similar to that of a real bank. The intent is to lure you into clicking onto their Web site and giving your personal information.

#### **Verify the banks insurance status**

To verify a bank's insurance status, look for the FDIC logo or the words **Member FDIC** on the Web site.

Check the FDIC's online database of insured institutions by going to the FDIC home page [www.fdic.gov](http://www.fdic.gov) and select "Is My Bank Insured?" Enter the name, city, and state of the bank, and click "Find My Institution".

A positive match will display the name of the bank, the date it became insured, its certificate number, the location of the main office for the bank, and its primary regulator.

Also remember that not all banks operating on the Internet are insured by the FDIC. Many banks that are not FDIC insured are chartered overseas. If you choose to use a bank chartered overseas it's important for you to know that the FDIC may not insure your deposit. Check with your bank or the FDIC if you are not certain.

### Important information regarding free credit reports

Under a new federal law, you have the right to receive a free copy of your credit report once every 12 months from each of the three nationwide consumer reporting companies (Trans Union, Equifax, and Experian).

#### **Monitoring**

It is recommended that you select only one of the three credit reporting agencies for your first report. Every four months, or on a periodic basis thereafter, request a copy from the remaining credit reporting agencies. Start the process all over again the following year. This way you can monitor changes in your report three times a year and identify potential problems quicker and respond to those problems immediately.

#### **Credit report by telephone**

To request your credit report over the telephone call 1-877-322-8228. The phone system guides you through the process to order a report from any of the three major credit reporting agencies.



It is recommended that you select only one of the three credit reporting agencies for your first report. Please review the section entitled Monitoring above for detailed information on monitoring changes in your credit report.

All responses may be spoken or entered on the telephones dial pad.

To respond with **YES** -say yes or press 1.

To respond with **NO** -say no or press 2.

You will be asked if you are calling from your home telephone number for verification.

#### **Safe Guarding Information**

During the call you will be asked if you only wish to have the last four-digits of your social security number listed on the report. It is highly recommended that you choose this option. In the event that your report is lost or stolen, it will alleviate your social security number being at risk.

#### **Results**

A copy of your free credit report will be sent to your current mailing address. The report will be sent via standard delivery. You do not have the option to request expedited delivery.

#### **Credit report via the internet**

To request your credit report online, go to [www.annualcreditreport.com](http://www.annualcreditreport.com). Note that [www.consumerinfo.com](http://www.consumerinfo.com) and [www.freecreditreport.com](http://www.freecreditreport.com) are **not** affiliated with the annual free credit report program.

#### **Credit report by mail**

Download the .pdf form at our website, [www.bowmillsbank.com/creditreport.html](http://www.bowmillsbank.com/creditreport.html). Print and complete the request form following the directions provided on the form. Clarity and attention to the instructions provided are important.

At the bottom of the form you are asked to select which credit reporting agencies you would like to receive your free report from. It is recommended that you select only one of the three credit reporting agencies for your first report.

Review "Monitoring" above for detailed information on monitoring changes in your report.

Be sure to shade the question at the bottom of the form that states you want only the last four digits of your social security number listed on the report. You should choose this option so that if your report is stolen in the mail your social security number is not at risk.

Mail the completed form to the address listed on the form.

You will receive your credit report in approximately 15 days via mail or you may receive a letter from the credit reporting agency to verify some information about you or to seek more information.



## Employee News

### Congratulations...

**Gerri Collins**, promoted to Assistant Office Manager, Bow.

**Bob Couch**, elected to serve on the City of Concord's Information Technology Advisory Committee (ITAC).

### Pride Recognitions...

#### Volunteer of the Quarter:

Sean Bohman, Assistant Office Manager, Contoocook.

#### Employee of the Quarter:

Donna Jones, Teller Manager, Bow.

## PRIDE Committee presents check to American Red Cross

Members of Bow Mills Bank and Trust's PRIDE\* committee presented Priscilla Green of The American Red Cross' Concord Chapter with a check for \$2,621.81 on October 13th to benefit the victims of Hurricane Katrina. The funds were raised during the month of September through the "Jeans for Katrina" efforts.



Employees who donated a minimum of \$5 each week were eligible to wear jeans to work on Fridays during September. Employee contributions totaled \$1,075, customer contributions totaled \$546.81, together with Bow Mills' matching contribution of \$1000 for a grand total of \$2,621.81. We would like to thank each of you for your generous contributions to this very worthy cause. \*PRIDE is an acronym for "Personal Responsibility In Delivering Excellence "



## Making Strides

On Sunday, October 16<sup>th</sup>, a team of 20 Bow Mills Bank employees, their families and friends participated in their 7th Annual Making Strides Against Breast Cancer walk raising over \$1,800. The five-mile walk started at Memorial Field in Concord.

Since 1993, Making Strides has been the American Cancer Society's premier event to raise awareness and dollars to fight breast cancer. In that time, over 2.5 million walkers have raised more than \$160 million through Making Strides. In 2004, 400,000 walkers across the country collected over \$32 million.

## "Jeans for Katrina Relief"

Several Bow Mills Bank and Trust employees recently participated in our **"Jeans for Katrina Relief"** efforts. Each employee wearing jeans on Fridays during the month of September made a donation to The American Red Cross to benefit the victims of Hurricane Katrina.

Donations were also accepted on behalf of our customers at each office. Each donation was matched by Bow Mills Bank, up to \$1,000. See "PRIDE committee presents check to American Red Cross" above for more details.



## Day of Caring

Bow Mills Bank participated in The United Way's Day of Caring held on September 14, 2005. A total of approximately 500 volunteers spread out through Merrimack County and beyond in 90 degree weather to help non-profit organizations with much needed tasks and odd jobs.

Our volunteers were divided into several smaller teams this year. The morning began with our "seasoned painters" journeying to The Swift Water Girl Scout Camp in Antrim to give a face lift to their boat house. Led by Peter "the paintbrush" Winship, the crew learned a new and "improved" way to paint.

The afternoon continued with Mike Harmon at Havenwood Heritage Heights and Sheila Cormier, with her daughter, Tia chipping in at The Merrimack Valley Day Care for some much needed clean up and landscaping. Painting continued with Nancy Zattler at a Concord church, while Sarah Strycharz was hard at work helping Children's Alliance of NH organize their resource library materials and publications.



From painting, landscaping, cleaning, to office work, our teams have done it all and continue to look forward to the next year's event. Please join us in thanking them for their continued efforts in making a difference in our communities.

Help support The Wishing Tree....

**At this busy time of year, it's hard to see that some families need our help, that's why there's the Wishing Tree.**

Bow Mills Bank and Trust asks for your support in helping the less fortunate during the holiday season by remembering some very special young people in our communities.

Stop by Bow Mills Bank in Bow or Concord and experience the holiday magic of our "Wishing Tree".

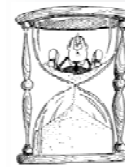
- Choose a tag from the tree, on which you'll find the "holiday wish" of a local child.
- Bring your unwrapped gift, with the tag attached, to our Concord or Bow office before Monday, December 19th.

Stop in soon or call Lisa Cummings at 225-6700 for more information.



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190 N. Main St., Concord  
35 Kearsarge Ave., Contoocook  
(603) 225-6700 • Toll Free (877) 231-7200  
www.bowmillsbank.com

Member  
FDIC



# What are you waiting for?

## Interest rates are still low!

Whether you want to purchase, construct a home, or refinance, now is the time. You can lower your monthly payments, have cash available for debt consolidation, home improvements or college expenses. We will work with you to tailor the program that's right for your specific needs.

Talk to one of our Mortgage Specialists today by calling toll free **1-800-239-0223** to take advantage of their expertise in the mortgage industry and learn about the wide selection of mortgage products available.



**Bow Mills Mortgage Center**  
91 A North State Street, Concord  
(603) 228- 6689 • www.bowmillsbank.com  
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www.bowmillsbank.com

503 South Street • Bow, New Hampshire 03304  
91A North State Street • Concord, NH 03301

190 North Main Street • Concord, NH 03301  
35 Kearsarge Avenue • Contoocook, NH 03229

### Officers

Peter H. Winship, *President / CEO*  
Anthony J. Pucci, *Senior Vice President, Treasurer / CFO*  
Donald M. Bennert, *Senior Vice President, Senior Loan Officer*  
Linda J. Lorden, *Senior Vice President, Retail / Operations*  
Raymond F. Martin, *Senior Vice President, Financial Services Division (FSD)*  
Frederick H. Weismann, *Senior Vice President, Commercial Loan Officer*

A. Robert Couch, *Vice President, Technology & Communications*  
Karen A. Cross, *Vice President, Commercial Loan Officer*  
Michael S. Vlahos, *Vice President, Commercial Loan Officer*  
Ann D. Dow, *Vice President, Mortgage Center*  
Paul B. Leavitt, *Vice President, Senior Investment Officer, FSD*  
Lisa J. Cummings, *Assistant Vice President, Senior Retail Manager*

Theresa A. Deegan, *Assistant Vice President, Operations Officer*  
Michael H. Harmon, *Assistant Vice President, Consumer Loan Officer*  
Dorothy C. Lovenbury, *Assistant Vice President, Loan Administration*  
Laurie A. Samuelsen, *Investment Officer, Financial Services Division*  
Sean T. Skabo, *Office Manager*  
Frances J. Douglas, *Office Manager*  
Kimberly S. Perron, *Human Resources Officer / Corporate Clerk*

### Directors

John E. Swenson, *Chairman, Engineering Consultant, Bow*  
Christopher R. Chisholm, *Horizon Beverage Company, Bow*  
Robert A. Cole, *Concord Sand & Gravel, Inc., Canterbury*  
Geraldine S. Donahue, *MBA, RN Donahue Consulting LLC, Canterbury*  
Jeffrey B. Foote, *the Granite Group, Concord*

Jeremiah P. Gearan, *Davis, Towle, Gearan & Truncellito, Concord*  
Peter F. Imse, *Sulloway & Hollis PLLC, Bow*  
Jeffrey S. Kipperman, *Mason + Rich, PA, Bow*  
Robert R. Pike, *Pike Construction Company, Portsmouth*

Stephen M. Rosenberg, *DMD, Bow*  
Jonathan H. Ruggles, *Vice Chairman, R & T Electric Co., Inc., Bow*  
Peter H. Winship, *Bow Mills Bank and Trust, Contoocook*  
William H. Hilton, *Jr., Director Emeritus*  
Peter De Jager, *Director Emeritus*  
Raymond Godbout, *Director Emeritus 2001-2005*



### Raymond Godbout

The Board, officers and staff were all saddened by the recent passing of Raymond Godbout.

Ray was an original incorporator of Bow Mills Bank and Trust, served on the Board of Directors from 1989 to 2001 and upon his retirement was named a Director Emeritus.

We will all miss Ray's common sense wisdom, and most of all his good nature and constant smile.

## With Interest!

*With Interest!* is a publication of Bow Mills Bank and Trust. Questions and suggestions can be directed to Bow Mills Bank and Trust by calling (603) 225-6700. Fax 225-6274. E-mail info@bowmillsbank.com.