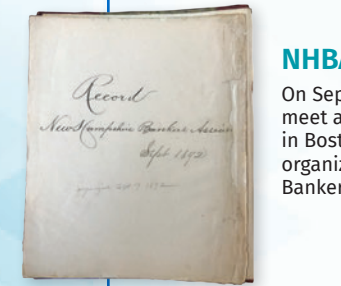


CELEBRATING 125 YEARS

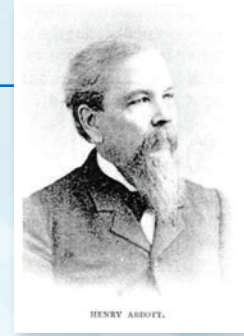
New Hampshire Bankers Association 1892-2017



Serving Trust Companies
NH Bankers board votes to expand membership to trust companies, beginning a long tradition of representing the trust industry's interests.



First Chairman Elected
Henry Abbott of Winchester elected first Chairman.



Partnering in Time of Need
Bank Commissioner Clyde Davis credits the NHBA for its cooperation during the Great Depression.

Legislative Committee Established

NH Bankers holds its first Legislative Committee meeting, December 2, 1924, chaired by Harry Dudley.



First Recorded Gathering of Bankers From NH

A group of 10 bankers assembled at the Parker House in Boston for the purpose of "considering the advisability of organizing a Bankers' Association" July 13, 1892.

National Currency Association of NH

NHBA executive council votes in favor of the formation in view of the disturbed financial conditions throughout New England.

Black Monday

The stock market collapses in October 1929, October 28 - "Black Monday" - and the following day see a combined drop of a quarter in the Dow Jones Industrial Average. The stock market will decline 89 percent over the following three years.

Providing Post-War Loans

48 banks form the Bankers Cooperative Credit Association of NH, pledge \$4.1 million to Post-War business loans.

Insurance Trust Founded

The Association established the New Hampshire Bankers Association Insurance Trust to assist member banks with providing employee benefits.

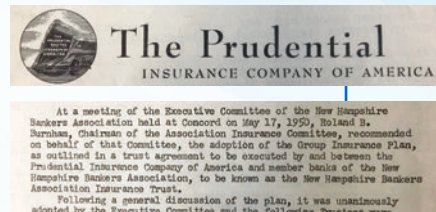


New Medium of Television Used for NH Bank Ads

NH Savings Bank Association Offers First Mortgage Insurance Program

Bank by Mail May Present a Problem

The loss of the very important face-to-face contact with the customer might well be a deterrent to extensive promotion of this method.



First Woman Accepted in Bank Management School at Dartmouth

MANAGEMENT DEVELOPMENT PROGRAM AT DARTMOUTH OPENED TO WOMEN

New evidence of the increasing work demands on large savings banks management has been given weight in a decision to make non-management members of the Management Development Program of the National Administration of Mutual Savings Banks. The Program, operated at Dartmouth College since 1947, is an intensive training program for bank officers. The unanimous decision of the management development committee to accept women to the program is the result of a letter agreement by the National Administration of Mutual Savings Banks, the National Administration of Savings Banks, and the National Administration of Savings Banks. The program is held from the Graduate School of Savings Banking.



NH Legislature Progress on a Bank Branching Bill

Legislature considers bill to permit branching with approvals A) within town in which original bank is located B) in a contiguous town unless there is a bank already established C) in any other town with in 15 miles of a banks principal office, provided proposed location is not within 10 miles of an already existing bank.

Manchester Gets Its First ATM Installed at Merchants Savings Bank



Interstate Banking Approved

The New Hampshire General Court narrowly approved interstate banking legislation that allowed banks in the state to buy or be acquired by other New England banks.

Focused on First Time Home Buyers

NH Savings Bank announces a new mortgage loan alternative designed specifically for the first time home buyer who has been hardest hit by rapidly rising housing costs in the state.

Banking Association Women

Held annual conferences under auspices of American Bankers Association.

1892

1914

1924

1929

1935

1945

1950

1954

1959

1963

1969

1974

1978

1987

2005

2010

2013

2016

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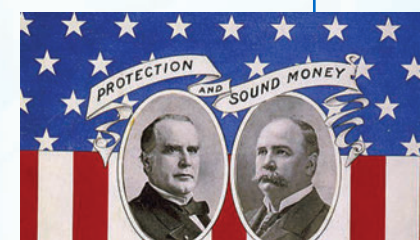
2015

2017



First Annual Meeting

Bankers joined together for the first Annual Meeting in January 24, 1893 at the Eagle Square Hotel in Concord.



The Gold Standard

NHBA gives its hearty approval of the effort being made to maintain gold as the standard money of this country.



Legislative Wrap-Up Begins

The first Legislative Wrap-Up was published by the association. Like today, the report provided bankers with a full report of legislative activity from the New Hampshire General Court impacting banking.

Bank Commissioner Reports on the Industry

Office of the Board of Bank Commissioners reports there are 80 savings banks, 12 state banks, and 18 building and loan associations in the state.



Supporting Education

To celebrate its 50th anniversary, American Bankers Association establishes the Educational Foundation and the NHBA makes its first \$250 contribution. The foundation's first initiative was to fund economic research at several colleges.

Banker News

The first issue of The New Hampshire Banker published - with 10,595 copies printed.

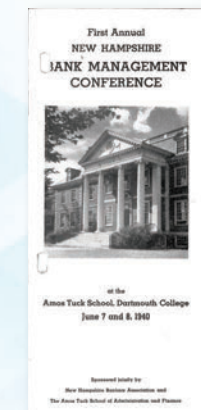
Banking Crisis Ramps Up

Depositors stage a run on Amoskeag Bank, beginning "a period of severe strain" for the industry. Keene, Lebanon, Berlin also see runs on local banks. Bank Commissioner orders that written notice must precede withdrawals.



First Annual New Hampshire Bank Management Conference

Designed primarily for the policy-making executives of the State, rather than the junior personnel who already have the opportunity of participating in courses offered by the American Institute of Banking.



School of Banking Established

Originally called the NH-VT School of Banking, now the Northern New England School of Banking, is one of the oldest banking schools in the nation. Founded in 1953, the School was developed to offer a program on current issues in banking designed for both junior and senior officers of commercial banks.



Focused on Education

NH Bankers founded the NH Higher Education Loan Assistance Foundation and HELP (Higher Education Loan Program). Originally formed by the NH Bankers, the organization exists today as an independent organization.



First NH School of Savings Banking at UNH

2-year course on savings bank subjects and homework projects will be assigned to students for completion - held April 1962.

NH Banks and Civil Defense Announce Nuclear Fallout Shelter Loans

State and local civil defense officials are urging the savings banks of the state to adopt a program for financing family fallout shelters. Loans are made to present residential mortgage borrowers limited to not more than \$200 per planned occupant of the shelter. Shelter loans will be added to present mortgages.

Federal Regulators Address Computer Services and Electronic Payment Systems

The Federal Reserve is well down the road toward designing a new higher speed communications system that will integrate the Fed's banks and 24 branches.



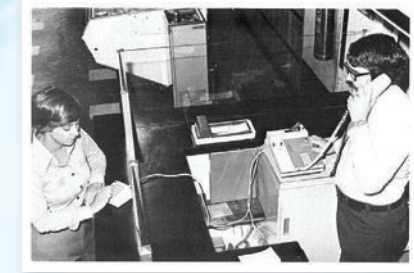
First Now Account Opened in New Hampshire

Cheshire County Savings introduces "Money Service" providing magnetically encoded debit cards to provide customers with more convenient access to their accounts.



Electronic Banking Progresses

Governor Meldrim Thomson signed legislation into law that addressed the rapidly advancing area of electronic banking. NH Legislature approves formulation of electronic banking rules.



Checkless Society Advances

Cheshire County Savings introduces "Money Service" providing magnetically encoded debit cards to provide customers with more convenient access to their accounts.



Nightmare on Elm Street

On October 10, 1991, seven banks failed in New Hampshire. The seven banks represented approximately 25 percent of all banking assets in the state.



Onset of the Great Recession

Major upheaval hits the financial sector, causing the biggest stock market declines and widespread economic damage since the Great Depression. The Federal Reserve and the Treasury department engineer financial rescues for several non bank financial companies implicated in the housing bust. While bank failures were widespread nationally, all NH banks remained strong.

Banking Law Modernization

For the first time in over 100 years the New Hampshire General Court passed comprehensive banking reform legislation. This year the association began it's annual Capitol Day with bankers visiting the state house each year.



Leadership Transition

The NHBA announces the hiring of its first female CEO Christiana Thornton.

Preparing the Next Generation

The first Emerging Leaders Washington Fly-in was held - where a dozen bankers went to DC to meet with lawmakers and regulators.



Community Bankers Association of NH Joins with NH Bankers

The Community Bankers Association of NH becomes a subsidiary of the NHBA.



Dodd-Frank Act

President Barack Obama signs the Dodd-Frank Wall Street Reform and Consumer Protection Act, which is the most sweeping overhaul of financial policy and the architecture of banking since the Great Depression.



Celebrating 125 Years
The New Hampshire Bankers Association marked its 125th Anniversary. In September 2017 the organization represented 37 banks doing business in the State, along with 11 trust companies, and 80 associate members.