

## Bank anytime, anywhere

Need to check your balances, see if a check has cleared or move money from one account to another?

**Phone Connection:** (888) 226-5973

**Home Connection:** [www.haverhillbank.com](http://www.haverhillbank.com)

## Ask about reverse mortgages

If you are age 62 or older and own your own home as your primary residence, you may qualify for a reverse mortgage. There are no credit, employment or income qualifications.



**News from  
Haverhill Bank**

**September, 2007**

**Vol. 5, No. 2**

## Earn a special bonus rate with Rewards Checking

This fall Haverhill Bank is offering customers a new checking account that really pays! With a free Rewards Checking account, qualifying accounts earn a bonus rate of 6.01 percent APY\* on balances under \$100,000 and 1.01 percent APY on balances over \$100,000. A standard rate of 0.15 percent

APY applies if requirements are not met. In addition, you can bank for free at ATMs nationwide.

### CHECKING

In order to receive your bonus rate, simply make sure you perform the following each cycle: complete 10 debit card transactions, access your online banking and receive one monthly electronic statement and one direct deposit or ACH Auto Debit.

Now that you are earning back more than ever, it's the perfect time to splurge on that shopping spree or family vacation! ♦

\*6.01% Annual Percentage Yield (APY) paid on balances up to \$100,000 and 1.01% APY paid on all balances above \$100,000 each statement cycle the requirements are met (with an APY ranging from 6.01% to 5.01% assuming the maximum deposit of \$125,000). Rates are accurate as of August 20, 2007. The rate is variable. The rate and APY may change at any time. Available on personal accounts only. Qualifying transactions are measured for items posted to your account for the monthly period beginning the last business day of the previous statement cycle through the next to last business day of the current statement cycle. If you do not meet the requirements you will earn 0.15% APY and will not receive a refund of ATM fees and non-proprietary ATM surcharges nationwide.

## Customers to benefit from planned merger

Seeking to expand upon financial services for area residents, Haverhill Bank and Northeast Community Credit Union have recently announced plans to merge the two institutions under the name of Haverhill Bank.

The credit union has locations at 20 Cushing Avenue, 100 Lafayette Square and Haverhill High School. The organization serves those who



SINCE 1934



**Merger** continued on page 2



*Children learn how to build kites on the grounds of Winnekenni Castle.*

## The Civic Spotlight shines on Winnekenni Foundation, Inc.

This quarter Haverhill Bank honors the Winnekenni Foundation for its commitment to the Haverhill community.

No matter their age, local residents now have a place to spend their free time, thanks to the Winnekenni Foundation.

The foundation sponsors a variety of ongoing and special events for the community throughout the year, including

### CIVIC SPOTLIGHT

playgroups for toddlers, activities for teens and adults, concerts for senior citizens and of course, an entire month of Halloween haunting in October. These events provide the community with a safe environment to play and learn with friends and family.

To learn more about the foundation and scheduled events, visit the Haverhill Bank Web site at [www.haverhillbank.com](http://www.haverhillbank.com). ♦

## Merger from page 1

live or work in Essex County, Mass.; Middlesex County, Mass.; and Rockingham County, N.H. areas.

“In this age of national bank mega-mergers, this union of two long-standing and respected local mutual institutions provides the greatest opportunity for improved services and choice for Greater Haverhill residents,” said Thomas R. Faulkner, president of Haverhill Bank.

For the most part, there will be very little change. No layoffs are planned and all branches will remain open for the time being.

Haverhill Bank President Thomas R. Faulkner will serve as chairman and chief executive officer and Northeast Community Credit Union Treasurer and CEO Peter L. DiBenedetto will serve as president and chief operating officer. The boards of directors of both institutions will be consolidated.

“We believe the combined institution will be better able to serve the future financial needs of our customers and the entire Greater Haverhill community,” said Di Benedetto. The merger will enable Haverhill Bank to offer larger loans to its customers.

Both institutions maintain similar values, are active members of the community and are owned by their depositors and members. It is expected that the merger will be completed by the end of the year. ♦

## Training enhances customer service

Haverhill Bank mortgage specialist Alison Hall recently received training in financial services.

Hall received a diploma for General Financial Services and a certificate for Introduction to Financial Services from the Center for Financial Training (CFT) of Connecticut.

“It enables me to identify new opportunities for my customers and allows me to offer them programs that fit their unique needs,” says Hall of her experience.

CFT offers college-level courses on a variety of topics including; principles of banking, residential mortgage lending and law and banking applications.

Haverhill Bank offers tuition reimbursement for employees seeking additional knowledge related to banking in an ongoing effort to provide for its customers. ♦



Alison Hall



## New ATM near BJ's makes banking more convenient

**Q.:** Where can I find Haverhill Bank ATMs?

**A.:** One or more drive-up ATMs are featured at each Haverhill Bank branch location. Additionally, this fall Haverhill Bank is opening a new drive-up

### Customer Corner

ATM to make banking even more convenient for its customers. The new ATM will be located near BJ's Wholesale Club in the Ward Hill Business Park at 38 Shelley Road.

Haverhill Bank ATMs give you the freedom to bank 24 hours-a-day, seven days-a-week. If you do not currently have an ATM card, visit any branch to receive one. ATM/Debit cards are available with any checking account and ATM cards are available with any checking or statement savings account. ♦

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