

Open a Club Account today!

Whether planning for a wedding, tuition or a vacation, this account will help you reach your goal. You choose the amount to deposit weekly and the bank automatically sends you a check for the amount on the date of your choice.

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.

Haverhill Bank Connection

**News from
Haverhill Bank**

January, 2008

Vol. 6, No. 1

Board of directors elects DiBurro as chairman

Henry T. DiBurro was elected chairman of the board of directors at Haverhill Bank's November board meeting.

On November 20, DiBurro succeeded Hartley R. Cranton as chairman of the board. In his new role he will provide support to bank management and preside over board meetings. He will also maintain his duties as a member of the Investment Board and Nominating Committee. DiBurro has served as a member of the board for more than 30 years.

Born and raised in Haverhill, DiBurro understands the importance of community.

"His commitment to the community is unmatched. Henry's experience enables him to regularly identify new opportunities for the bank to give back to the community. This new position allows him to lead others and encourage both bank employees and depositors to become more involved," said Thomas R. Faulkner, president of Haverhill Bank. ♦



Henry T. DiBurro



Home Health VNA of Haverhill provides the community with home-based child health services.

Big benefits for small businesses in 2008!

It's a new year—and time for you and your business to start fresh! Now is the perfect time to take advantage of Haverhill Bank's Business Connection™.

Take advantage of limited time, special rates for equipment loans in the new year. Haverhill Bank commercial loans make now the perfect time for that large purchase you are planning.

With Haverhill Bank, you will experience a lasting relationship with professionals committed to your business, no matter how small. As a commercial customer, you may expect prompt, knowledgeable and personalized service from individuals who have the power to make a difference.

Whether your business is just starting out or has been

Benefits continued on page 2

Civic Spotlight illuminates Home Health VNA

Home Health VNA is one of three agencies governed by the Home Health Foundation.

The not-for-profit agency provides at-home medical and supportive care to more than 2,500 patients on any given day, and services more than 80 cities and towns throughout the Merrimack Valley, northeastern Mass. and southern N.H.

The organization provides comprehensive assistance through programs such as nursing, rehabilitation, intravenous therapy, maternal and child health, mental health and home care aide.

On average, Home Health VNA nurses travel an annual total of 2.8 million miles, which is equal to about 112 trips around the earth!

To learn more about the agency and its services, visit the Haverhill Bank Web site at www.haverhillbank.com. ♦

COMMERCIAL SERVICES

equipment loans in the new year. Haverhill

CIVIC SPOTLIGHT

Benefits from page 1

around for years, you will find the services you need among the various financial products offered by Haverhill Bank.

Choose a checking account that fits your specific commercial needs. The Business Basic and Business Plus accounts are designed to accommodate the needs of various sized businesses.

Additionally, with Business Connection™ you have the ability to bank 24 hours-a-day, seven days-a-week at more than one million automated teller machines, as well as access your accounts around the clock from anywhere with Internet access—check balances, review account statements, download financial information, transfer money and even pay your bills!

You may also benefit from unique features such as overdraft protection, retirement plans, direct deposit and federal tax deposits.

No matter the business need, Haverhill bank offers fast, easy and affordable commercial lending solutions.

SafetyNet provides up to \$5,000 through your business checking account. It also protects your business from unintentional overdrafts and may serve as a line of credit.

Why bother with the uncompromising policies and cumbersome processes at other banks when Haverhill Bank makes commercial banking so fast and simple? ♦

Bank employee receives award for community service

Charlene D. Laprel was named Volunteer of the Year by Career Resources Corporation (CRC) of Haverhill in appreciation of her fundraising efforts.



Bradley Howell, executive director at CRC, presents Charlene Laprel with the 2007 Volunteer of the Year award.

She has been involved with the CRC organization for close to 20 years. A member of the all-volunteer board of directors, she oversees all fundraising efforts, including the annual auction held each year.

“The bank offers overwhelming support for what I do at CRC. With their financial resources and the time willingly donated

by other bank employees, I am able to achieve so much more than any one person could alone,” said Laprel.

CRC helps participants with disabilities to explore career options, identify opportunities and obtain paid employment.

At Haverhill Bank, Laprel serves as vice president of branch administration and marketing. ♦



Make your dream home a reality

Q.: Is there an affordable way to remodel my home?

A.: Haverhill Bank is an ideal source for financing property improvements. If you are looking to build-on to or modernize your home, a construction or home equity loan may provide you the funding and flexibility you need. Simply bring in your plans and costs, and discuss them with a loan officer. You will receive help completing the application and arranging repayment terms at competitive rates to fit your family budget.

Additionally, for smaller projects, home improvement loans provide you with double the benefits— adding comforts and increased home value. Loans are available for insulation, storm windows, home repairs and other home needs. ♦

Customer Corner

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