

## Open your Christmas Club account

Begin saving for next year. You choose the amount to deposit weekly and the bank automatically sends you a check for the amount of your balance next fall—in plenty of time to get shopping done.

## Free Identity Fraud Expense Coverage

Haverhill Bank checking customers automatically receive FREE Identity Fraud Expense Coverage—up to \$10,000 on regular accounts and up to \$25,000 on Gold Accounts.



**News from  
Haverhill Bank**

**October, 2006**

**Vol. 4, No. 3**

## Take advantage of a 5.45% APR\* equity rate

Haverhill Bank is helping homeowners improve their homes and get a great rate on the money needed for the job.

With a five-year fixed rate of 5.45% APR, a homeowner can borrow a minimum of \$10,000 to fix the roof, put in a new heating system, replace the windows, splurge on a new kitchen or bathroom or tend to other needs.

Homeowners who spent \$15,000 on a kitchen upgrade earned back more than 100 percent of their upgrade investment when selling their home, according to *Remodeling Magazine*.

### LOANS

Customers who have payments taken directly from their Haverhill Bank checking accounts pay the 5.45% APR. There is an additional charge of .25 percent without autopay from a Haverhill Bank account.

Fixed rate equity loans may be used for any purpose a customer decides. Loans are available in amounts from \$10,000 up to \$100,000.

While improving the kitchen is a safe investment, basic maintenance like replacing a roof also helps a home sell for top dollar. The return on money spent on a new roof is 80 percent of the investment made, according to *Remodeling Magazine*.

A loan officer at Haverhill Bank can get you started and provide all the information necessary to get the money you need to invest in yourself and your home. Information is available at 978-374-0161 or on the Web at [www.haverhillbank.com](http://www.haverhillbank.com). ♦

\*Rate is 5.45% annual percentage rate (APR). Combined loan to value ratio is not to exceed 80%, based on qualifications, on 1-4 family owner occupied residential property. The loan is fixed for 60 months with a payment of \$19.08 per \$1,000 borrowed. Credit is subject to approval. A prorata termination fee applies if closed within two years. Property insurance required. Other terms and conditions may apply.



*A mason restores the chimney at the John Greenleaf Whittier Birthplace.*

## Whittier Birthplace in the Civic Spotlight

This month, Haverhill Bank shines the **Civic Spotlight** of its Web site on the John Greenleaf Whittier Birthplace.

This is a very big year for the Whittier Birthplace which is preparing a year long celebration of the 200th anniversary of Whittier's birth on Dec. 17, 2007.

The homestead is located off Route 110 at 305 Whittier Road, Haverhill. The celebration coincides with a portrait of Whittier at age 25 being added to a new collection at the Smithsonian Institute in Washington, D.C.

To learn more about the Birthplace and the upcoming celebration, visit the Haverhill Bank Website at [www.haverhillbank.com](http://www.haverhillbank.com). ♦

### CIVIC SPOTLIGHT

## New name for newsletter ties to new TV roundtable show

This issue of Haverhill Bank's informative newsletter has a new name. *Haverhill Bank Connection* is both the title of the newsletter and a new cable television program which features financial advice. The program will air occasionally on local cable television station HCTV, which can be seen on Channel 22 on Haverhill Cable.

This first edition of the Haverhill Bank Connection television program features an informative discussion on the process of making improvements to your home.

The newsletter name was the joint idea of employees Sandy Bradwell and Alison Hall. Kudos also to Shelley Ann Cullen for the new Customer Corner feature on the reverse side. ♦

# Pension Protection Act makes review imperative



Tim Jordan

On Aug. 17, President George W. Bush signed the Pension Protection Act of 2006 into law.

While this comprehensive legislation focuses on defined benefit plans, there are several provisions that favorably affect IRAs, defined contribution plans and 529 college savings plans.

This fall is a great time to meet with your financial consultant and update or start your financial plan. Provisions of the new law make this review important.

Make sure that you are aware of and are taking full advantage of the different investment vehicles that match your financial goals, objectives and risk tolerance.

Reviewing your financial plan at least annually is imperative. Life changes can affect your financial plans. It is important to make sure your current financial plan reflects those changes.

Every person's situation is different and no two financial plans will be identical. A meeting with your financial advisor can help you to get closer to your long term financial goals and objectives. The fall is a good time to review your investments and the new pension protection act makes this review even more important.

*Tim Jordan, of Jordan Financial Services, is a Chartered Financial Consultant and a Chartered Life Underwriter. He can be reached at 167 Kingsbury Ave., Bradford or by telephone at 978-469-0652. ♦*

## Haverhill Bank helps elders

Haverhill Bank takes protecting its older customers very seriously.

The bank is now offering a free brochure in its branch offices to help seniors become more aware of the risk of financial exploitation.

Emily B. Archambault, a branch officer from the Bradford office, attended a training seminar on helping elders learn the danger signs of financial fraud.

"This seminar was really fascinating. I am happy to assist bank customers and help keep their finances safe," said Archambault.

The brochure, "Don't Be A Victim! Protect Your Savings," is now available at any branch. It offers useful tips for seniors and their family members, as well as some key telephone numbers to call for help. If you are unable to visit the bank, call 978-374-0161 and ask for one to be mailed to you. ♦



Barbara MacKinnon



Kara Messenger



Jennifer Angelotti

## MacKinnon, Messenger and Angelotti join Haverhill Bank

Haverhill Bank has hired Haverhill's retired City Clerk to Assist customers at its Rosemont office as a teller.

**Barbara E. MacKinnon**, who is the retired Haverhill City Clerk, can now be found at the Rosemont office of Haverhill Bank.

MacKinnon loves spending time with her two grandsons, Cooper and Nolan. MacKinnon is married to David MacKinnon and is the mother of David MacKinnon Jr. and Eric MacKinnon.

She is a graduate of Haverhill High School, Northern Essex Community College and Plymouth State College.

The bank has also hired two other new tellers for its Rosemont office to keep its commitment for excellent customer service.

**Kara E. Messenger** has joined the Rosemont Branch as a teller. She is currently a sophomore at Simmons College. She lives with her family in Bradford. She is a graduate of Central Catholic High School. While at Central, she was a member of the varsity swimming and diving team. Messenger enjoys spending time with family and friends and listening to music.

**Jennifer L. Angelotti**, a recent graduate of Timberlane Regional High School, is now working as a teller at the Rosemont office. Angelotti is studying nursing at the New Hampshire Community Technical School in Stratham, N.H. In her free time, she enjoys hiking, camping and fishing. ♦

## Will that be debit or credit?

**Q.:** At the store, what is the difference between selecting the debit or credit feature when using your debit card to make a purchase?

**A.:** Choosing debit incurs a fee. Customers pay a 15 cent fee for each point of sale purchase and are required to use a

**Customer Corner** personal identification number (PIN) when selecting the debit card function. The credit card function is fee free and requires a signature. In both cases, money is directly deducted from the checking account. ♦

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