



MERRIMACK
COUNTY SAVINGS BANK

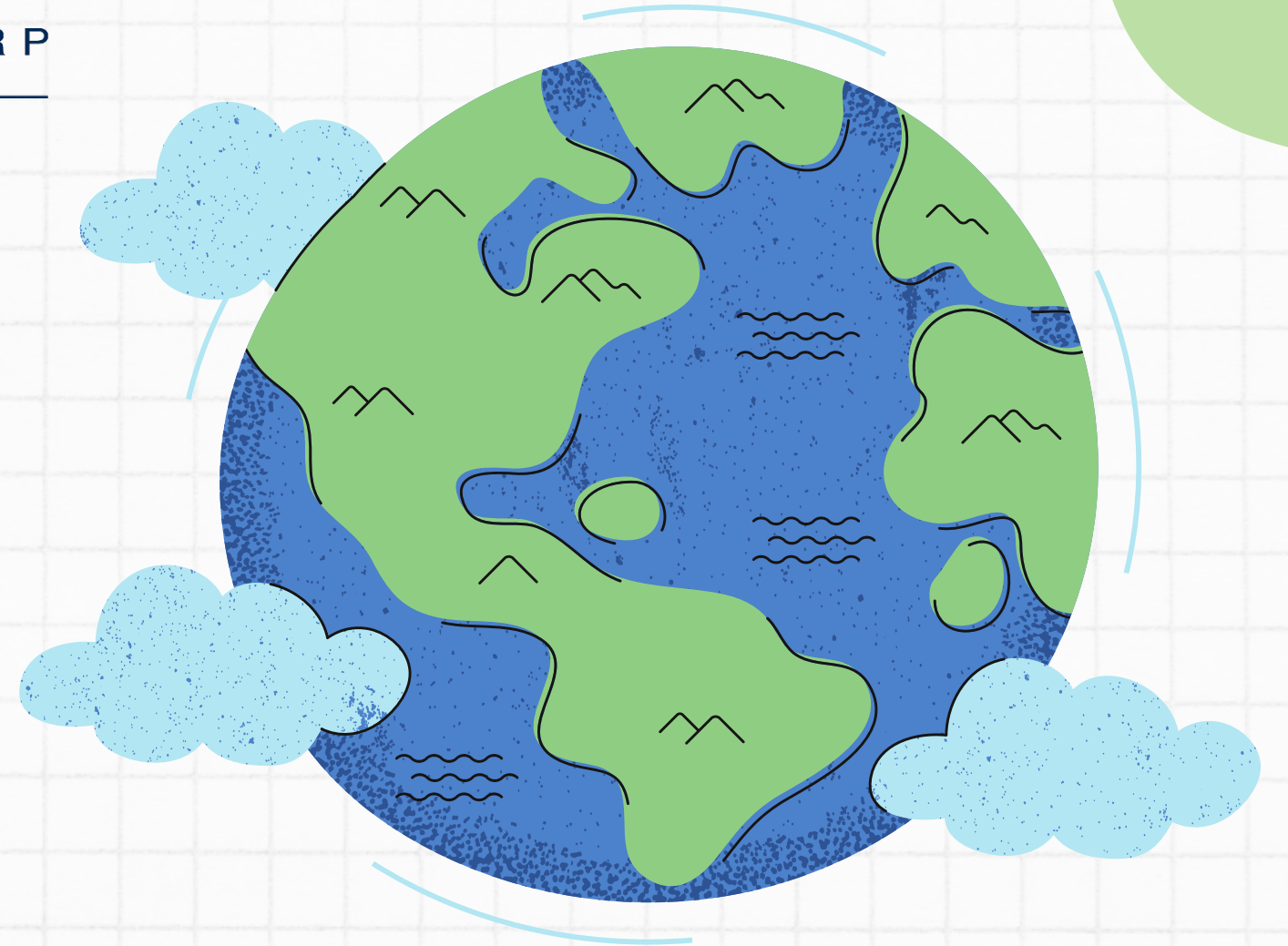


NHTrust
FINANCIAL ADVISORS

NEW HAMPSHIRE MUTUAL BANCORP

Stewardship Today....
a plan of action

Our company
Our community
Our environment



Our Vision

At New Hampshire Mutual Bancorp, Meredith Village Savings Bank, Merrimack County Savings Bank, NHTrust and Savings Bank of Walpole, our goal is to strive to be a responsible corporate citizen by positively impacting our company (our employees and our customers), our communities and our planet. As a mission-based company, we believe we have a responsibility to contribute in meaningful and long lasting ways to a better future for all. To this end we have developed this plan that is aligned with our organizational values and imbedded in our core business strategy and the day to day operations of our company. We recognize this is a global endeavor and we are committed to taking actionable steps towards this goal.



Our Values

Building an A+ Culture on our MERITS

ACCOUNTABILITY

We take responsibility for our performance and accept full ownership of issues, problems, and opportunities regardless of the source in order to cultivate a culture of trust and high performance. **We will be a responsible corporate citizen by positively impacting our employees, our customers, our communities and our planet.**

+ MUTUALITY

We have no stockholders; rather we are an asset of the communities we serve. We are responsible to our stakeholders and they are our employees, our customers, and our community.

EXCELLENCE

We are committed to outstanding performance to benefit our external and internal customers. We deliver excellent value at a fair price and provide stability and reliability in the marketplace over the long term. We strive to make a habit of excellence through discipline, learning, training and mastering self-development for the benefit of the organization and for all of our stakeholders.

TEAMWORK

We cultivate a culture of trust through effective collaboration, based on understanding and open communication so that we can produce high performing teams and nurture personal and professional growth.

RESPECT

We will treat our customers and co-workers fairly, with mutual respect, and dignity. We respect our customers and co-workers, and strive to develop lasting customer relationships based on personal service and mutual trust.

INTEGRITY

We are committed to ethical behaviors that demonstrate our values. We accept responsibility for our actions and adhere to unquestioned honesty and integrity that promotes trust. We will continue our commitment to being prudent stewards of our customers' financial assets entrusted to us.

STEWARDSHIP

We deliver enduring community leadership and support through trustworthy corporate citizenship. We are committed to responsible individual and company actions. We support organizations in our communities to help make better places to live for all of us.



Stewardship Pillars

Our Company: Acting with integrity

We believe that we have a responsibility to provide ethical financial products and services that help people and businesses build financial resilience.

Our Community: Building a better tomorrow

We believe that we must be part of the solution to build a better tomorrow and that we have a responsibility to help make the world a better and safer place.

Our Environment: Protecting our planet

We believe that integrating sustainable practices into all aspects of our organization will contribute to a long-term sustainable future.

With the roots of our organization dating back to 1867, we understand our responsibility as stewards to ensure our organization thrives for the long term.

Our Company: Acting with integrity

We believe mutuality is the foundation for a strong corporate governance framework. As a mutual community bank we have a responsibility to help people and businesses build financial stability. Strong governance is fundamental to our existence.

Our Commitments:

- We will remain dedicated to the tenets of mutuality.
- We will make decisions that put the economic wellbeing of our employees, our customers and our communities first.
- We will ensure implementation and preservation of operational oversight consistent with our A+MERITS and the goals of our Stewardship Today Program.
- Our board and leadership accept an obligation to sustain our organizational values in consideration of the stakeholders we serve.
- We will continue to value diversity of thought and opinions as our strength lies in our differences.
- We will remain committed to leading with transparency and being open and honest about various company operations.



Our Community: Building a better tomorrow

We believe we need to be part of the solution and that we have a responsibility to help make the world a better and safer place.

Our Commitments:

- We will incorporate inclusive practices, strategies and decisions in our business model including:
 - Vendor Selection
 - Lending Policies
 - Financial Advisory Services
 - Products and Services (accessibility)
- We will promote and support a robust Diversity, Equity and Inclusion Program.
- We will remain committed to the tenets of mutuality including reinvesting back into our communities.

Our Environment: Protecting our planet

We believe we have a responsibility to help protect and preserve our planet. We are driven by our belief that integrating sustainable practices into all aspects of our operations will contribute long-term sustainable value and strengthen the communities we serve. Our commitment to having a positive impact on the environment is rooted in our values and we are committed to taking actionable steps to contribute to a sustainable future.

Our Commitments:

- We will minimize the amount of waste produced within our facilities.
- We will seek to operate our buildings with efficient energy usage.
- We will provide employees with education on sustainability practices.
- We will take an active role in our community by supporting and investing in projects that support energy sustainability in our communities.



Stewardship Steering Committee

As a company, we are committed to doing our part to make our communities and our world a better place. This pledge begins at the top, with our Board and Executive and Senior Leadership. We have established a framework to identify, measure, monitor and report on our progress towards a more sustainable future. To strengthen oversight of our Stewardship Program, we have established the Stewardship Steering Committee (Committee). As we begin our journey, the Committee will be made up of our Executive Team. A review of the Committee's members will take place as our program matures.

The Committee is responsible for:

- Strengthening and advancing our Stewardship efforts.
- Reporting on our progress to our Boards and employees.
- Oversight of our company's practices related to Stewardship.
- Developing a Committee Charter.
- Soliciting feedback and insight from employees regarding Stewardship related matters.



Stewardship Working Groups

- We will establish various working groups to ensure that our Stewardship efforts move forward.
- Working groups will be made up of employees representing all affiliates and departments.
- Working groups may vary in group size and duration depending on the Stewardship-related goals to be addressed.
- Each working group will be assigned a sponsor from the Stewardship Steering Committee to assist them in achieving their objective(s).
- Working groups will recommend and implement Stewardship initiatives specific to their identified objective(s).
- Employees interested in participating on a Stewardship Working Group will be asked to submit an application to the Stewardship Steering Committee stating or identifying their reason(s) for their interest.

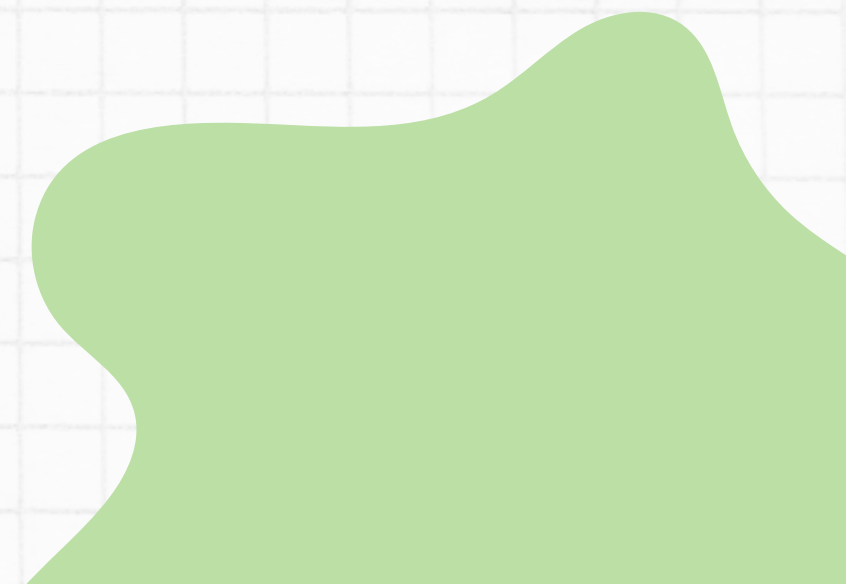
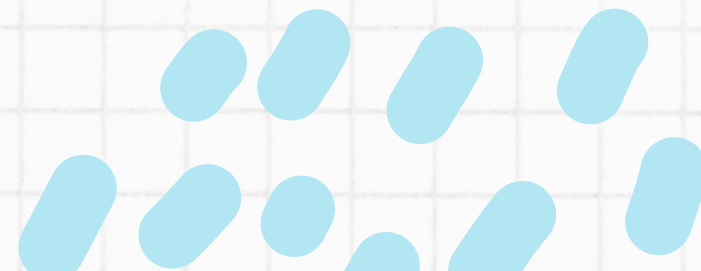
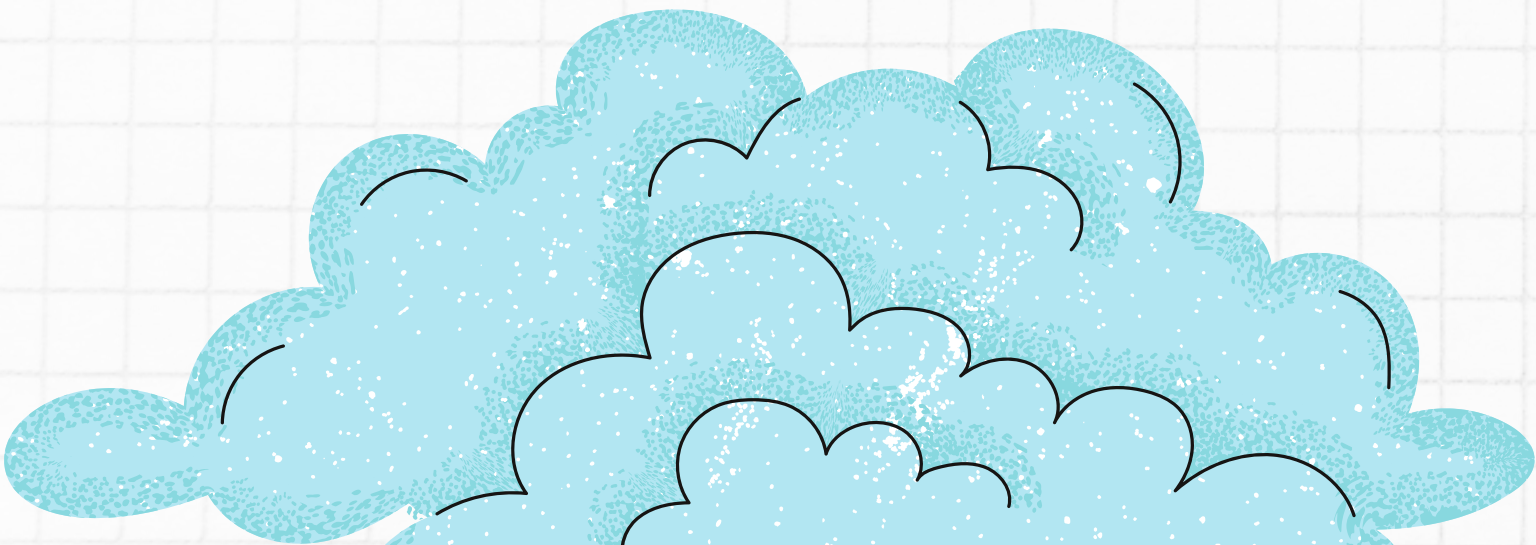


Stewardship Priorities

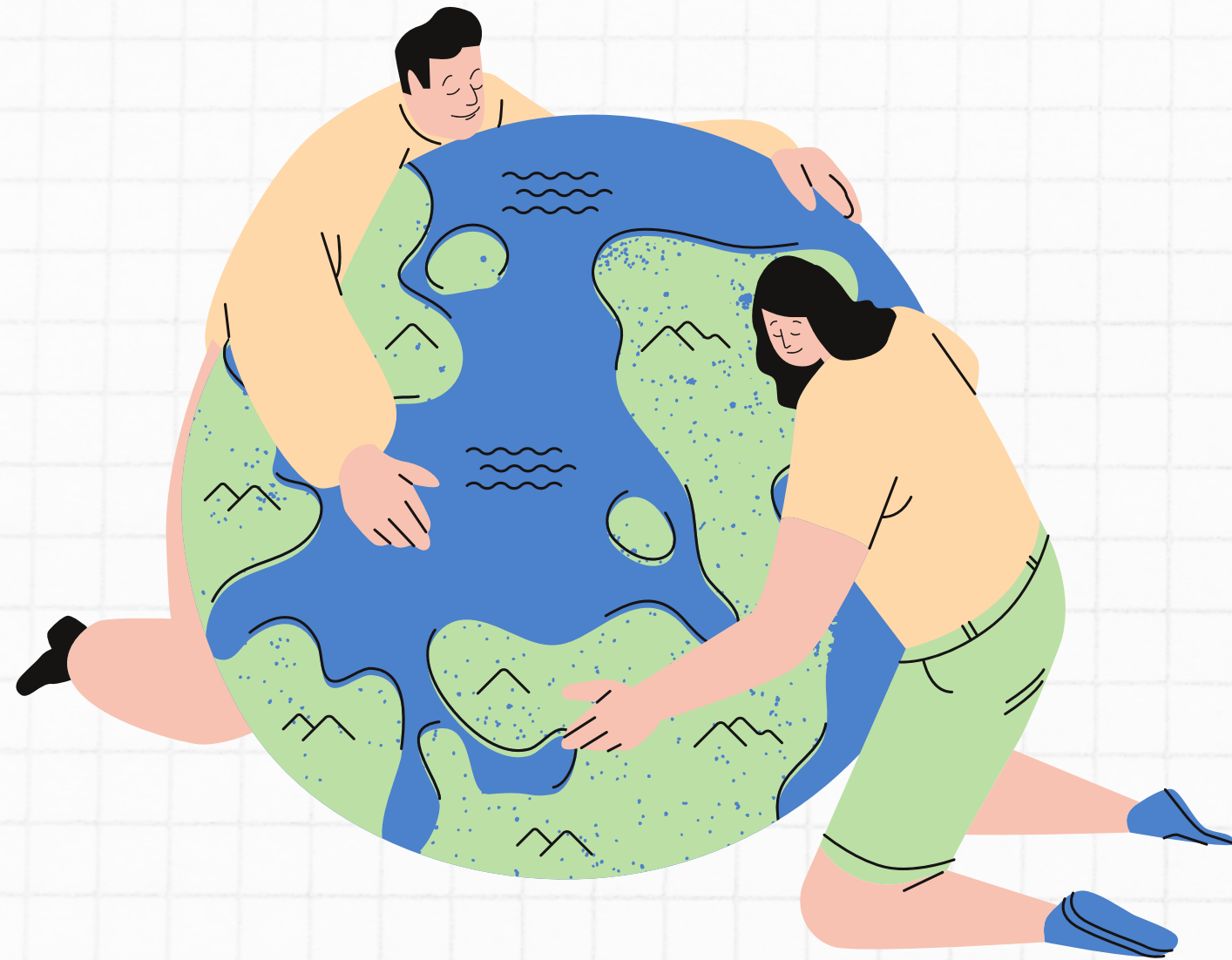
We are committed to prioritizing and improving our Stewardship Today Strategy and Program through our annual planning process.

We will:

- Gather feedback from Stakeholders (employees, board, corporators, and community and industry leaders)
- Create standards
- Set benchmarks
- Measure and report progress and achievements against these benchmarks



Employee Engagement and Culture



Employee engagement is key to the success of our Stewardship efforts. We will communicate our vision and priorities to our employees, regularly solicit input and encourage feedback on our Stewardship efforts.



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Measuring our impact

We believe transparency is key in everything we do. To demonstrate our commitment to Stewardship, we will report on the impacts we have achieved to our stakeholders on an annual basis.



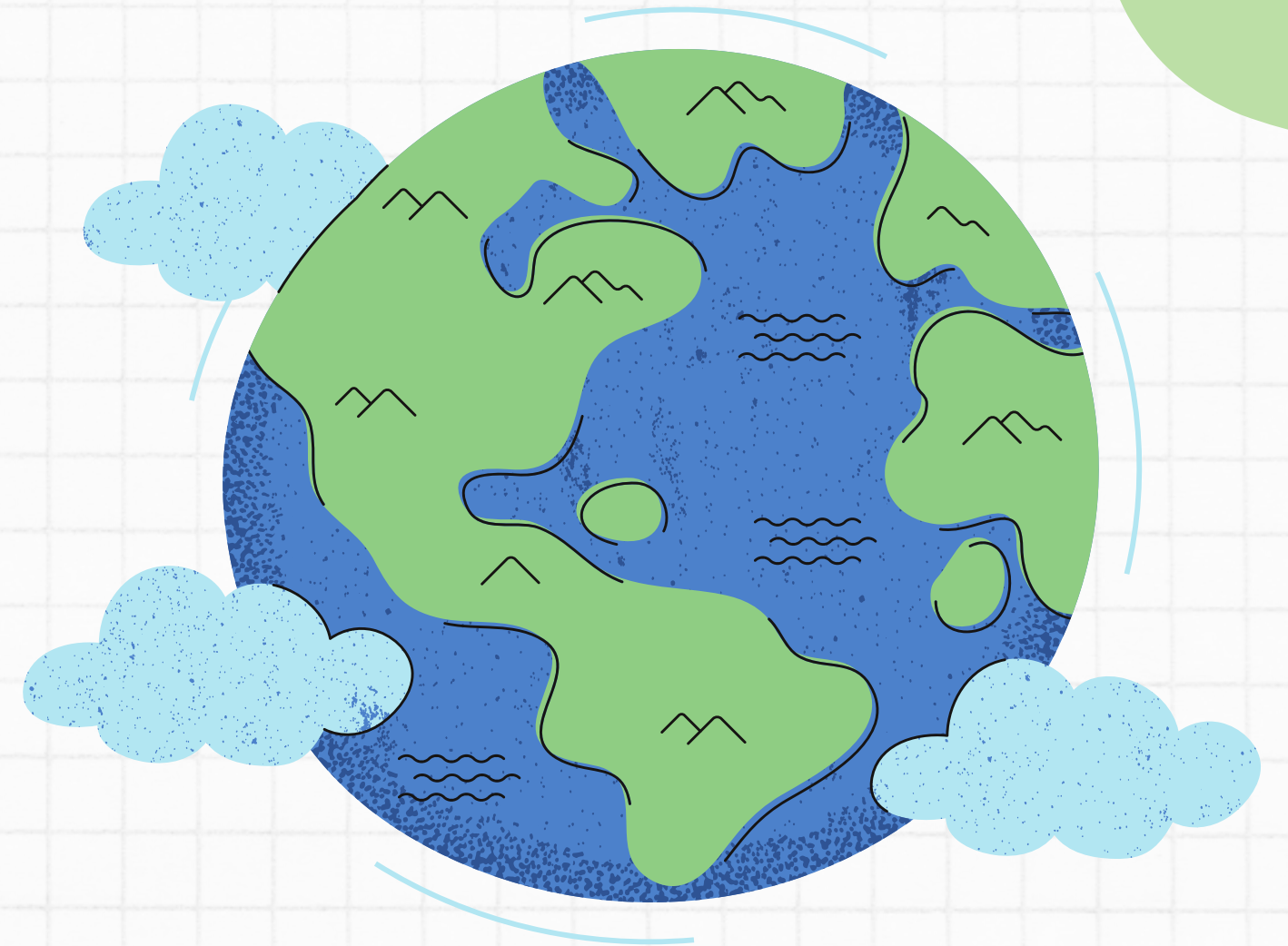
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Savings Bank
of Walpole since 1875

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Stewardship Goals

Stewardship Pillar	Action Item	Program Design Completion Date
Our Environment	Implement a recycling program at all locations where reasonably feasible.	12/31/2024
Our Environment	Update new building/renovation project template to include a sustainability review.	12/31/2023
Our Environment	Provide mortgage customers with information on energy efficiency evaluations at time of loan closing.	6/30/2024
Our Environment	Reduce single use kitchen items by 50%.	6/30/2024
Our Environment	Reduce internal paper and printer cartridge usage by 50%.	12/31/2024
Our Environment	Convert ATM/Debit Card stock to recycled plastic	12/31/2024
Our Environment	Convert existing lighting in our facilities to LED.	12/31/2025

Stewardship Goals

Stewardship Pillar	Action Item	Program Design Completion Date
Our Community	Establish Employee Resource Groups as part of our DEI Program.	Complete
Our Community	Further support employees' involvement with nonprofits.	Complete
Our Community	Take actionable steps to support minority and women owned businesses by expanding local vendor search criteria and marketing efforts.	6/30/2024
Our Community	Actively seek opportunities for our companies to support local non-profit organizations by providing financing in the form of purchasing low income housing tax credits, SBA 7(A) and 504 lending and CDFIA grants.	12/31/2024

Stewardship Goals

Stewardship Pillar	Action Item	Program Design Completion Date
Our Company	Update NHMB Core Values	Complete
Our Company	Take intentional steps to ensure our governance structure is representative of the communities we serve.	12/31/2024



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