

CJG



# State of New Hampshire

## Banking Department

53 Regional Drive,  
Suite 200 Concord, New  
Hampshire 03301

Telephone: (603) 271-3561

3A

August 11, 2025

Her Excellency, Governor Kelly A. Ayotte  
and the Honorable Council  
State House  
Concord, New Hampshire 03301

### **REQUESTED ACTION**

The New Hampshire Banking Department is submitting its Annual Report for the fiscal year ending June 30, 2025, pursuant to RSA 383:15.

### **EXPLANATION**

Enclosed are copies of the One Hundred Eighty First Annual Report of the Bank Commissioner, covering administration and operation pursuant of the Banking Department to RSA 383:15.

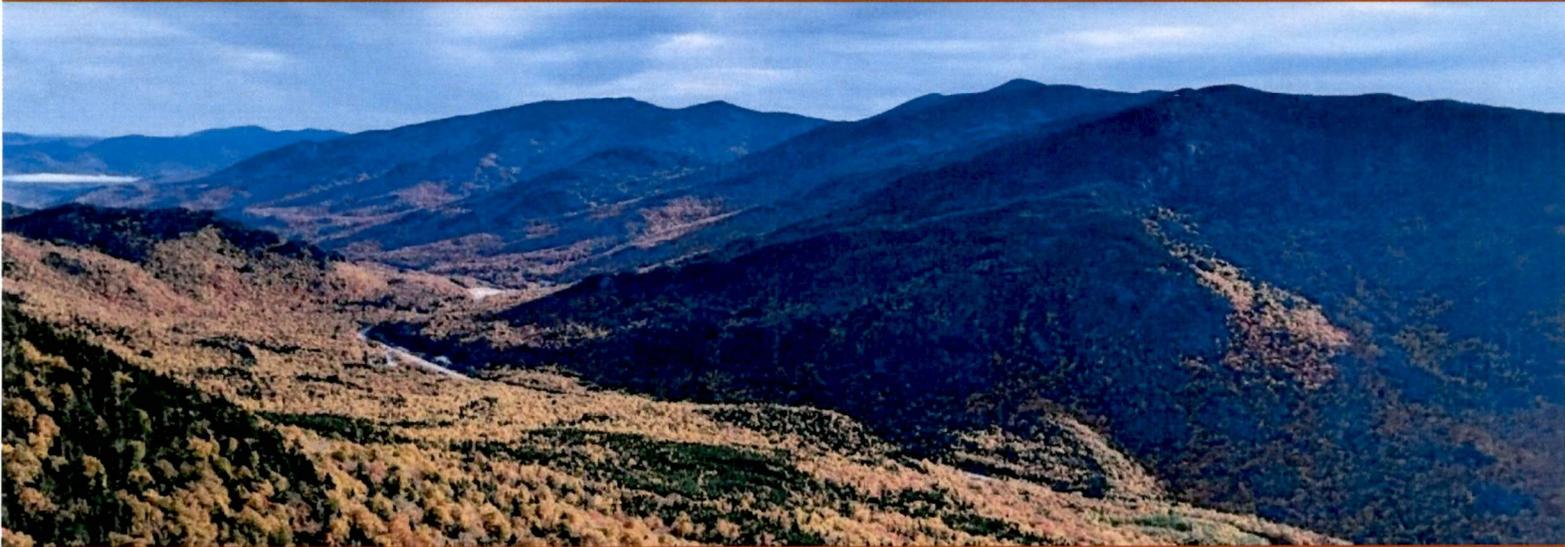
Respectfully submitted,

*Emelia Galdieri*

Emelia A.S. Galdieri  
Bank Commissioner

Enclosure

The  
*Annual Report*  
of the  
**BANK COMMISSIONER**



**181<sup>ST</sup> Edition**  
**June 30, 2025**



# STATE OF NEW HAMPSHIRE



## GOVERNOR

Kelly Ayotte

## EXECUTIVE COUNCIL

Joseph D. Kenney, District 1

Karen Loit Hill, District 2

Janet Stevens, District 3

John Stephen, District 4

David K. Wheeler, District 5

## BANK COMMISSIONER

Emelia A.S. Galdieri

## DEPUTY BANK COMMISSIONER

Michael Moranti

### DIRECTOR OF BANK SUPERVISION

Raeleen Blaisdell

### DIRECTOR OF TRUST SUPERVISION

Jameson Randall

### DIRECTOR OF CONSUMER CREDIT

Michael Poulos

### GENERAL COUNSEL

Seth Zoracki

### DIRECTOR OF OPERATIONS

Christina Martin

### DEPUTY GENERAL COUNSEL

Robert Lamberti

### DEPUTY DIRECTOR OF TRUST SUPERVISION

Matthew Duddy

### DEPUTY DIRECTOR OF CONSUMER CREDIT

Lea Sabeau

## NEW HAMPSHIRE BANKING DEPARTMENT

53 Regional Drive, Suite 200  
Concord, New Hampshire 03301

Telephone (603) 271-3561

Web Site Address: [www.banking.nh.gov](http://www.banking.nh.gov)

Email Address: [nhbd@banking.nh.gov](mailto:nhbd@banking.nh.gov)

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## State of New Hampshire Banking Department

53 Regional Drive, Suite 200, Concord, NH 03301  
603-271-3561 - [nhbd@banking.nh.gov](mailto:nhbd@banking.nh.gov) - [www.banking.nh.gov](http://www.banking.nh.gov)



Her Excellency, Governor Kelly Ayotte  
And the Honorable Council  
State House  
Concord, NH 03301

Dear Governor Ayotte and Council,

It is my pleasure to present you with the 181<sup>st</sup> Annual Report of the Bank Commissioner. As required by RSA 383:15, this report contains information on each entity under the supervision of the Banking Department. Additionally, the report includes information about the Banking Department's operations, applications and notices filed with the Banking Department, and financial information about chartered entities.

Fiscal year 2025 was another busy year at the Banking Department with many accomplishments, including modernizing our data management system, fully utilizing the State Examination System for all examinations and complaints, and continuing to increase our knowledge of cybersecurity threats and the evolving FinTech sector. In this report, you will find more details on the department's completion of strategic objectives, stakeholder outreach and consumer financial education efforts.

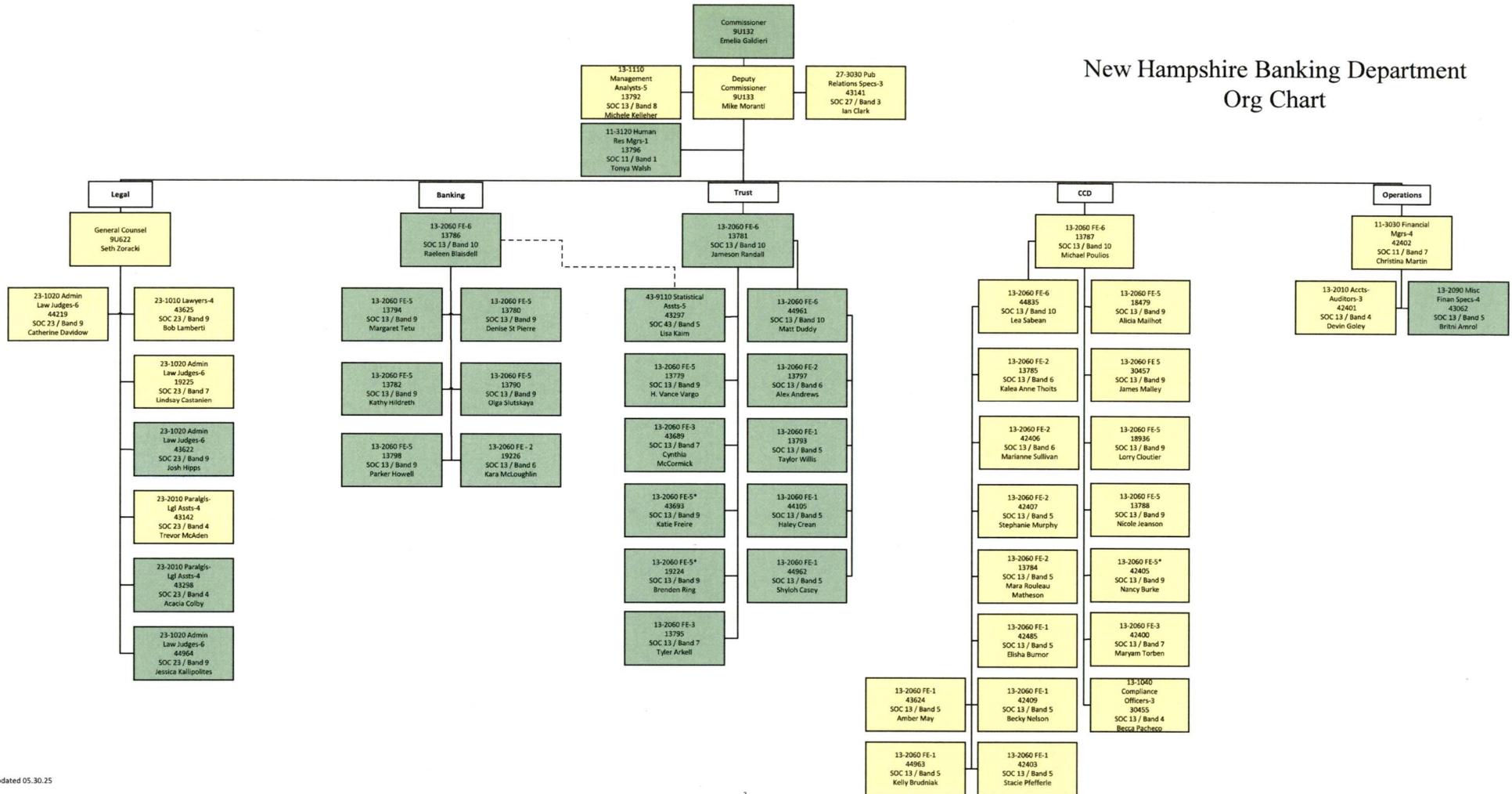
The knowledgeable and skilled staff at the New Hampshire Banking Department should be proud of all they accomplished in the last fiscal year. I am honored to be a part of this team that protects the public's interest through the professional supervision of the financial services industry. Thank you for your trust in us and for taking the time to review this annual report.

Respectfully submitted,

A handwritten signature in cursive script that reads "Emelia A.S. Galdieri".

Emelia A.S. Galdieri  
Bank Commissioner

# New Hampshire Banking Department Org Chart



## **Foreword**

The one hundred eighty first annual report of the Bank Commissioner contains management, financial information and locations of banks, credit unions, and trust companies operating under state charter. This report also contains information concerning debt adjusters, money transmitters, mortgage bankers and brokers, mortgage servicers, retail sellers, sales finance companies, and small loan lenders.

## **Mission Statement**

The New Hampshire Banking Department is committed to protecting the public's interest through the professional supervision of the financial services it regulates.

## **Functions of the Banking Department**

The New Hampshire Banking Department is responsible for the general supervision of all state chartered financial institutions. These institutions include banks, trust companies, family trust companies, and credit unions. The Department is also charged with the licensing and supervision of residential mortgage bankers, brokers, servicers and loan originators, money transmitters, retail sellers, sales finance companies, small loan lenders and debt adjusters.

State Laws mandate that the Department conduct examinations of each chartered financial institution and licensed entity to ensure compliance with state and federal laws and regulations.

State Laws also provide the Bank Commissioner with authority to investigate consumer complaints, hold public hearings and assess administrative fines and order restitution if New Hampshire State Laws are violated by institutions under the commissioner's jurisdiction.

The Banking Department contains five divisions: Banking, Trust Supervision, Consumer Credit, Legal, and Operations.

## **Banking Division**

The Banking Division charters and supervises all banks and credit unions established under New Hampshire law. This includes the following: reviewing and processing related notices and applications; performing periodic examinations, visitations, and investigations; and performing quarterly reviews and analyses of key financial data.

## **Trust Division**

The Trust Supervision Division charters, supervises, and examines all public trust companies and regulated private family trust companies established under New Hampshire law. This includes reviewing and processing related notices and applications, performing periodic safety and soundness examinations, and monitoring quarterly call report data.

## **Consumer Credit Division**

The Consumer Credit Division licenses, examines, and regulates companies that provide consumer credit, such as mortgage bankers, mortgage brokers, mortgage servicers, retail auto sellers, sales finance companies, money transmitters, debt adjusters, and small loan lenders.

## **Office of the Legal Counsel**

The Legal Division provides expertise, advice, and counsel to the Commissioner, Deputy Commissioner, and all of the Banking Department's divisions, including in the following ways: (a) provides legal advice on a broad range of state laws that apply to banks, credit unions, trust companies, and consumer credit licensees; (b) investigates, mediates, and resolves consumer complaints relating to entities under the supervision of the Department; (c) provides information and assistance to New Hampshire citizens relating to the banking and consumer credit industries and the entities under the supervision of the Department; (d) provides legal support for sound and timely decisions on corporate activity applications and notices filed with the Department; (e) provides legal support for a broad range of administrative actions and prosecutes and takes enforcement actions against entities under the supervision of the Department or other persons engaged in unlicensed activity; (f) provides drafting support, legal advice, and analysis with respect to legislation and rulemaking affecting entities under the supervision of the Department and departmental operations; (g) administers and coordinates the Department's responses to requests for governmental records filed pursuant to New Hampshire's Right to Know Law.

## **Operations Division**

The Operations Division assists the Banking Department in managing its goals by providing support and guidance for efficient operations and sound financial management. This division provides excellence in customer service, strives to identify and strategically reduce risk through health and safety promotion, cost containment, asset protection and regulatory compliance. Operations strives to be approachable problem solvers who can understand and provide solutions to ensure financial transactions are recorded and reported clearly, accurately, and according to all relevant requirements. The division establishes and promotes best practices in human resources through training and operational efficiency making the Banking Department an employer of choice.

**Banking Department Statement of Operations**  
**Fiscal Year 2025 (July 1, 2024 through June 30, 2025)**

<b>Agency Revenue</b>		\$	1,996,652.22
Bank Division Assessments		\$	2,145,165.88
Bank Division Revenue		\$	-
Consumer Credit Division Assessments		\$	-
Consumer Credit Division Revenue		\$	4,487,993.81
<b>Total Revenue</b>		<b>\$</b>	<b>8,629,811.91</b>
<b>Expenses</b>			
Salaries and Benefits	\$ 6,639,213.07		
Current Expenses	\$ 9,361.70		
Rent and Leases	\$ 238,442.71		
Organizational Dues	\$ 49,280.00		
OIT Allocated Expenses	\$ 526,169.41		
Equipment	\$ 491.00		
Telecommunications	\$ 28,896.57		
Indirect Costs	\$ 50,414.00		
Transfers to Other State Agencies	\$ 1,845.52		
Unemployment Compensation	\$ 5,263.15		
Workers Compensation	\$ 8,213.52		
Retirees Medical Insurance	\$ 117,352.98		
Training	\$ 27,913.19		
In State Travel Expenses	\$ 7,457.48		
Out of State Travel Expenses	\$ 44,647.37		
<b>Total Expenses</b>	<b>\$ 7,754,961.67</b>		
<b>Assessments Billed in FY 2025</b>			
Bank Division Assessment	\$ 1,996,652.22		
Consumer Credit Division Assessment	\$ -		
<b>Assessments to be Billed in FY 2026</b>			
	\$ 1,721,707.71		

## Completion of the Banking Department 2025 Strategic Plan

OBJECTIVE AND STRATEGY ADVANCED IN STRATEGIC PLAN 2025	WHAT WE ACHIEVED
<b>Objective 1: Infrastructure improvement in administration, data management, and operations</b>	
1.1 Establish Project Management Office	Met objective by establishing project room. Created collaborative workspaces by installing whiteboards and televisions in all shared work rooms. Used project management/Lean tools on open wall space to visualize functions/processes.
1.2 Create Executive Dashboards	Objective met.
1.3 Improve key processes in Operations Division	See subsets below.
1.3.1 Improve payment systems	Suspended until after State's NH First CloudSuite project is complete.
1.3.2 Improve budget reporting	Objective met.
1.3.3 Implement improvements to the Reimbursement Procedure	Objective met.
1.4 Establish comprehensive training program	Established a Training Team that developed and implemented a Department Training Roadmap for all staff, including non-examiners.
1.5 Realignment of the Consumer Credit Division to have Financial Examiners perform both examination and licensing tasks.	Successfully reclassified two (2) Licensing Staff (PSII) to Financial Examiners ("FE"). Incorporated licensing training into new FE training. Completed licensing training of 7 FEs.
1.6 Establish research and analysis program of emerging FinTech topics to include cryptocurrency, decentralized autonomous organizations, etc.	Established a Research Team that developed a white paper process and ideas board.
1.7 Transition the processing of consumer credit consumer complaints through the State Examination System ("SES")	Met objective as of July 1, 2024.
1.8 Transition the processing of bank and credit union consumer complaints through SES	Met objective as of January 1, 2025.
1.9 Transition the processing of trust complaints through the SES	Met objective as of January 1, 2025.

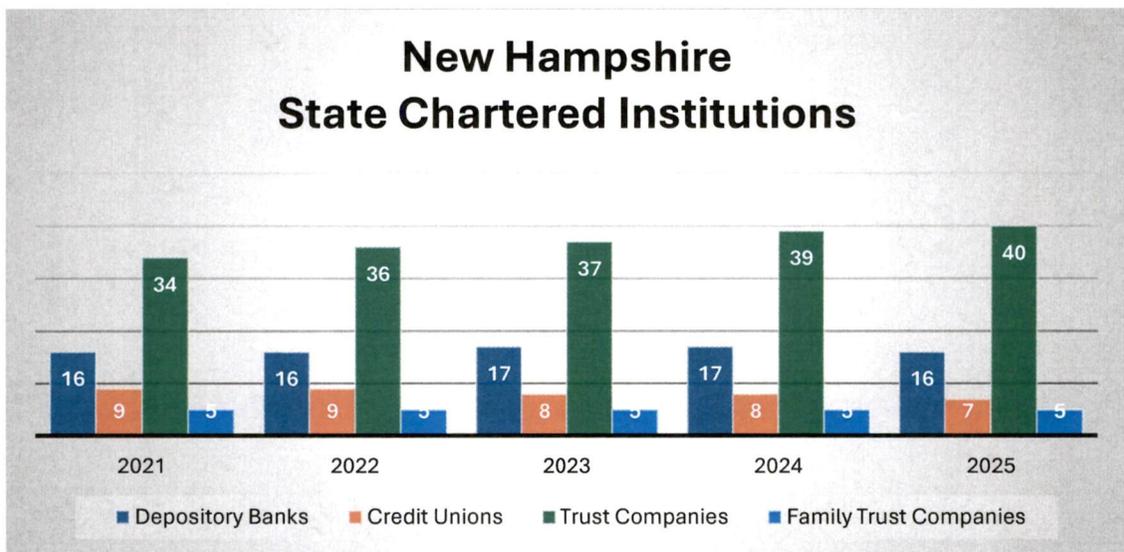
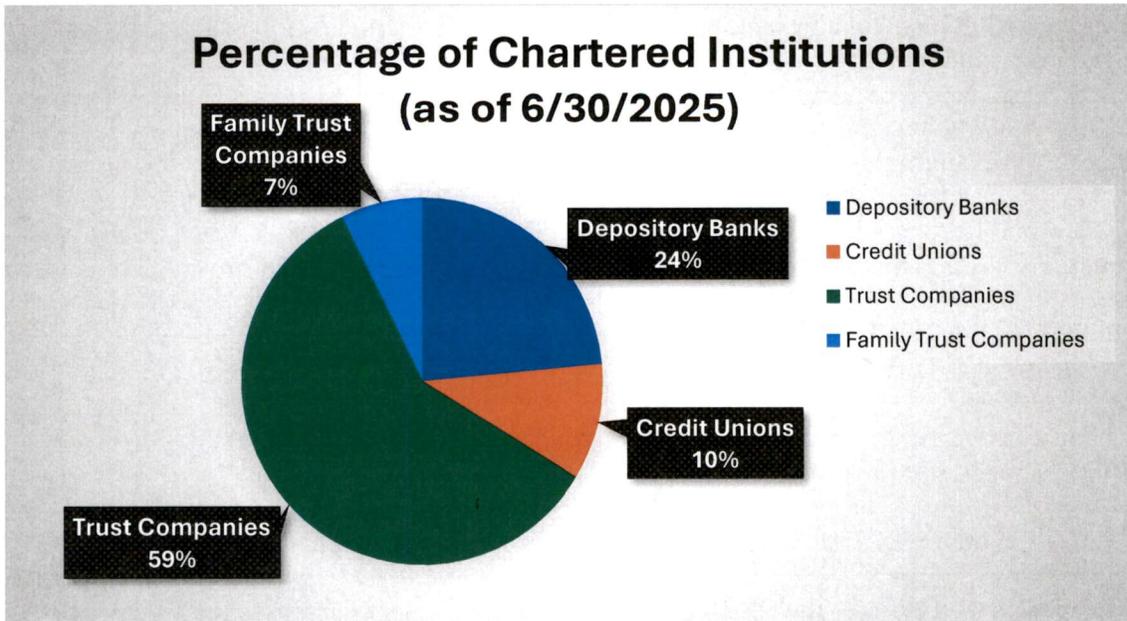
1.10 Modernize our data management through digital transformation	Established the Automated Realm of Knowledge (“ARK”) Team that created a SharePoint Hub allowing the Department to migrate away from Access Databases and a shared drive, in turn alleviating the dependence on IT staff as it is now internally maintained.
<b>Objective 2: Effective laws, rules, and regulations</b>	
2.1 Complete draft rewrite of RSA chapter 361-A and seek legislative sponsorship	Met objective with passage of HB 1243, which repealed and reenacted RSA 361-A, and was signed into law on August 2, 2024. The new provisions of RSA 361-A went into effect upon signing.
2.2 Seek legislative sponsorship for the CSBS Model Money Transmitter Law	Met objective with passage of HB 1241 that was signed into law on August 23, 2024. The bill took effect 60 days after its passage.
2.3 Consider legislative changes to RSA 399-F	Met objective with passage of HB 1559 that repealed RSA 399-F and was signed into law on July 12, 2024.
2.4 Monitor FinTech and cryptocurrency related legislation	Met objective by monitoring the State’s Legislative Sessions.
<b>Objective 3: Formal stakeholder engagement</b>	
3.1 Create best practice videos for frequently asked questions and post to our website	Created/completed videos on MUI Form, Budgeting Basics, Sales Finance Company and Annual Report Tutorials.
3.2 Establish an interactive consumer outreach program	Objective met: Added to website content, created brochures, partnered with Meals on Wheels and AARP to distribute materials, established Financial Empowerment Month (April), worked with FinLit 300 scholastic competition, highlighted National Consumer Protection Week, participated in middle school and older adult financial literacy events.
3.3 Establish a formal transfer of information learned through communication with other regulatory agencies and industry groups	Established a Stakeholder Engagement Summary for meetings/trainings.

Objective 4: Accreditation by the Conference of State Bank Supervisors (CSBS)	
4.1 Establish a team at the Banking Department responsible for facilitation accreditation	Objective met: SEQ's completed 4/18/2025; virtual interviews 5/22/2025 and 5/27/2025; on site review 6/3/2025-6/5/2025 (awaiting final report).
4.2 Deliver Fiscal Year 2023 Annual Report of the Bank Commissioner to Governor and Executive Council and the CSBS by October 1, 2023	Met objective on August 30, 2024 when the Governor and Executive Council approved the Department's FY23 Annual Report.
4.3 Explore and implement an examination rating system for consumer credit licensees	Rating System developed and tested; policy approved on August 26, 2024.
4.4 Review and implement the CSBS Cybersecurity Examination Program	Objective met July of 2024.
4.5 Review and begin conducting trust company examinations through the State Examination System ("SES")	As of January 1, 2025 all new public trust company examinations are conducted through SES.
4.5.1 Develop SES Trust Program	Objective met November of 2023.
4.5.2 Identify a trust company to pilot the SES Trust Program and test the program	Objective met September 2024.
4.5.3 Implement the SES Trust Program	Objective met January 1, 2025.
4.5.4 Review and modernize the CSBS trust examiner certifications	Objective met September of 2024.

# NEW HAMPSHIRE CHARTERED INSTITUTIONS

Number of State Chartered Institutions in New Hampshire as of June 30, 2025

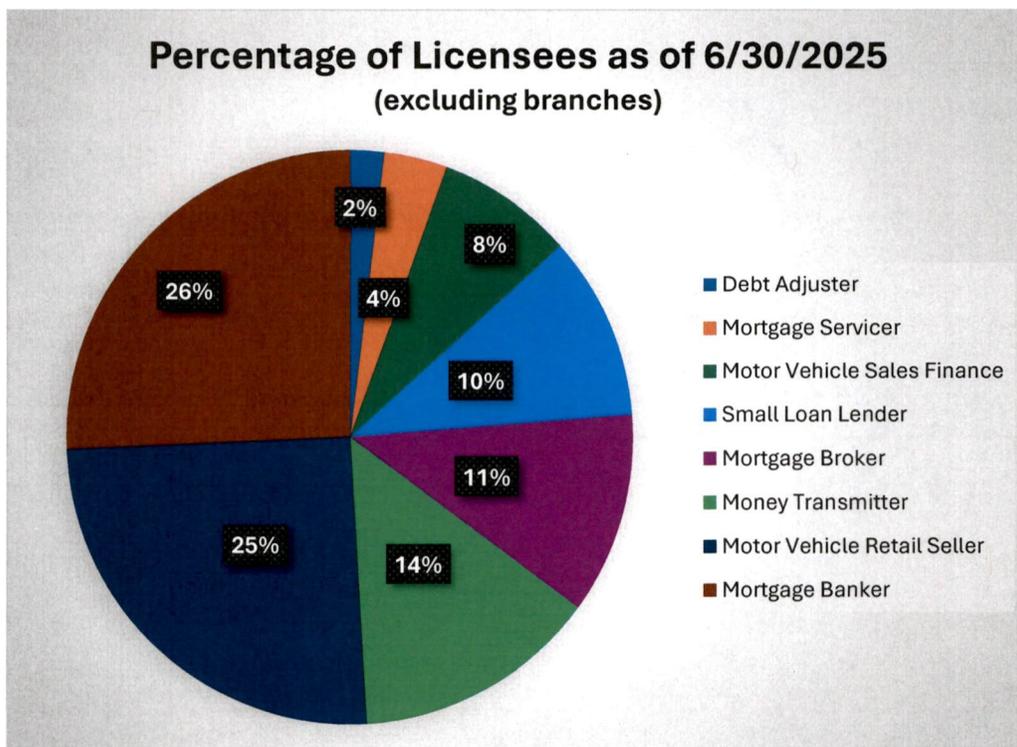
Type of Institution	Charters
Depository Banks	16
Credit Unions	7
Trust Companies	40
Family Trust Companies	5
<b>Totals</b>	<b>68</b>

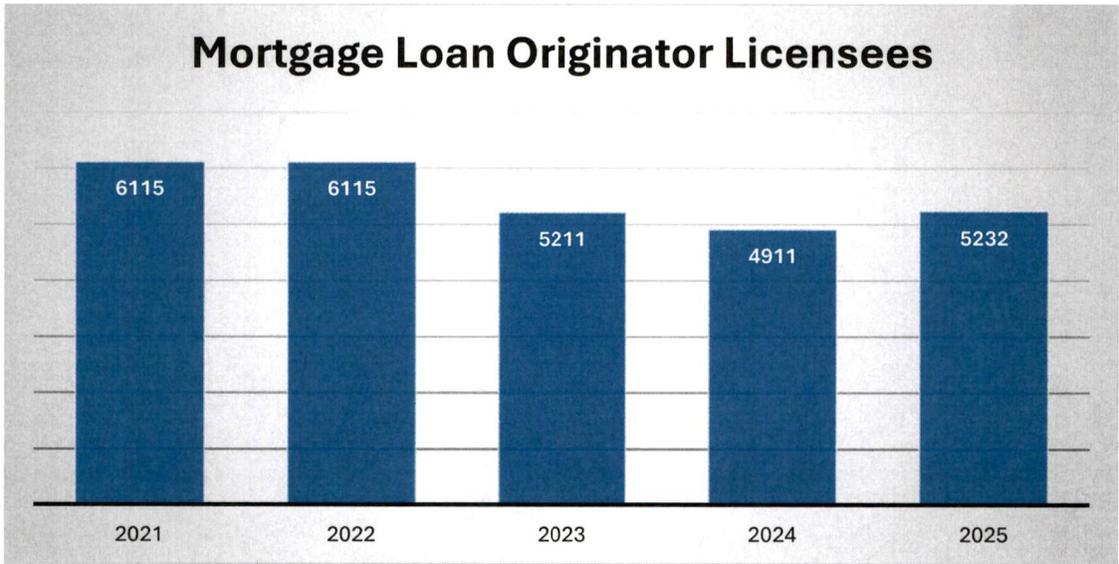
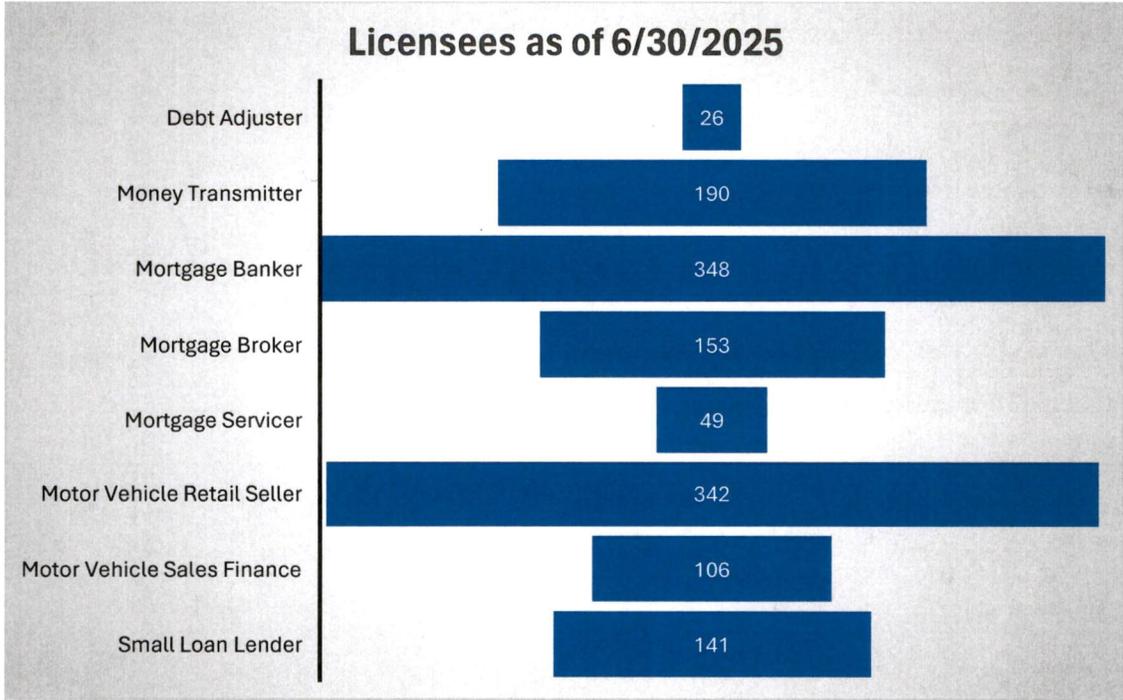


# NEW HAMPSHIRE CONSUMER CREDIT LICENSEES

Consumer Credit Division - Number of Licensees as of June 30, 2025

Type of License	Active Licensees
Debt Adjuster	26
Debt Adjuster Branch	0
Money Transmitters	190
Money Transmitter Authorized Delegates	1,841
Mortgage Banker	348
Mortgage Banker Branch	846
Mortgage Broker	153
Mortgage Broker Branch	37
Mortgage Loan Originators	5,232
Mortgage Servicer	49
Mortgage Servicer Branch	12
Motor Vehicle Retail Seller	342
Motor Vehicle Retail Seller Branch	40
Motor Vehicle Sales Finance Company	106
Motor Vehicle Sales Finance Company Branch	7
Small Loan Lender	141
Small Loan Lender Branch	35
<b>Totals</b>	<b>9,405</b>





## New Hampshire Banking Department Legislation and Rulemaking

### Legislation

There was no Legislation proposed by the New Hampshire Banking Department in Fiscal Year 2025.

### Rulemaking

#### **Ban 100:** Organizational Rules

This rule was readopted with amendments to reflect updates to the Department's organization and how to obtain its information. The rule describes the Department's internal structure and functions by division. The rule also provides direction on how to access or obtain public information from the Department.

**Effective:** October 3, 2024; **Expires:** n/a- does not expire

#### **Ban 900:** Public Deposit Investment Pool

This rule was repealed on an expedited basis. The repeal was done to comport with statutory changes resulting from passage of House Bill 595-FN (2023), which repealed the Department's statutory authority and obligations relating to the Public Deposit Investment Pool (PDIP) and established oversight and rulemaking authority relating to the PDIP with the state treasurer.

**Effective:** May 29, 2025; **Expires:** n/a

## Divisional Spotlight – Consumer Credit Division

The Consumer Credit Division is responsible for licensing, supervising, and examining all consumer credit entities under NH RSAs 397-A, 399-A, 399-D, 399-G, and 361-A. Respectively, mortgage loan originators, mortgage bankers, mortgage brokers, mortgage servicers, small loan lenders, debt adjusters, money transmitters, sales finance companies and retail sellers.

During the last fiscal year, the Department reviewed and approved 1,789 new applications for a variety of license types.

Entity Type	License Name	Approvals
COMPANY	New Hampshire Debt Adjuster License	0
COMPANY	New Hampshire Money Transmitter License	13
COMPANY	New Hampshire Mortgage Banker License	33
COMPANY	New Hampshire Mortgage Broker License	21
COMPANY	New Hampshire Mortgage Servicer License	0
COMPANY	New Hampshire Motor Vehicle Retail Seller License	20
COMPANY	New Hampshire Motor Vehicle Sales Finance Company License	25
COMPANY	New Hampshire Small Loan Lender License	19
BRANCH	New Hampshire Mortgage Banker Branch License	190
BRANCH	New Hampshire Mortgage Broker Branch License	11
BRANCH	New Hampshire Mortgage Servicer Branch License	0
BRANCH	New Hampshire Motor Vehicle Retail Seller Branch License	5
BRANCH	New Hampshire Motor Vehicle Sales Finance Branch License	0
BRANCH	New Hampshire Small Loan Lender Branch License	1
INDIVIDUAL	New Hampshire Exempt Mortgage Loan Originator Registration	0
INDIVIDUAL	New Hampshire Mortgage Loan Originator License	1451
		1789

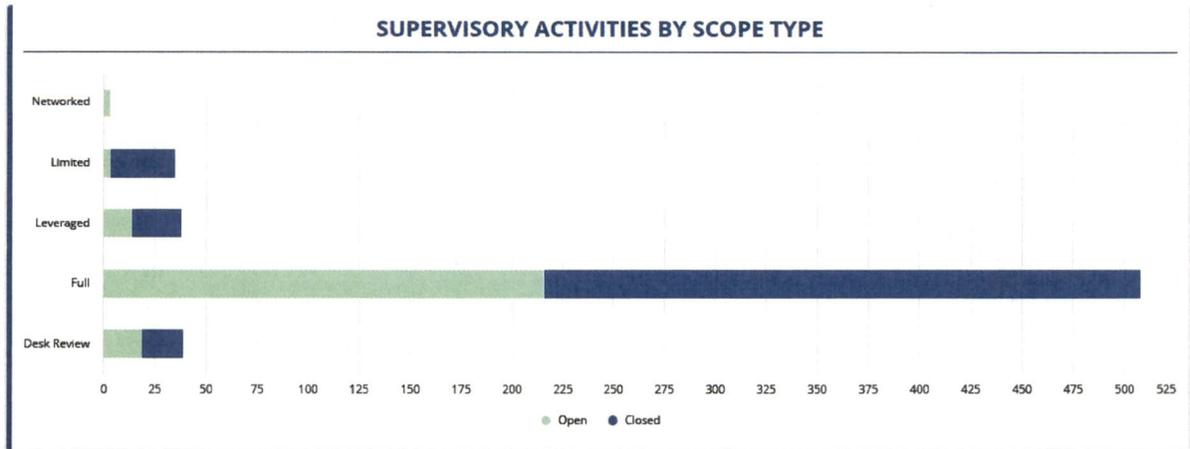
The application process varies depending on the complexity of the entity applying for a license. The application process includes but is not limited to the review of business plans, financial condition, vetting of control people and principals within the entity, and a review of any financial services related regulatory and civil actions naming the applicant or its control people. This process provides information needed to evaluate whether or not the applicant has demonstrated financial responsibility, character, and general fitness so that an application may be approved and license issued by the Department.

Ongoing supervision of licensed entities and individuals includes reviewing and processing amendments to their application record. Amendments may include updates to litigation and regulatory actions, name changes, address changes, changes in control persons, changes to licensure and/or surrender, changes in mortgage loan originator sponsorship, bond changes etc. The Division also reviews and processes applicable quarterly call report data and/or annual reports, and fiscal year-end financial statements.

The Division conducts examinations of all licensed entities routinely over a 24-month period. The scope and complexity of examinations vary on a number of factors including the numbers of previous examinations, consumer complaints, regulatory actions, and volume of New Hampshire transactions. Examinations typically include a review of financial condition, application records, policies and procedures and New Hampshire transactions to determine compliance with New Hampshire statute and applicable federal regulations. All examinations result in a written Report of Examination which is presented to the entity for response and any corrective action if required.

The number of examinations required by statute will increase by more than 300 Retail Sellers over the next 18 months with the passage of HB 1243 which was signed into law on August 2, 2024. In addition, the passage of HB 1241, which was signed into law on August 23, 2024, expands supervision of money transmitter examinations to include permissible investments, tangible net worth, quarterly minimum surety bond amounts based on NH transmission liability, along with additional regulatory requirements.

The Division completed 368 examinations during the fiscal year.



## Personnel

The Division currently consists of eighteen total staff, including a Director, Deputy Director, Regulatory Support Specialist, and fifteen Financial Examiners. The Division welcomed two new financial examiners to the team. One examiner was a transfer from another state agency and brings significant knowledge of state policy and procedures. The other was an internal transfer from the Legal Division, bringing extensive knowledge of consumer credit statutes and regulations.

The examination team collectively holds 14 CSBS certifications including:

- 2 Certified Application Specialists Level II (CAS-II)
- 2 Certified Application Specialists Level III (CAS-III)
- 3 Certified Money Service Business Examiner (CMBE)
- 7 Certified Senior Mortgage Examiner (CSME)
- 1 Certified Mortgage Examiner (CME)

## Looking Forward

The Division continues to monitor economic and geopolitical changes that could have an effect on fiscal year 2026, including possible changes in coordinated supervision with the Consumer Financial Protection Bureau and state counterparts. The Division leverages available technology including the Nationwide Multistate Licensing System and the CSBS State Examination System (SES) platform. Additionally, we anticipate conducting IT examinations of greater scope with the assistance of the IT Specialist.

**Director of Consumer Credit Division:** Michael A. Poullos (603) 271-8690

# THE NEW HAMPSHIRE BANKING DEPARTMENT

*Building from within and growing with an experienced staff*

**Total employees at the end of Fiscal Year: 53**

**Development of new positions:** The Banking Department developed three new positions during Fiscal Year 2025, creating two Financial Examiner positions and one Attorney position.



**Longevity:** At the close of Fiscal Year 2025 the Banking Department is proud to have five employees with more than 10 years of service in the agency, six employees with more than 15 years of service, three with more than 20 years of service and one with more than 25 years with the Department. Our goal is to encourage professional growth and to be a workplace where people want to stay. These experienced individuals help pass along institutional knowledge to new staff.

**Retirement:** Financial Examiner Anna-Maria Tsorvas retired from the Department after 24 years of service.

**Community involvement:** In August, the Banking Department participated in the “Pack a Pack” donation effort as part of WMUR’s annual program. The NHBD contributions filled eight backpacks and provided enough supplies for 20 more packs. In May, a team of Banking Department staff and their families participated in the Rock ‘N Race event in Concord (right).



**Team building:** The Banking Department holds optional participation events throughout the year, including lunchtime trivia games during Public Employee Recognition Week in May, a barbecue cookout in August, and a holiday party in December (left) as well as themed educational and instructive activities during quarterly all-staff meetings that encourage cooperation and teamwork. The in-house monthly newsletter also allows employees the opportunity to share personal activities, events and travel.

# THE NEW HAMPSHIRE BANKING DEPARTMENT

*Events, outreach and training in Fiscal Year 2025*

**Stakeholder outreach:** In December, the Banking Department's Consumer Credit Division hosted the New Hampshire Auto Dealers Association for an informational meeting on the examination process (right).

In April, the NHBD once again promoted "Financial Empowerment Month" to raise awareness about the importance of financial literacy. This included promoting the FinLit300 initiative, an annual high school financial literacy competency competition. The NHBD also produced a short video aimed at young adults to offer basic budgeting tips. The Department partnered with other state agencies as well as organizations such as AARP to advocate for financial literacy and help consumers avoid fraud and scams. NHBD staff also took part in seminars and literacy fairs around the state targeting all age demographics.



Arkell completed the FDIC Information Technology Examination Course.

In the Consumer Credit Division, one examiner recertified as a Senior Mortgage Examiner, one examiner certified as a Senior Mortgage Examiner, and another examiner certified as a Mortgage Examiner. A money transmitter examiner certified as a Money Service Business Examiner and two examiners recertified as a Certified Application Specialist Level III. On the Legal Division side, three staff members attended the New Hampshire Bar Association Midyear meeting in February and three staffers also attended the CSBS Regulatory Summit in July of 2024.

NHBD staff members, including Commissioner Emelia Galdieri and Deputy Commissioner Michael Moranti, attended the Nationwide Mortgage Licensing System annual conference in Atlanta (above) in February. In May, more than half of the NHBD staff attended a Lean Executive Committee event to learn Lean methods and tools (right).

**Certifications, training and accreditation:** In June, the Banking Department was visited by an accreditation team from the Conference of State Bank Supervisors (CSBS) to conduct interviews with NHBD staff as part of the accreditation process, which must be renewed every five years. The Department received a passing grade and will be re-accredited in Mortgage and Banking and will be accredited for the first time in Money Service Businesses.

Two Financial Examiners in the Trust Division completed the Trust Audit, Compliance & Risk Management (TACRM) II School in April. Three Trust Examiners attended the State of New Hampshire Department of Information Technology - New Hampshire Digital Government Summit 2025. Trust Director Jameson Randall and Trust Deputy Director Matt Duddy attended the 2025 Chainalysis Links event in New York City in April.

Matt Duddy also worked on a re-write of the CSBS Certified Trust Examiner and Certified Senior Trust Examiner qualifications with North Carolina and South Dakota financial regulatory staff, completed in September. Trust Division Financial Examiner Tyler



**BANK COMMISSIONER’S DOCKET ACTIVITIES**  
**FISCAL YEAR 2025 (7/1/2024 TO 6/30/2025)**

**COMBINATION**

**Northway Bank (merger of Northway Bank with and into Camden National Bank)**

Submitted: 10/21/2024

Determination: 01/02/2025

**Woodsville Guaranty Savings Bank & Bar Harbor Bank and Trust**

Submitted: 04/17/2025

**CONVERSION FROM STATE TO FEDERAL CREDIT UNION**

**Northeast Credit Union, Portsmouth, NH**

Submitted: 06/21/2024

Determined: 08/08/2024

**CHANGE IN CONTROL**

**Darwin Trust Company**

Submitted: 04/04/2024

Determined: 08/29/2024

**Janney Trust Co Inc.**

Submitted: 08/25/2024

Determined: 11/27/2024

**Jordan Park Trust Company**

Submitted: 02/24/2025

Determined: 03/24/2025

**AMENDMENT TO ARTICLES OF AGREEMENT OR INCORPORATION; BUSINESS  
OR CAPITAL PLAN**

**Family Capital Trust Company**

Submitted: 05/20/2024

Determined: 07/09/2024

**Aegis Trust Company**

Submitted: 07/26/2024

Determined: 10/14/2024

**Putnam Fiduciary Trust Company LLC**

Submitted: 01/24/2025

Determined: 03/24/2025

**Foris Dax Trust Company, LLC (dba Crypto.com Custody Trust Company)**

Submitted: 03/11/2025

Determined: 05/02/2025

**DWS Trust Company**

Submitted: 03/17/2025

Determined: 04/24/2025

**Primary Bank**

Submitted: 05/19/2025

Determined: 06/25/2025

**Aegis Trust Company**

Submitted: 06/04/2025

**AMENDMENT TO BYLAWS**

**Granite State Credit Union**

Submitted: 02/07/2025

Determined: 04/08/2025

**NEW BRANCH OFFICE**

**St. Mary's Bank, North Hampton, NH**

Submitted: 07/26/2024

Determined: 08/07/2024

**Bangor Savings Bank, 46 Crystal Avenue, Derry, NH**

Submitted: 10/24/2024

Determined: 12/03/2024

**Bellwether Community Credit Union, 155 Bridge Street, Pelham, NH**

Submitted: 02/20/2025

Determined: 03/18/2025

**Granite State Credit Union, Intersection of Freetown Rd and Center St, Raymond, NH**

Submitted: 02/24/2025

Determined: 03/19/2025

**Machias Savings Bank, 900 Elm Street, Manchester, NH**

Submitted: 02/26/2025

Determined: 03/18/2025

**BRANCH OFFICE CLOSURE**

**Mascoma Bank, 225 Lebanon Street, Suite 2, Hanover, NH**

Submitted: 02/10/2025

Determined: 03/10/2025

**Mascoma Bank, 245 Main Street, Charlestown, NH**

Submitted: 02/10/2025

Determined: 03/10/2025

**NEW LOAN PRODUCTION OFFICE**

**Luminate Bank, 3 Executive Park Dr, Office 19, Ste 260, Bedford, NH and 44 Dover E. Point Rd, Unit E, Dover, NH**

Submitted: 02/10/2025

Determined: 02/25/2025

**NEW TRUST COMPANY**

**Foris DAX Trust Company, LLC**

Submitted: 12/18/2023

Determined: 12/20/2024

**D.A. Davidson Trust Services, Inc.**

Submitted: 11/25/2024

**RELOCATION OF TRUST OFFICE**

**Market Street Trust Company**

From: 2 International Drive, Suite 301, Portsmouth, NH 03801

To: 2 International Drive, Suite 250, Portsmouth, NH 03801

Submitted: 08/19/2024

Determined: 09/17/2024

**Darwin Trust Company of New Hampshire, LLC**

From: 635 Massachusetts Ave., Arlington, MA 02476

To: 6 Kimball Lane, Lynnfield, MA 01940

Submitted: 11/01/2024

Determined: 11/22/2024

**AB Trust Company**

From: 1345 Avenue of the Americas, New York, NY

To: 66 Hudson Boulevard East, New York, NY

Submitted: 01/28/2025

Determined: 02/13/2025

**Market Steet Trust Co.**

From: 2 International Drive, Suite 250, Portsmouth, NH

To: 100 Market Street, Suite 300, Portsmouth, NH

Submitted: 02/10/2025

Determined: 02/18/2025

**Cambridge Trust Company of New Hampshire**

From: 11 South Main Street, Concord, NH, Suite 502

To: 11 South Main Street, Concord, NH, Suite 101

Submitted: 04/15/2025

Determined: 04/29/2025

**TRADE NAME REQUESTS**

**Stonecastle Trust Co., to use the trade name "SC Trust"**

Submitted: 01/21/2025

Determined: 03/10/2025

**Machias Savings Bank, to use "Bank" in trade name**

Submitted: 02/26/2025

Determined: 03/25/2025

**Coinbase Custody Trust Company LLC, to use "Trust" in trade name**

Submitted: 03/24/2025

Determined: 05/29/2025

**REQUEST FOR APPROVAL OF INSURANCE COVERAGE**

**Darwin Trust Company of New Hampshire, LLC**

Submitted: 05/24/2024

Determined: 7/18/2024

**Janney Trust Co.**

Submitted: 03/07/2025

Closed: 07/01/2025

## STATE CHARTERED BANKS

*As of June 30, 2025*

### **Bank of New England**

Year of Incorporation - 1983

31 Pelham Road

Salem, NH 03079

Telephone: 800-721-7445

Web Address: [www.bankofnewengland.com](http://www.bankofnewengland.com)

#### **Officers**

William P. DeLuca, III, Chairman of the Board

William S. Suglia, President

Paul E. Finn, CEO

Darrin Estrella, Chief Financial Officer

#### **Branches**

12 Haverhill Street, Andover, MA

14 Bank Road, Windham, NH

1589 Elm Street, Manchester, NH

177 South River Road, Bedford, NH

1-A Action Boulevard, Londonderry, NH

295 Main Street, Nashua, NH

3 Cross Street, Methuen, MA

37 Emerson Street, Haverhill, MA

### **Bank of New Hampshire**

Year of Incorporation - 1831

62 Pleasant Street

Laconia, NH 03246

Telephone: 603-524-1212

Web Address: [www.banknh.com](http://www.banknh.com)

#### **Officers**

Michael J. Long, Chairman of the Board

Christopher J. Logan, President, CEO

Daniel Brown, Chief Financial Officer

#### **Branches**

11 Triangle Park Drive, Concord, NH

125 Main Street, Littleton, NH

14 Sullivan Street, Claremont, NH

1441 Lakeshore Road, Route 11, Gilford, NH

167 North Main Street, Concord, NH

21 Tower Road, Campton, NH

22 King's Square, Whitefield, NH

28 Main Street, Plymouth, NH

29 Main Street, Conway, NH

301 North Main Street, Rochester, NH

### **Bank of New Hampshire (Continued)**

32 South River Road, Bedford, NH

325 West Main Street, Hillsborough, NH

583 Main Street, Gorham, NH

6 Riverside Drive, Plymouth, NH

705 Hooksett Road, Manchester, NH

76 Main Street, Route 112, Lincoln, NH

77 Main Street, Antrim, NH

845 Central Avenue, Dover, NH

960 Whittier Highway, Route 25,

Moultonborough, NH

Indian Mound Shopping Center, 300 Route 16B,

Center Ossipee, NH

One Country Club Road, Gilford, NH

### **Claremont Savings Bank**

Year of Incorporation - 1907

145 Broad Street, PO Box 1600

Claremont, NH 03743

Telephone: 603-542-7711

Web Address: [www.claremontsavings.com](http://www.claremontsavings.com)

#### **Officers**

Heather J. Minkler, Chairman of the Board

David Finnerty, President, CEO

Pauly Yang, Chief Financial Officer

#### **Branches**

106 North Main Street, West Lebanon, NH

135 Main Street, Charlestown, NH

356 Washington Street, Claremont, NH

85 Main Street, Springfield, VT

### **Franklin Savings Bank**

Year of Incorporation - 1869

387 Central Street

Franklin, NH 03235

Telephone: 603-934-4445

Web Address: [www.fsbnh.com](http://www.fsbnh.com)

#### **Officers**

Scott R. Clarenbach, Chairman of the Board

Brian Bozak, President, CEO

Jessica Price, Chief Financial Officer

## **Franklin Savings Bank (Continued)**

### **Branches**

1 Dobson Way, Merrimack, NH  
11 Saw Mill Road, Gilford, NH  
139 King Street, Boscawen, NH  
350 Lake Street, Bristol, NH  
585 Mast Road, Manchester, NH  
67 Laconia Road, Tilton, NH  
933 Central Street, Franklin, NH

### **Mascoma Bank**

Year of Incorporation - 1899  
67 North Park Street  
Lebanon, NH 03766  
Telephone: 603-448-3650

Web address: [www.mascomabank.com](http://www.mascomabank.com)

### **Officers**

Deirdre Goodrich, Chairwoman of the Board  
Clayton R. Adams, President, CEO  
James Justin Williams, Chief Financial Officer

### **Branches**

1 Main Street, Lyme, NH  
105 Main Street, Windsor, VT  
1151 U.S. Route 4, Canaan, NH  
1185 Shelburne Road, Suite 4,  
South Burlington, VT  
13 Main Street, Enfield, NH  
137-139 Broad Street, Claremont, NH  
216 VT Route 132, South Strafford, VT  
235 Main Street, Lancaster, NH  
242 North Winooski Ave, Suite 2, Burlington, VT  
243 Sykes Mt. Ave, White River Junction, VT  
255 West Street, Keene, NH  
259 Newport Road, New London, NH  
263 Maple Street, White River Junction, VT  
264 Main Street, Bethel, VT  
270 River Road, Springfield, VT  
292 VT Route 110, Chelsea, VT  
303 Main Street, Norwich, VT  
429 Woodstock Road, Woodstock, VT  
431 Pine Street, Suite 115, Burlington, VT  
53 Main Street, Walpole, NH  
55 Main Street, Bethel, VT  
7 VT Route 12, Hartland, VT  
70 Main Street, West Lebanon, NH  
8 Main Street, Littleton, NH  
80 S. Main Street, Hanover, NH

## **Meredith Village Savings Bank**

Year of Incorporation - 1869  
24 State Route 25, PO Box 177  
Meredith, NH 03253  
Telephone: 603-279-7986  
Web Address: [www.mvsb.com](http://www.mvsb.com)

### **Officers**

Michael O'Leary, Chairman of the Board  
Marcus Weeks, President  
Jason C. Hicks, EVP, Chief Financial & Risk  
Officer

### **Branches**

131 Main Street, Plymouth, NH  
1383 Lakeshore Road, Gilford, NH  
1498 White Mountain Hwy, North Conway, NH  
2 Meeting Place Drive, Exeter, NH  
21 Farmington Road (Route 11), Rochester, NH  
28 State Route 25, Center Harbor, NH  
2839 Lafayette Road, Portsmouth, NH  
3 Meeting Place Drive, Exeter, NH  
379 South Main Street, Laconia, NH  
448 Governor John Wentworth Highway, Route  
109, Melvin Village, NH  
5 Riverside Drive, Ashland, NH  
66 North Main Street, Wolfeboro, NH  
71 State Route 104, Meredith, NH  
991 State Route 25, Moultonborough, NH  
Hannaford, 82 Wolfeboro Highway (Rte. 28),  
Alton, NH

## **Merrimack County Savings Bank**

Year of Incorporation - 1867  
89 North Main Street, PO Box 2826  
Concord, NH 03301  
Telephone: 603-225-2793  
Web Address: [www.themerrimack.com](http://www.themerrimack.com)

### **Officers**

Linda J. Lorden, President  
Jason C. Hicks, EVP, Chief Financial Officer

### **Branches**

1 Integra Drive, Concord, NH  
101 Broad Street, Nashua, NH  
167 North State Street, Concord, NH  
1B Wall Street, Suite 106, Windham, NH  
262 Maple Street, Henniker, NH  
35 Kearsarge Avenue, Contoocook, NH  
360 Londonderry Turnpike, Hooksett, NH  
503 South Street, Bow, NH

**Piscataqua Savings Bank**

Year of Incorporation - 1877

15 Pleasant Street

Portsmouth, NH 03801

Telephone: 603-436-5250

Web Address: [www.piscataqua.com](http://www.piscataqua.com)

**Officers**

Christopher H. Brown, Chairman of the Board

Joan W. Gile, President, CEO

David H. Bryan, Chief Financial Officer

**Primary Bank**

Year of Incorporation – 2015

207 Route 101

Bedford, NH 03110

Telephone: 603-310-7200

Web Address: [www.primarybanknh.com](http://www.primarybanknh.com)

**Officers**

William Greiner, Chairman of the Board

Crystal Dionne, President, CEO, Chief Financial Officer

**Branches**

1662 Elm Street, Manchester, NH

23 Crystal Avenue, Derry, NH

327 Amherst Street, Nashua, NH

**Profile Bank**

Year of Incorporation - 1907

45 Wakefield Street

Rochester, NH 03867

Telephone: 603-330-8424

Web Address: [www.profilebank.com](http://www.profilebank.com)

**Officers**

Albert H. Miltner, Jr., Chairman of the Board

Kenneth A. Wilman, Jr., President

Kevin D. Miller, Chief Financial Officer, Chief Operating Officer

**Branches**

145 Main Street, Alton, NH

160 Route 108, Somersworth, NH

538 Central Avenue, Dover, NH

65 Meadow Street, Sanbornville, NH

**Salem Co-operative Bank**

Year of Incorporation – 1922

3 South Broadway, PO Box 67

Salem, NH 03079

Telephone: 603-898-3333

Web Address: [www.salemcoop.com](http://www.salemcoop.com)

**Officers**

Nadema A. Gemmell, Chairman of the Board

Ann R. Lally, President, CEO

Joseph Sapienza, Chief Financial Officer

**Branches**

284 Merrimack Street, Methuen, MA

**Savings Bank of Walpole**

Year of Incorporation - 1875

68 Ames Plaza Lane, PO Box 517

Walpole, NH 03608

Telephone: 603-756-4771

Web Address: [www.walpolebank.com](http://www.walpolebank.com)

**Officers**

Jason Houston, Chairman

Mark G. Bodin, President

Jason C. Hicks, EVP, Chief Financial Officer

**Branches**

11 Westminster Street, Walpole, NH

30 Warwick Road, Winchester, NH

31 Sonja Drive, Rindge, NH

400 West Street, Keene, NH

817 Court Street, Keene, NH

84 Marlboro Street, Keene, NH

**Sugar River Bank**

Year of Incorporation - 1895

10 North Main Street, PO Box 569

Newport, NH 03773

Telephone: 603-863-3000

Web Address: [www.sugarriverbank.com](http://www.sugarriverbank.com)

**Officers**

Maureen E. Hampton, Chairman of the Board

Mark A. Pitkin, President, CEO

Jeannine M. Everitt, Chief Financial Officer

**Branches**

10 Sawyer Brook Plaza, Route 10, Grantham, NH

196 Newport Road, New London, NH

198 Loudon Road, Concord, NH

2 West Main Street, Warner, NH

541 Route 11, Sunapee, NH

**The Millyard Bank**

Year of Incorporation - 2019

57 Northeastern Blvd

Nashua, NH 03062

Telephone: 603-882-6500

Web Address: [www.millyardbank.com](http://www.millyardbank.com)

**Officers**

John Stabile II, Chairman of the Board

G. Frank Teas, President, CEO

Thomas B. Wiggins, Chief Financial Officer

**Branches**

9 Ash Street, Hollis, NH

**Walden Mutual Bank**

Year of Incorporation – 2022

66 North Main Street

Concord, NH 03301

Telephone: 603-227-6801

Web address: [www.waldenmutual.com](http://www.waldenmutual.com)

**Officers**

A. Vincent Sicilliano, Chairman of the Board

Charles Cummings, President, CEO

Deborah Morin, Chief Financial Officer

**Woodsville Guaranty Savings Bank**

Year of Incorporation - 1889

63 Central Street

Woodsville, NH 03785

Telephone: 603-747-2735

Web Address: [www.thegarantybank.com](http://www.thegarantybank.com)

**Officers**

Charles P. Butson, Chairman of the Board

James E. Graham, President, CEO

Amy E. Crocker, Treasurer

**Branches**

189 Cottage Street, Littleton, NH

199 Main Street, Lancaster, NH

278 Main Street, Franconia, NH

28 South Main Street, Lisbon, NH

37 Route 25, Piermont, NH

4901 Dartmouth College Highway, Woodsville, NH

618 Meadow Street, Littleton, NH

7 Town West Road, Plymouth, NH

## STATE CHARTERED CREDIT UNIONS

*As of June 30, 2025*

### **Bellwether Community Credit Union**

Year of Incorporation - 1921  
425 Hooksett Road  
Manchester, NH 03104  
Telephone: 603-645-8181  
Web Address: [www.bccu.org](http://www.bccu.org)

#### **Officers**

Gail Garceau, Chairman of the Board  
Nathan Saller, President  
Jonathan C. Oglebay, CFO

#### **Branches**

409 Amherst Street, Nashua, NH  
7 Leavy Drive, Bedford, NH

### **Granite State Credit Union**

Year of Incorporation - 1945  
1415 Elm Street  
Manchester, NH 03101  
Telephone: 603-668-2221  
Web Address: [www.gscu.org](http://www.gscu.org)

#### **Officers**

Deborah Vandenberghe, Chairman of the Board  
Denise L. Barstow, President, CEO  
Lisa Barowski, CFO

#### **Branches**

132 Route 101A, Amherst, NH  
145 Raymond Road, Candia, NH  
190 Broad Street, Nashua, NH  
31 Harrison Street, Manchester, NH  
311 Sheep Davis Road, Concord, NH  
38 Birch Street, Derry, NH  
51 Tilton Road, Tilton, NH  
7 Two Rod Road, Rochester, NH

### **Holy Rosary Regional Credit Union**

Year of Incorporation - 1962  
133 Brock Street  
Rochester, NH 03867  
Telephone: 603-332-6840  
Web Address: [www.hrcu.org](http://www.hrcu.org)

#### **Officers**

Dana R. Flanders, Chairman of the Board  
Brian F. Hughes, President, CEO

### **Holy Rosary Regional Credit Union (Continued)**

Brian J. Therrien, CFO  
Anne Brown, Treasurer

#### **Branches**

341 NH Route 11, Farmington, NH  
490 Central Avenue, Dover, NH  
Spaulding High School, 140 Wakefield Street,  
Rochester, NH

### **Members First Credit Union of N.H.**

Year of Incorporation - 1949  
7 Salmon Street  
Manchester, NH 03104  
Telephone: 603-622-8781  
Web Address: [www.membersfirstnh.org](http://www.membersfirstnh.org)

#### **Officers**

David Mara, Chairman of the Board  
Courtney Fifield, President, CEO  
Karl Betz, CFO  
Richard Plante, Treasurer

#### **Branches**

136 Bedford Center Road, Bedford, NH  
200 Union Street, Manchester, NH

### **New Hampshire Postal Credit Union**

Year of Incorporation - 1940  
955 Goffs Falls Road  
Manchester, NH 03103  
Telephone: 603-625-9032  
Web Address: [www.nhpcu.com](http://www.nhpcu.com)

#### **Officers**

Sally A. Sutton, Chairwoman of the Board  
Philip Fontaine, Jr., President, CEO

#### **Branch**

18 Loudon Road, Concord, NH

### **St. Mary's Bank**

Year of Incorporation - 1909  
200 McGregor Street, PO Box 990  
Manchester, NH 03102-3753  
Telephone: 603-669-4600

Web Address: [www.stmarysbank.com](http://www.stmarysbank.com)

#### **Officers**

Elizabeth S.C. Hitchcock, Chairwoman of the Board

Kenneth L. Senus, President, CEO  
Hoang Nguyen, CFO, Treasurer

#### **Branches**

14 Spruce Street, Nashua, NH  
16 Manchester Street, Concord, NH  
20 International Drive, Portsmouth, NH  
207 Daniel Webster Highway, Manchester, NH  
234 Elm Street, Manchester, NH  
3 Winnhaven Drive, Hudson, NH  
4 Northwest Blvd, Nashua, NH  
48 Perimeter Road, Manchester, NH  
50 Nashua Road, Londonderry, NH  
65 Lafayette Road, North Hampton, NH  
650 Nashua Street, Route 101A, Milford, NH  
839 Hanover Street, Manchester, NH

### **Triangle Credit Union**

Year of Incorporation - 1939  
33 Franklin Street  
Nashua, NH 03064  
Telephone: 603-889-2470

Web Address: [www.trianglecu.org](http://www.trianglecu.org)

#### **Officers**

Margo Compagna, Chairwoman of the Board  
A. Scott MacKnight, President, CEO  
Karen Wood, CFO  
David Fredette, Treasurer

#### **Branches**

1030 Candia Road, Manchester, NH  
138 Route 101A, Amherst, NH  
166 Daniel Webster Highway, Nashua, NH  
257 Elm Street, Manchester, NH  
3 Windham Road, Derry, NH  
362 Daniel Webster Highway, Merrimack, NH  
St. Joseph Hospital, 172 Kinsley Street, Nashua, NH

## STATE CHARTERED TRUST COMPANIES

*As of June 30, 2025*

### **AB Trust Company, LLC**

Year of Incorporation - 2007

501 Commerce Street

Nashville, TN 37203

Telephone: 212-969-1000

Web Address: [www.alliancebernstein.com](http://www.alliancebernstein.com)

#### **Officers**

Laurence Cranch, Chairman of the Board

Jennifer DeLong, President

Paul Anzalone, Treasurer

#### **Trust Offices**

66 Hudson Boulevard East, New York, NY

### **Ankura Trust Company, LLC (Continued)**

#### **Officers**

Philip Gund, Chairman of the Board

James J. McGinley, President, CEO, Chief Risk Officer

Ryan Roy, Chief Financial Officer

#### **Trust Offices**

214 North Main Street, c/o Gallagher, Callahan & Gartrell PC, Concord, NH

160 Mine Lane Court, Suite 200, Raleigh, NC

1 Beacon Street, Floor 15, Boston, MA

### **ADP Retirement Trust Services, LLC**

Year of Incorporation – 2023

4 Northeastern Boulevard

Salem, NH 03079

Telephone: 862-222-7474

Web Address: None

#### **Officers**

David Kwon, Chairman of the Board

Tracy Cafaro, President

Donna Lukasko, Chief Financial Officer, Treasurer

### **Bangor Wealth Management**

#### **of New Hampshire LLC**

Year of Incorporation - 2021

82 North Main Street, Third Floor

Concord, NH 03301

Telephone: 800-585-6145

Web address: [www.bangor.com](http://www.bangor.com)

#### **Officers**

Scott Kenney, President, CEO, Chairman of the Board

Tricia Duchesneau, Treasurer

### **Aegis Trust Company, LLC**

Year of Incorporation – 2023

7200 Highway 278 NE, Suite 205

Covington, GA 20014

Telephone: 720-728-8111

Web Address: [www.aegistrust.com](http://www.aegistrust.com)

#### **Officers**

Robert Lesser, Esq, President, Chairperson

Donald Giannattasio, Treasurer

### **Bar Harbor Wealth Management**

Year of Incorporation - 1984

90 North Main Street

Concord, NH 03301

Telephone: 603-224-1350

Web Address: [www.barharbor.bank](http://www.barharbor.bank)

#### **Officers**

Daina H. Belaire, Chairman of the Board

Jason Edgar, President

Josephine Iannelli, Chief Financial Officer, Treasurer

#### **Trust Offices**

188 Main Street, Nashua, NH

2 Main Street, Peterborough, NH

68 South Main Street, Hanover, NH

### **Ankura Trust Company, LLC**

Year of Incorporation - 2018

140 Sherman Street, 4th Floor

Fairfield, CT 06824

Telephone: 203-319-6900

Web Address: [www.ankuratrust.com](http://www.ankuratrust.com)

**Boston Partners Trust Company**

Year of Incorporation - 2009  
One Beacon Street, 30th Floor  
Boston, MA 02108

Telephone: 212-908-9573

Web address: [www.bostonpartners.com](http://www.bostonpartners.com)

**Officers**

William J. Kelly, Chairman of the Board

Paul D. Heathwood, President

Greg Varner, Chief Financial Officer, Treasurer

**Trust Offices**

100 Drakes Landing Road, Suite 360,  
Greenbrae, CA

350 South Grand Avenue, Suite 1550,  
Los Angeles, CA

One Grand Central Place, 60 East 42nd Street, Suite  
1550, New York, NY

**DWS Trust Company**

Year of Incorporation - 1989  
1 Tara Boulevard, Suite 200  
Nashua, NH 03060

Telephone: 212-454-8503

Web Address: [www.dws.com](http://www.dws.com)

**Officers**

Nicole Grogan, President, CEO, Chairman of the  
Board

Nancy Tanzil, Chief Financial Officer, Treasurer

**Trust Offices**

100 Summer Street, Suite 800, Boston, MA

222 South Riverside Plaza, Chicago, IL

875 Third Avenue, New York, NY

**Cambridge Trust Company of New Hampshire,  
Inc.**

Year of Incorporation - 2010

11 South Main Street, Suite 101

Concord, NH 03301

Telephone: 603-369-5101

Web address: [www.cambridgetrust.com](http://www.cambridgetrust.com)

**Officers**

Susan Martore-Baker, President, Chairwoman of  
the Board

Joseph P. Sapienza, Treasurer

**Trust Offices**

1000 Elm Street, Suite 400, Manchester, NH  
100 Arboretum Drive, Suite 204, Portsmouth, NH

**Exeter Trust Company**

Year of Incorporation - 1994

155 Fleet Street

Portsmouth, NH 03801

Telephone: 603-778-0020

Web Address: [www.manning-napier.com](http://www.manning-napier.com)

**Officers**

Megan Henry Stuart, Chairwoman of the Board

Scott Morabito, President

Scott Williams, Treasurer

**Trust Offices**

290 Woodcliff Drive, Fairport, NY

655 Metro Place South, Suite 300, Dublin, OH

**Darwin Trust Company of New Hampshire,  
LLC**

Year of Incorporation - 2019

6 Kimball Lane

Lynnfield, MA 01940

Telephone: 617-607-5100

Web Address: [www.darwintrust.com](http://www.darwintrust.com)

**Officers**

Joseph Peteul, Chairman of the Board

Melissa A. Sommer, President, CEO

Ellen Flaherty, Treasurer

**Trust Offices**

40 Mill Street, Wolfeboro, NH

53 Technology Way, Nashua, NH

29 Maplewood Avenue, Suite 3, Portsmouth, NH

**Family Capital Trust Company**

Year of Incorporation - 2009

3 Centennial Drive, #200

Peabody, MA 01960

Telephone: 978-278-9300

Web Address: [www.famcaptrust.com](http://www.famcaptrust.com)

**Officers**

Robert H. Frey, President, CEO, Chairman of the  
Board

Letitia H. Beauregard, Treasurer

**Fidelity Institutional Asset Management Trust  
Company**

Year of Incorporation - 2005  
900 Salem Street  
Smithfield, RI 02917  
Telephone: 401-292-5000

Web Address: [www.institutional.fidelity.com](http://www.institutional.fidelity.com)

**Officers**

William Irving, President  
Martin McGee, Chief Financial Officer  
Tom Vercillo, Treasurer

**Trust Offices**

245 Summer Street, Boston, MA  
One Spartan Way, Merrimack, NH

**Fiduciary Trust Company of New England LLC**

Year of Incorporation - 2014  
1155 Elm Street, 4th Floor  
Manchester, NH 03101  
Telephone: 603-695-4320

Web Address: [www.fiduciarytrustne.com](http://www.fiduciarytrustne.com)

**Officers**

Austin V. Shapard, Chairman of the Board  
Michael N. Costa, President, CEO  
Adam D. Thompson, Chief Financial Officer,  
Treasurer

**Fiduciary Trust Company of New Hampshire**

Year of Incorporation - 1958  
1422 Euclid Avenue, Suite 1130  
Cleveland, OH 44115  
Telephone: 216-771-6960

**Officers**

Daniel B. Allen, President, Chairman  
Rachel Mazzotta, Chief Financial Officer, Treasurer

**FNZ Trust Company, LLC**

Year of Incorporation - 2021  
1 Marina Park Drive, Suite 1300  
Boston, MA 02210  
Telephone: 800-392-9244

Web Address: [www.FNZ.com](http://www.FNZ.com)

**Officers**

Maliz E. Beams, Chairman of the Board  
Tom Dorsky, President, CEO  
Paul Broude, CFO, Treasurer

**Foris Dax Trust Company, LLC  
d/b/a Crypto.com Custody Trust Company**

Year of Incorporation - 2024  
36 Maplewood Avenue, Executive Office No. 46  
Portsmouth, NH 03801  
Telephone: 720-837-4668

[www.crypto.com/us/custody](http://www.crypto.com/us/custody)

**Officers**

Joe Anzures, President  
Andrew Snyder, Treasurer

**Geode Capital Management Trust Company,  
LLC**

Year of Incorporation - 2017  
100 Summer Street, 12th Floor  
Boston, MA 02110  
Telephone: 617-392-8533

Web Address: [www.geodecapital.com](http://www.geodecapital.com)

**Officers**

Gerard McGraw, Chairman of the Board  
David Lane, President, CEO  
Sorin C. Codreanu, Chief Financial Officer  
Nancy Dias, Treasurer

**GLAS Trust Company LLC**

Year of Incorporation - 2017  
3 Second Avenue, Suite 206  
Jersey City, NJ  
Telephone: 201-354-4694

Web Address: [www.glas.agency](http://www.glas.agency)

**Officers**

Brian J. Carne, Chairman of the Board  
Mia L. Drennan, President, CEO  
Ethan Levner, Treasurer

**Trust Offices**

45 Ludgate Hill, 2nd Floor, London, UK

**Harbor Trust Company, Inc.**

Year of Incorporation - 2020  
111 S. Wacker Drive, 34th Floor  
Chicago, IL 60606  
Telephone: 312-443-4400

Web Address: [www.harborcapital.com](http://www.harborcapital.com)

**Officers**

Kristof M. Gleich, President, CIO  
Charles F. McCain, CEO, Chairperson  
Jacob J. Kunkel, Treasurer

**Hemenway Trust Company LLC**

Year of Incorporation - 2010  
23 Keewaydin Drive, Suite 400  
Salem, NH 03079  
Telephone: 603-913-8022  
Web Address: www.hemtrust.com

**Officers**

John Sicilano, President, Chairman of the Board  
Sarah Waelchli, Treasurer, Chief Financial Officer

**Janney Trust Co Inc.**

Year of Incorporation - 2020  
1717 Arch Street  
Philadelphia, PA 19103  
Telephone: 215-665-6596  
Web Address: www.janney.com

**Officers**

Kevin J. Reed, President, Chairman of the Board  
Michael Hricko, Treasurer

**John Hancock Trust Company LLC**

Year of Incorporation - 2011  
197 Clarendon Street  
Boston, MA 02116  
Telephone: 617-663-2486

**Officers**

Philip Fontana, President, Chairman  
Katrin Korovina, Interim Treasurer

**Trust Offices**

200 S. Wacker Drive, Suite 650, Chicago, IL

**Jordan Park Trust Company LLC**

Year of Incorporation - 2007  
60 Penhallow Street, Suite 400  
Portsmouth, NH 03801  
Telephone: 603-929-2700  
Web Address: www.jpct.com

**Officers**

Scott A. Kislin, President  
Frank S. Ghali, Chairman, CEO  
Erika O'Connor, Treasurer

**Lincoln Financial Group Trust Company, Inc.**

Year of Incorporation - 2012  
150 North Radnor Chester Road  
Radnor, PA 19087  
Telephone: 484-583-1301

**Officers**

John Luviano, President, Chairman of the Board  
Kristin Curtin, Chief Financial Officer  
Chris Reed, Treasurer

**Trust Offices**

1301 South Harrison Street, Fort Wayne, IN

**Loomis Sayles Trust Company, LLC**

Year of Incorporation - 2007  
One Financial Center  
Boston, MA 02111  
Telephone: 800-343-2029  
Web Address: www.loomissayles.com

**Officers**

Kevin P. Charleston, President, Chairman of the Board

Susan L. Sieker, Chief Financial Officer  
Gregory Woodgate, Treasurer

**Loring, Wolcott & Coolidge Trust, LLC**

Year of Incorporation - 2010  
230 Congress Street  
Boston, MA 02110  
Telephone: 617-523-6531  
Web Address: www.lwcotrust.com

**Officers**

C-F David Boit, President, Chairman of the Board  
Thomas R. Appleton, Treasurer

**Market Street Trust Company**

Year of Incorporation - 2018  
100 Market Street, Suite 300  
Portsmouth, NH 03801  
Telephone: 800-962-6876  
Web Address: www.marketstreettrust.com

**Officers**

James D. Houghton, Chairman of the Board  
Kara G. Pass, President, CEO  
Thomas A. McNeill, Chief Financial Officer

**Mercer Trust Company LLC**

Year of Incorporation - 2004  
99 High Street  
Boston, MA 02110-2320  
Telephone: 617-747-9500

**Officers**

Richard Nuzum, Chairman of the Board  
Marc Cordover, President  
Krishnan Subramaniam, Treasurer

**MFS Heritage Trust Company**

Year of Incorporation - 1999  
111 Huntington Avenue, 24th Floor  
Boston, MA 02199  
Telephone: 617-954-5000  
Web Address: www.mfs.com

**Officers**

Heidi W. Hardin, Chairman of the Board  
John M. Corcoran, President  
Gil Hudson, Treasurer

**New Hampshire Trust Company, The**

Year of Incorporation - 2015  
89 North Main Street  
Concord, NH 03301  
Telephone: 603-223-2712  
Web Address: www.nhtrust.com

**Officers**

Michael O'Leary, Chairman of the Board  
Cydney Shapleigh, President  
Jason C. Hicks, Chief Financial Officer

**Trust Offices**

255 West Street, Keene, NH

**Newport Trust Company**

Year of Incorporation - 2011  
1627 Eye Street, N.W., Suite 950  
Washington, DC 20006  
Telephone: 202-471-3500  
Web Address: www.newportgroup.com

**Officers**

Brad Kraft, Chairman of the Board  
William E. Ryan, President, CEO, Chief Fiduciary  
Officer  
Denise Gingolaski, Chief Financial Officer  
Matina Yiantsios, Treasurer

**Newport Trust Company (continued)**

**Trust Offices**

570 Lexington Avenue, Suite 1502, New York, NY  
700 North Brand Blvd, Suite 408, Glendale, CA  
7651 Universal Road, Baxter, MN

**Putnam Fiduciary Trust Company**

Year of Incorporation - 2009  
100 Federal Street  
Boston, MA 02110  
Telephone: 617-760-0044

**Officers**

Karen Walsh, President  
Lindsey Oshita, Chief Financial Officer  
Leor Avigor, Treasurer

**Raymond James Trust Company  
of New Hampshire**

Year of Incorporation - 2021  
29 Maplewood Ave.  
Portsmouth, NH 03801  
Telephone: 603-427-8895

**Officers**

Joseph Weaver, President, Chairman of the Board  
Ashley MacKendrick, Chief Financial Officer

**State Street Bank and Trust Company  
of New Hampshire**

Year of Incorporation - 2004  
20 Trafalgar Square, Suite 449  
Nashua, NH 03063  
Telephone: 603-589-4097

**Officers**

Banu Mattuchio, President  
Jason Knight, Chairman of the Board  
Geoffrey Behm, Treasurer

**StoneCastle Trust Co.**

Year of Incorporation - 2021  
20 Trafalgar Square, Suite 438  
Nashua, NH 03063  
Telephone: 212-354-6500  
Web address: www.sctrust.co

**Officers**

Joshua S. Siegel, CEO  
Elizabeth Wynnich, President, Chief Compliance  
Officer  
Patrick Farrell, Chief Financial Officer

**The 1911 Trust Company, LLC**

Year of Incorporation - 2009  
400 Essex Street, PO Box 5600  
Beverly, MA 01915  
Telephone: 978-921-0452  
Web Address: www.1911trust.com

**Officers**

David Ayer, Chairman of the Board  
Kevin L. Kavanaugh, President, Chief Executive  
Officer  
James G. Angelakis, Chief Financial Officer

**VALIC Trust Company**

Year of Incorporation - 2022  
2919 Allen Parkway, L4-01  
Houston, TX 77019  
Telephone: 713-831-4407

**Officers**

Jennifer Price, Chairwoman of the Board  
Ronald Borkowski, President, Treasurer  
Kimberly Robinson, CEO

**Trust Offices**

503 Carr Road, Wilmington, DE  
1045 Elm St, Ste 204, Office 506, Manchester, NH

**Vantage Trust Company, LLC**

Year of Incorporation - 2001  
777 North Capitol Street, NE, Suite 600  
Washington, DC 20001  
Telephone: 202-962-4600

**Officers**

Gilbert Perales, Chairman of the Board  
Andre Robinson, President  
Dai Shi, Treasurer

**Vestwell Trust Company, LLC**

Year of Incorporation - 2022  
1087 Elm Street, Suite 307  
Manchester, NH 03101  
Telephone: 917-979-5358  
Web address: www.vestwell.com

**Officers**

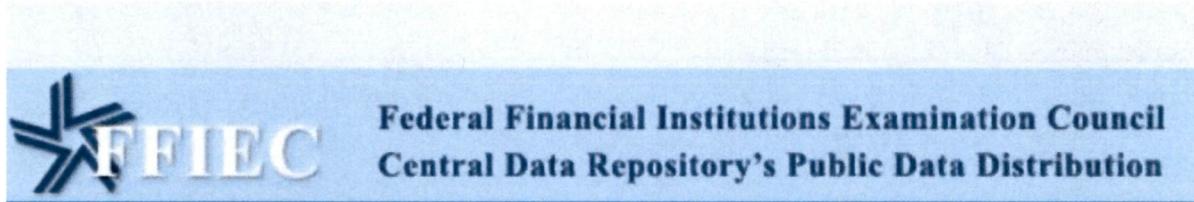
Peter Kennedy, President, CEO  
Dave Sheen, Treasurer

**Trust Offices**

640 Freedom Business Center Dr, King of Prussia,  
PA

## NEW HAMPSHIRE STATE CHARTERED BANKS

The Federal Financial Institutions Examination Council (“FFIEC”) Central Data Repository Public Data Distribution website contains Reports of Conditions (Call Reports) and Uniform Bank Performance Reports (UBPRs) for most FDIC-insured institutions.



Call Reports for New Hampshire Chartered Banks can be found by choosing “Call Report” from the Report dropdown menu at:

<https://cdr.ffiec.gov/public/ManageFacsimiles.aspx>

## NEW HAMPSHIRE STATE CHARTERED CREDIT UNIONS

The National Credit Union Association (“NCUA”) website contains Credit Union and Corporate Call Report Data for NCUA insured institutions.



Credit Union and Corporate Call Report Data can be found at:

<https://ncua.gov/analysis/credit-union-corporate-call-report-data>

## New Hampshire State Chartered Trust Companies and Trust Departments

Call Report Data as of June 30, 2025

Dollars In Thousands (000)	Balance Sheet Information		Income Statement Information	Managed Assets		Non-Managed Assets		Custodial	
	Total Assets (\$)	Equity Capital (\$)	Net Income (\$)	Assets (\$)	Number of Accounts	Assets (\$)	Number of Accounts	Assets (\$)	Number of Accounts
Name of Institution									
<b>TRUST COMPANIES</b>									
AB Trust Company, LLC	12,748	11,697	1,158	63,565,581	393	-	-	-	-
ADP Retirement Trust Services, LLC	39,658	37,435	1,895	-	-	137,186,218	130,761	-	-
Aegis Trust Company, LLC	3,098	2,874	1,556	-	-	3,255,993	121	113,661	13
Ankura Trust Company, LLC	10,766	5,839	676	-	-	15,536,608	90	-	-
Bangor Wealth Management of New Hampshire LLC	957	957	(114)	173,130	527	-	-	-	-
Bar Harbor Wealth Management	15,309	13,171	2,377	2,734,718	2,290	24,947	22	66,430	82
Boston Partners Trust Company	27,079	4,670	2,958	8,654,698	137	-	-	-	-
Cambridge Trust Company of New Hampshire, Inc.	2,923	2,886	87	123,695	26	279,022	53	-	-
Darwin Trust Company of New Hampshire, LLC	1,846	1,720	158	81,957	150	28,726	24	-	1
DWS Trust Company	21,406	20,734	577	533,849	20	29,226	40	4,974,444	132,114
Exeter Trust Company	6,046	4,477	215	296,696	100	804,070	88	5,221,236	2,765
Family Capital Trust Company	7,573	5,348	289	472,081	107	-	-	-	-
Fidelity Institutional Asset Management Trust Company	147,273	114,338	37,682	244,206,427	7,018	-	-	-	-
Fiduciary Trust Company of New England LLC	7,866	5,630	294	3,704,383	627	1,285,810	108	4,457,494	58
Fiduciary Trust Company of New Hampshire	2,233	2,179	(17)	-	-	-	-	1,838,320	31,536
FNZ Trust Company LLC	40,930	33,228	(5,450)	-	-	2,357	2	13,458,403	5,569
Foris DAX Trust Company, LLC dba Crypto.com Custody Trust Company	79,614	77,329	3,629	-	-	-	-	5,955,242	4
Geode Capital Management Trust Company, LLC	46,468	37,444	4,741	199,163,474	1,258	-	-	-	-
GLAS Trust Company LLC	6,859	2,912	809	-	-	92,433,748	161	2,642,721	5
Harbor Trust Company, Inc.	8,941	8,682	1,117	14,972,790	546	78,636	3	-	-
Hemenway Trust Company LLC	6,760	4,342	3,369	4,130,159	627	4,708,313	1,327	19,679	4
Janney Trust Co LLC	18,951	12,450	805	31,705,456	117,098	23,012,383	99,920	-	-
John Hancock Trust Company LLC	51,833	38,057	3,312	15,753,295	74	74,292,442	2,921	55,344,135	219,743
Jordan Park Trust Company LLC	7,626	5,296	926	1,734,278	123	10,650,715	148	15,376,377	87
Lincoln Financial Group Trust Company, Inc.	26,181	24,550	7,988	-	-	79,444,769	218,314	-	-
Loomis Sayles Trust Company, LLC	65,622	20,585	19,017	50,673,026	963	-	-	-	-
Loring, Wolcott & Coolidge Trust, LLC	29,043	3,282	170	-	-	-	-	14,133,406	2,823
Market Street Trust Company	8,100	5,231	264	2,393,776	416	312,688	124	-	-
Mercer Trust Company LLC	26,612	23,468	2,559	38,146,433	208	5,037,465	93	-	-
MFS Heritage Trust Company	24,230	13,621	12,058	32,943,985	425	9,337,370	159,553	-	-
New Hampshire Trust Company, The	11,764	9,325	277	843,220	810	7,009	1	92,774	9
Newport Trust Company	63,242	60,778	12,282	42,843,065	163	47,945,369	3,581	34,760,000	137,372
Putnam Fiduciary Trust Company	33,557	29,094	1,613	32,461,031	20,498	12,364,198	269,546	-	-
Raymond James Trust Company of New Hampshire	134,009	131,912	3,838	46,538	88	-	-	480,461,259	2,231,390
State Street Bank and Trust Company of New Hampshire	9,032	8,890	342	1,392,845	1	5,640,157	22	-	-
StoneCastle Trust Co.	2,727	2,394	36	-	-	-	-	713	2
The 1911 Trust Company, LLC	25,164	13,187	1,838	2,132,145	708	-	-	-	-
VALIC Trust Company	14,730	12,551	1,869	-	-	6,632,045	162	28,660,101	729
VantageTrust Company, LLC	9,719	9,719	200	-	-	40,794,098	4,990	2,311,016	3,581
Vestwell Trust Company, LLC	6,104	4,987	628	-	-	3,967,807	24,087	697,491	1,359
<b>Totals for 40 State Chartered Trust Companies</b>	<b>\$ 1,064,599</b>	<b>\$ 827,269</b>	<b>\$ 128,028</b>	<b>\$ 795,882,731</b>	<b>155,401</b>	<b>\$ 575,092,189</b>	<b>916,262</b>	<b>\$ 670,584,902</b>	<b>2,769,246</b>
<b>BANKS WITH TRUST DEPARTMENTS</b>									
Bank of New Hampshire - Trust Department	Refer to Bank Section for information			676,811	599	188,081	41	281,463	93
Mascoma Bank				2,410	2	-	-	-	-
Piscataqua Savings Bank - Trust Department				353,325	429	-	-	8,991	19
<b>Totals for 3 Trust Departments</b>				<b>\$ 1,032,546</b>	<b>1,030</b>	<b>\$ 188,081</b>	<b>41</b>	<b>\$ 290,454</b>	<b>112</b>
<b>Grand Total for all Trust Companies and Trust Departments</b>				<b>\$ 796,915,277</b>	<b>156,431</b>	<b>\$ 575,280,270</b>	<b>916,303</b>	<b>\$ 670,875,356</b>	<b>2,769,358</b>

## CONSUMER CREDIT DIVISION LICENSED ENTITY TYPES

As of June 30, 2025

All Consumer Credit Division licensing in New Hampshire is done via the Nationwide Multistate Licensing System also known as NMLS. Public information regarding New Hampshire licensed entities can be found by visiting: <https://www.nmlsconsumeraccess.org>.

### DEBT ADJUSTERS

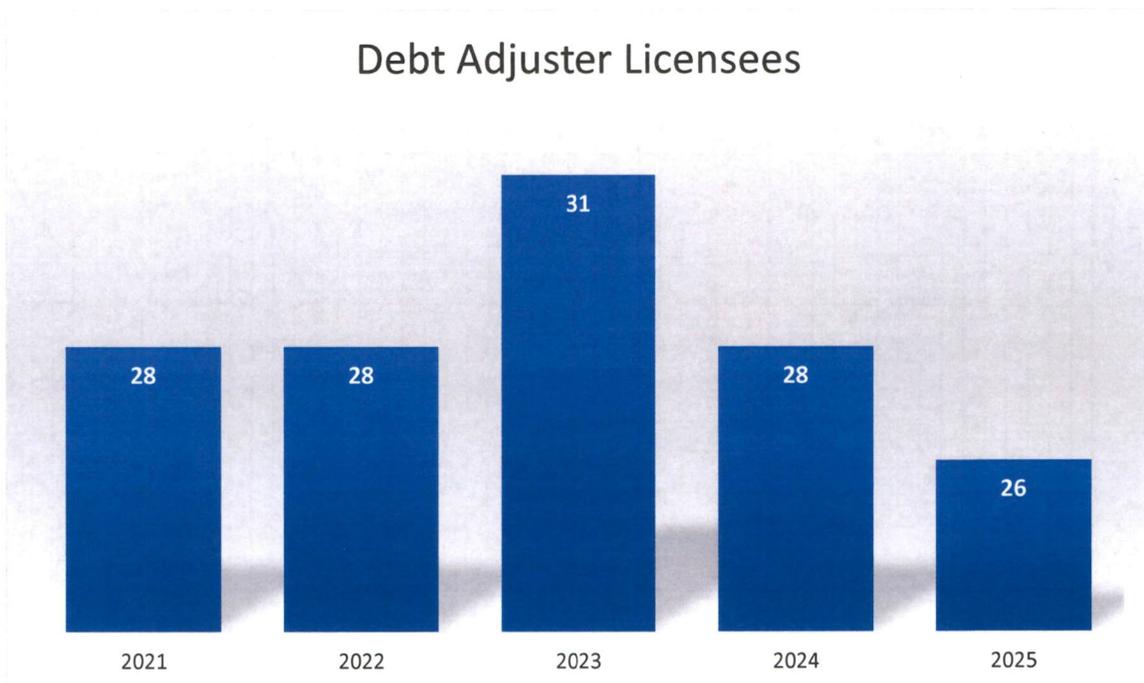
#### Who is a Debt Adjuster?

A person engaged in the business of debt adjustment, including debt management plans, debt settlement plans, and debt repayment plans.

#### What is debt adjustment?

Debt Adjustment includes doing any of the following to NH debtors: providing advice or counseling to debtors, creating the debt management or settlement contracts, negotiating with the creditor(s), acting as an agent of the debtor to make payments to the creditor(s), and servicing as an intermediary between the debtor and the creditor(s) to obtain concessions. Please review NH RSA 399-D:1, IX for the full definition of Debt Adjustment.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to debt adjusters is NH RSA 399-D.



# MONEY TRANSMITTERS

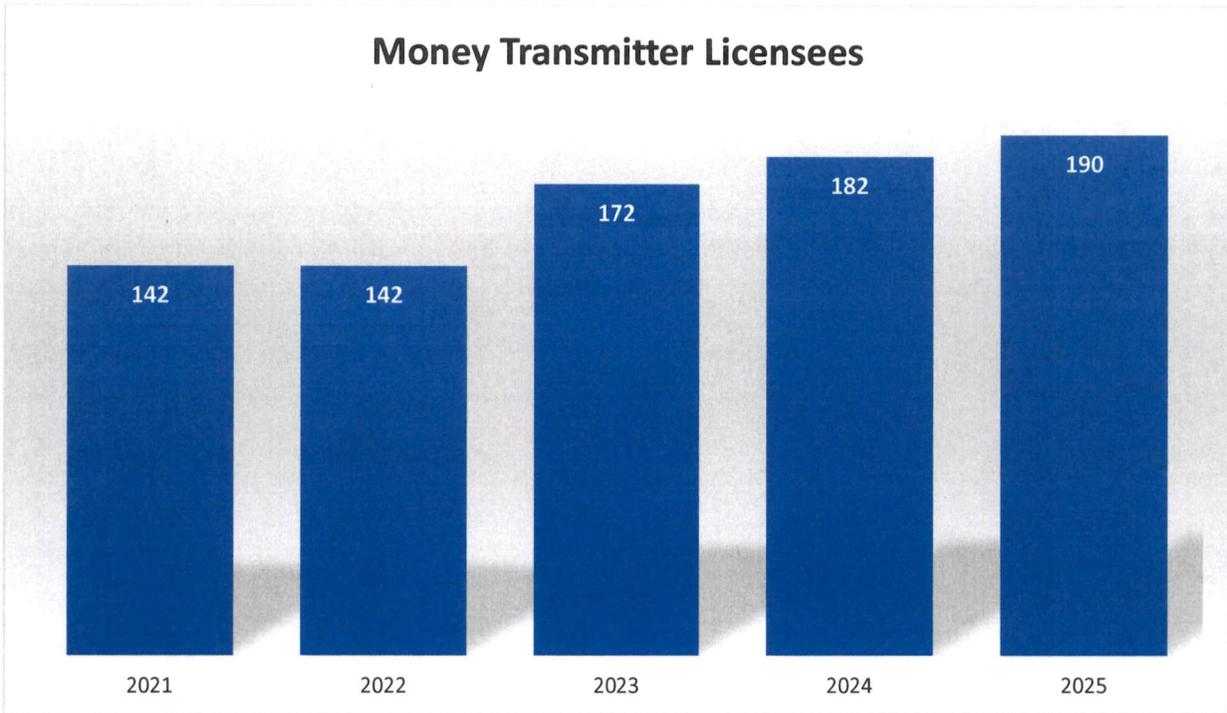
## Who is a Money Transmitter?

Any person who, in its own name or on behalf of other persons, is physically located in NH or sends money to or from any party located in NH unless exempt under 399-G:3.

## What is a Money Transmission?

Money Transmission is the act of receiving currency or monetary value from one party for the purpose of sending it to another party. Money transmission also includes selling or issuing payment instruments or stored value.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to money transmitters is NH RSA 399-G.



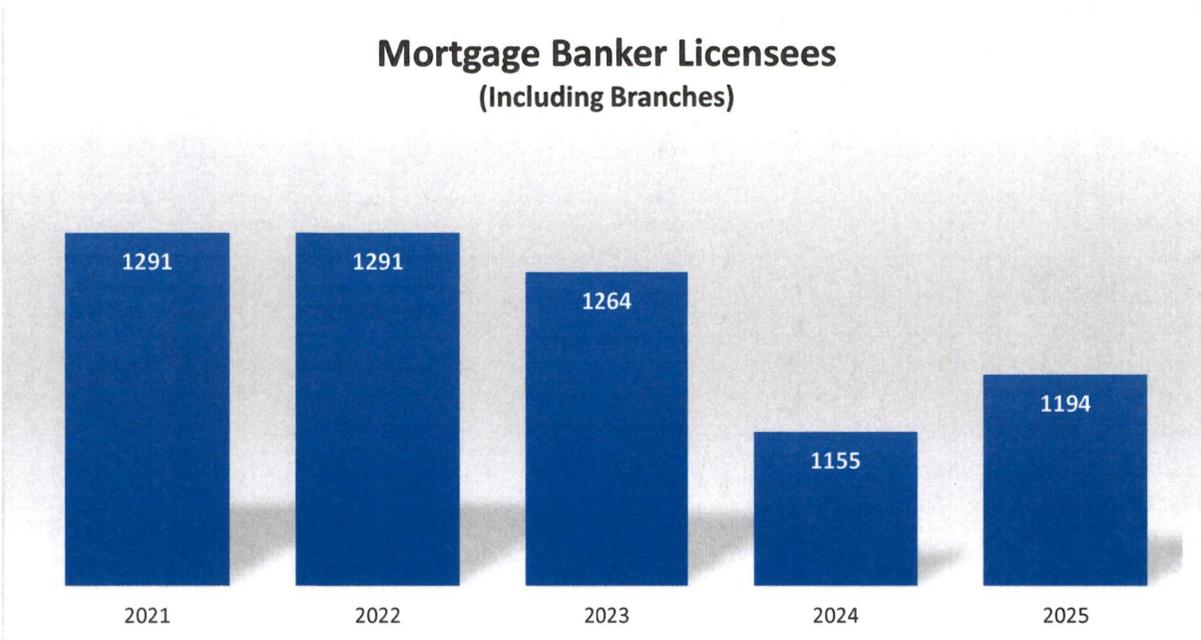
## MORTGAGE BANKERS

### Who is a Mortgage Banker?

A person who not exempt for RSA 397-A:4 who, for compensation or gain or in the expectation of compensation or gain, whether such compensation or gain is direct or indirect:

- (a) Makes or originates a mortgage loan as payee on the note evidencing the loan;
- (b) Advances, or offers to advance, or makes or offers to make, a commitment to advance a banker's funds for a mortgage loan, or closes a mortgage loan in its own name or with the banker's funds; or
- (c) Otherwise funds or offers to fund a mortgage loan.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to mortgages is NH RSA 397-A.



## MORTGAGE BROKERS

### Who is a Mortgage Broker?

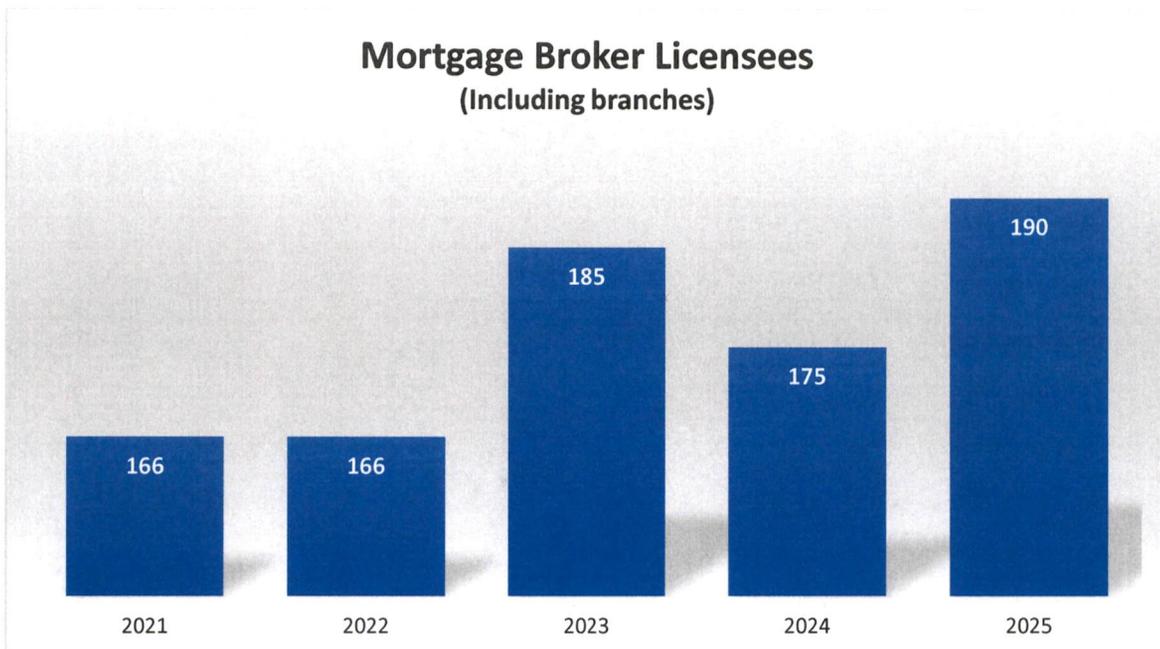
A person not exempt under RSA 397-A:4 who for compensation or gain, or in the expectation of compensation or gain, either directly or indirectly:

- (a) Acts or offers to act as an intermediary, finder, or agent of a lender or borrower for the purpose of negotiating, arranging, finding, or procuring mortgage loans, or commitments for mortgage loans.
- (b) Offers to serve as agent for any person in an attempt to obtain a mortgage loan.
- (c) Offers to serve as agent for any person who has money to lend for a mortgage loan.

### What is Mortgage Brokering?

Mortgage brokering activities include recording or receiving a borrower's application for use in a credit decision, lead generation, and third-party processing and underwriting.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to mortgages is NH RSA 397-A.



# MORTGAGE SERVICERS

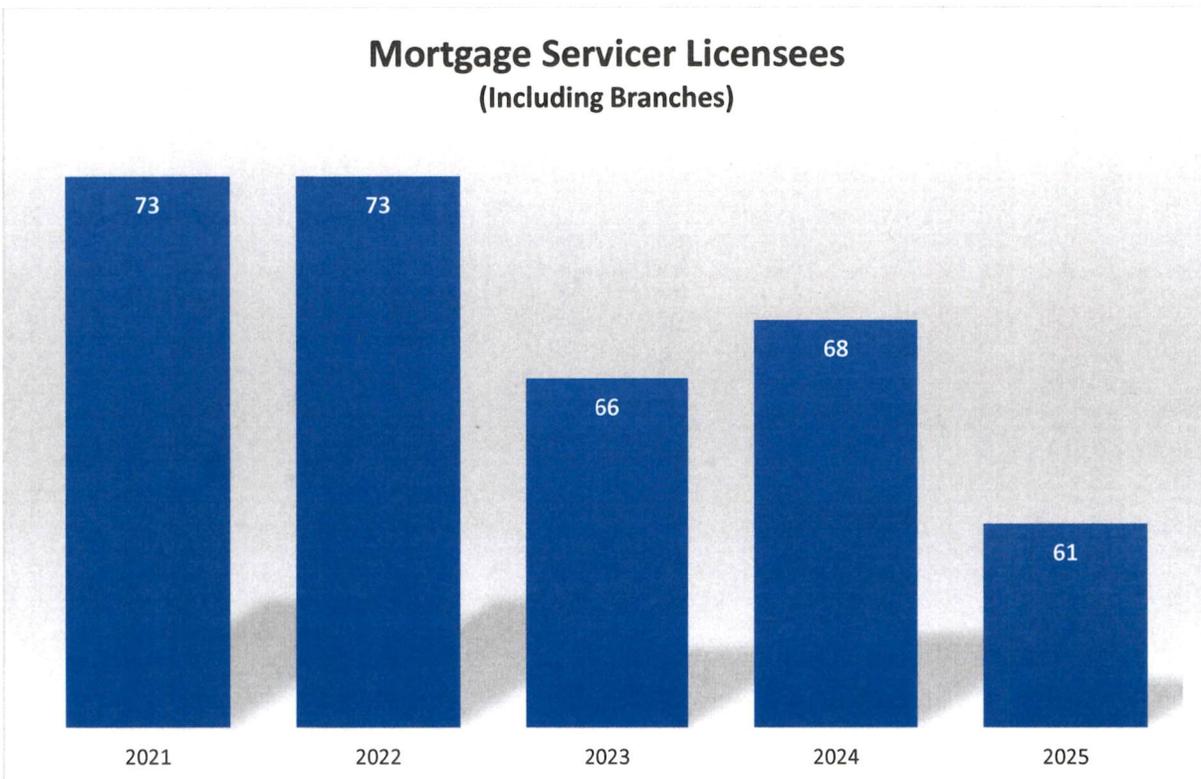
## Who is a Mortgage Servicer?

An individual, partnership, corporation, association, or other entity however organized and wherever located which, for itself or on behalf of the holder of a mortgage loan, holds the servicing rights or records such payments on its books and records and performs such other administrative functions as may be necessary to properly carry out the mortgage holders obligations under the mortgage agreement including, when applicable, the receipt of funds from the mortgagor to be held in escrow for payment of real estate taxes and insurance premiums and the distribution of such funds to the taxing authority and insurance company.

## What is Mortgage Servicing?

Mortgage servicing activities include accepting and applying loan payments for loans secured by real property located in NH (servicer or sub-servicer) or holding the servicing rights to loans secured by real property located in NH (master servicer).

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to mortgages is NH RSA 397-A.



# RETAIL SELLERS

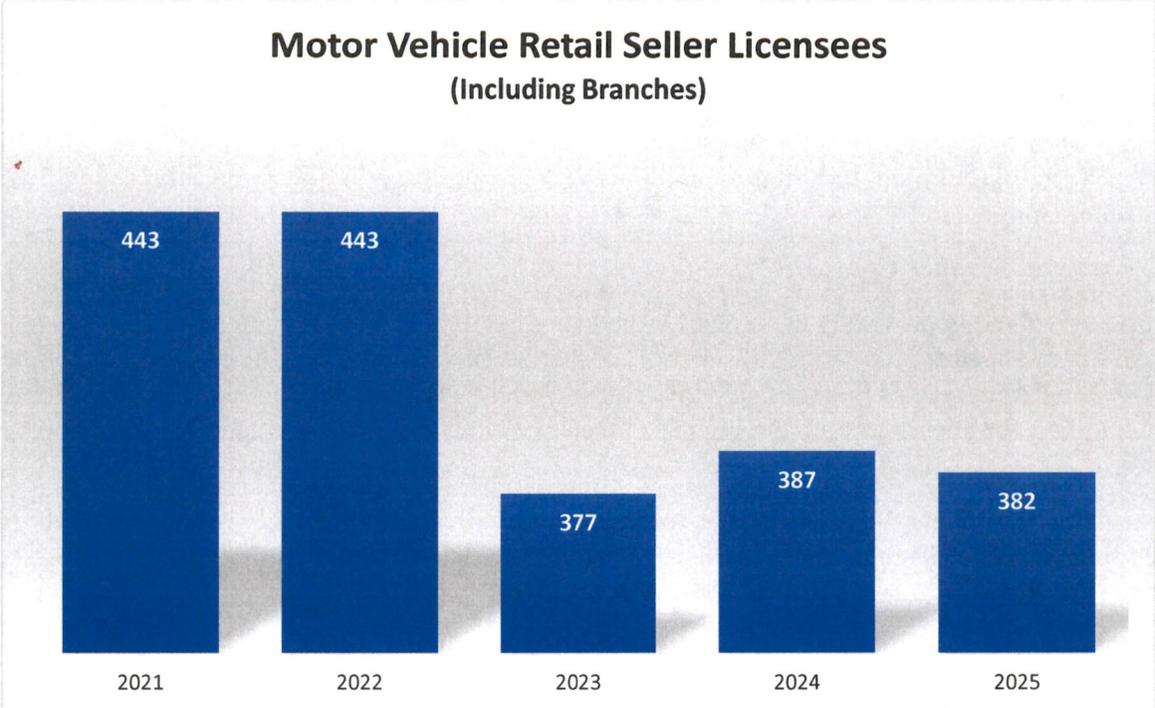
## What is a Retail Seller?

A person who sells a motor vehicle in New Hampshire subject to a retail installment contract.

## Who is a Retail Seller?

A person completing any of the financing paperwork but never providing the funds for the loan.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to retail sellers and finance companies is NH RSA 361-A.



## SALES FINANCE COMPANIES

### What is a Sales Finance Company?

A person engaged, in whole or in part, directly or indirectly, in the business of providing motor vehicle financing in this state to one or more retail buyers, or in the business of purchasing retail installment contracts from one or more retail sellers. The term includes but is not limited to any state or federally chartered bank, savings bank, trust company, credit union, cooperative bank, finance company, lending agency, industrial bank, or investment company, if so engaged. The term does not include the pledgee of an aggregate number of such contracts to secure a bona fide loan thereon, or other persons not within the intent of this chapter as the commissioner may designate by rule or order, nor does it include a licensed retail seller who:

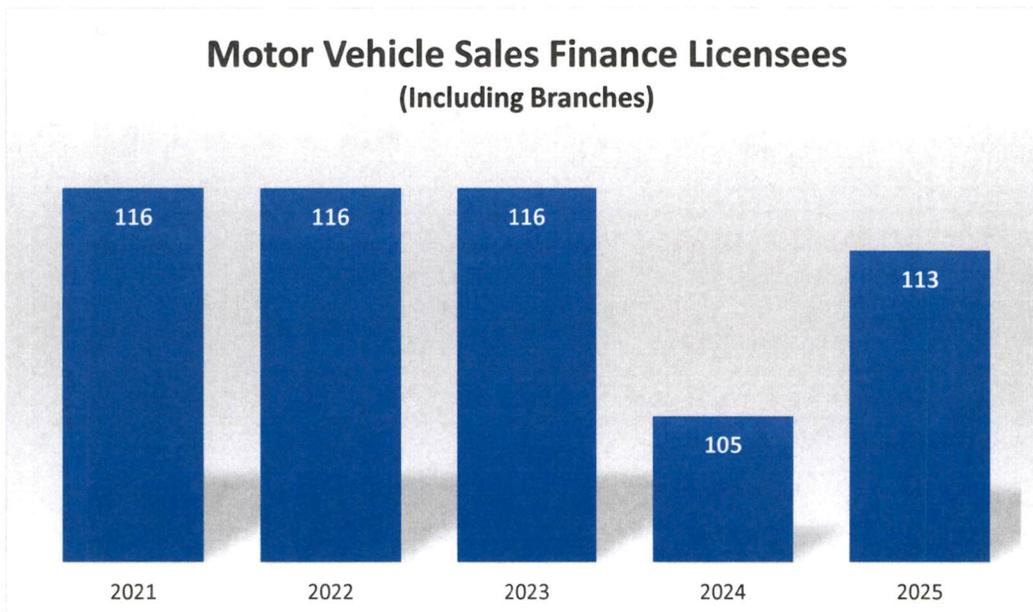
- (a) Makes a retail installment contract and assigns such contract either within 5 business days, if the contract requires monthly payments, or within 2 business days, if the contract requires payments more frequently than monthly, of the contract's execution by the retail buyer and retail seller; or
- (b) Makes 4 or fewer retail installment contracts in any year; or
- (c) Makes retail installment contracts to employees for the purchases of motor vehicles solely from the retail seller employer.

### Who is a Sales Finance Company?

Person(s) involved in providing the funds for the loan directly to a NH consumer, or taking the assignment of a loan from a NH retail seller or other sales finance company, or servicing these loans, must be licensed as a sales finance company. This includes "buy here/pay here" entities that create payment plans for buyers that are buying their inventory, regardless if there is any interest being collected.

A loan subject to NH RSA 361-A must be for the purchase of a motor vehicle, which is meant to be driven on a highway. The purchase of other recreational vehicles may fall under NH RSA 399-A (small loans) if it is \$10,000 or less and over 10% APR.

Licensees must be in compliance with all applicable state and federal laws. The main NH law that is applicable to retail sellers and finance companies is NH RSA 361-A.



## **SMALL LOAN LENDERS**

### **What is a Small Loan Lender?**

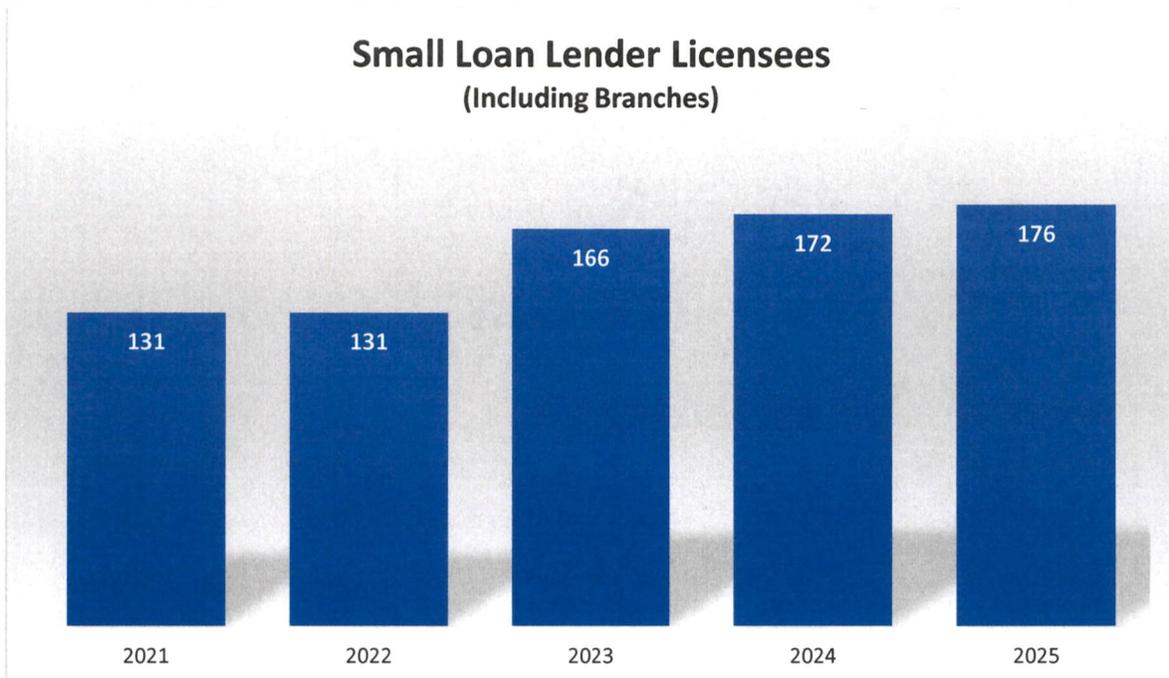
NH RSA 399-A defines a small loan with 4 things in mind:

1. Loan is made in NH or with a NH consumer (loans done over the internet with a NH consumer counts),
2. Loan is for personal, family, or household use,
3. Loan is \$10,000 or less, and
4. Loan has an APR over 10%.

### **Who is a small loan lender?**

Please review NH RSA 399-A:1, XII for the full definition of lender. This includes, but is not limited to, entities in any part of the process of a NH small loan, including lead generating, taking an application/brokering while utilizing a financial institution to fund the loan, funding loans, and holding the servicing rights.

Licenses must be in compliance with all applicable state and federal laws. The main NH law that is applicable to small loan lenders is NH RSA 399-A.



**CONSUMER CREDIT DIVISION  
EXAMINATION DATA**

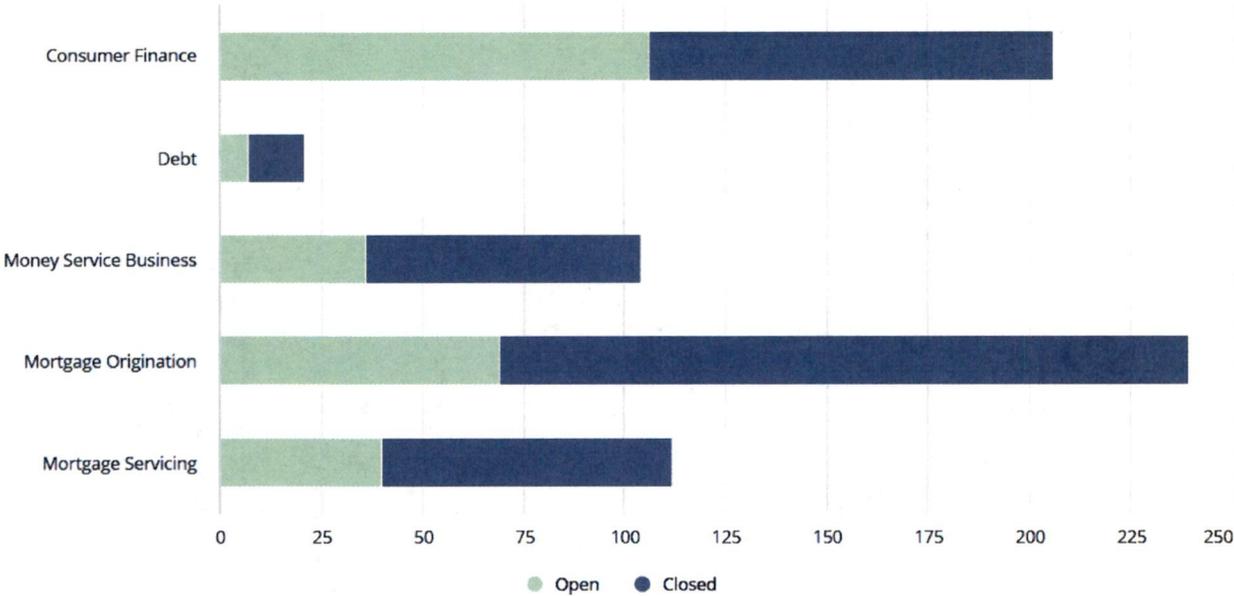
Examination activity conducted in SES from 07/01/2024 to 06/30/2025

**SUPERVISORY ACTIVITIES**

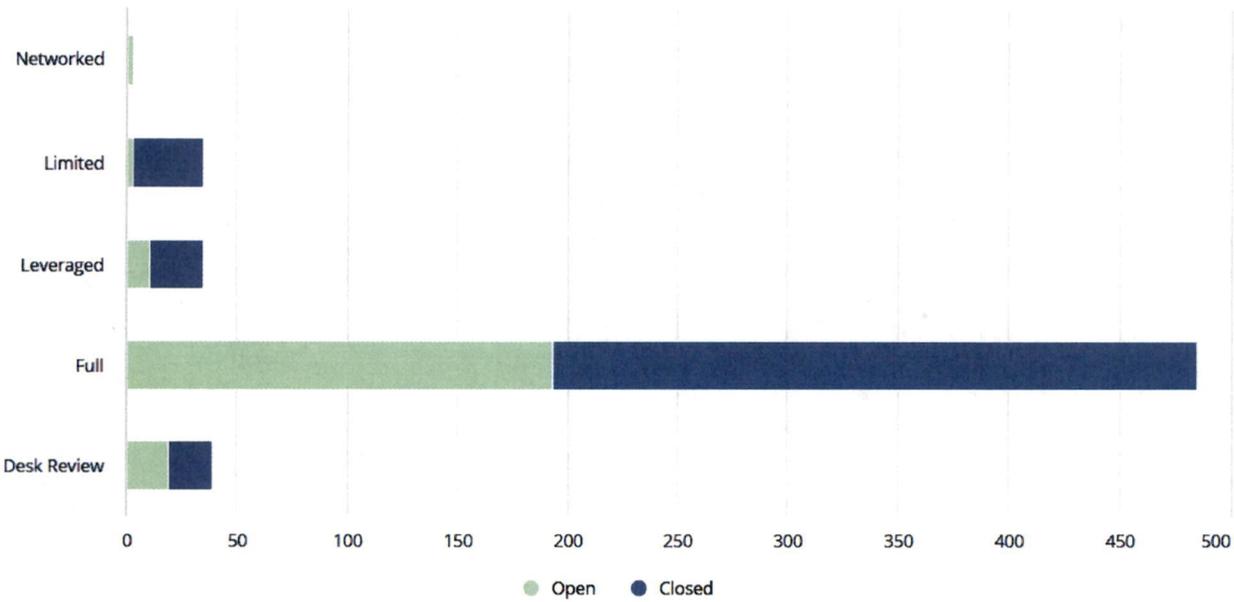
**233** OPEN 🌀

**368** CLOSED ✅

**SUPERVISORY ACTIVITIES BY BUSINESS TYPE**



# SUPERVISORY ACTIVITIES BY SCOPE TYPE



State of New Hampshire  
BANKING DEPARTMENT  
53 Regional Drive, Suite 200  
Concord, New Hampshire 03301  
[www.banking.nh.gov](http://www.banking.nh.gov)  
[nhbd@banking.nh.gov](mailto:nhbd@banking.nh.gov)