



Sugar River Bank
Est. 1895

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Additional Branches:
Newport, New London, Sunapee,
Warner & Grantham

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Reinvesting in your community sounds great... but how does one really put that into action?

If you have ever wondered if it matters where you deposit your hard-earned money, rest assured that it does. Not only does local banking support its small businesses (community banks fund more than 60% of small business loans and more than 80% of ag loans, according to Independent Community Bankers of America) but, as locally owned and operated businesses themselves, they are an integral part of the economic engine that creates 62% percent of new jobs annually, (ICBA). That is powerful!

Community banks take deposits and distribute loans that feed into a self-sustaining local economy and keep funds in communities just like yours. It is all part of a symbiotic relationship that community banks have with the communities they serve. The proceeds from those businesses employ residents, fund municipalities, add additional support to local charities and organizations all while providing locally based economic growth.

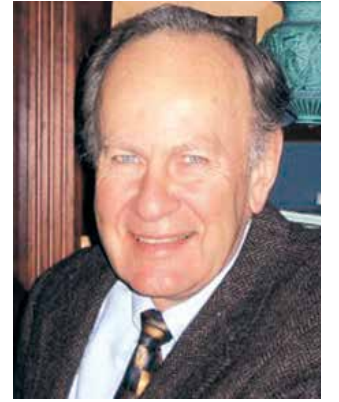
HERE ARE SOME COMMUNITY BANK STATS TO CONSIDER:

- Community banks outpace large banks in their average number of banks operating on both rural and urban markets by a 3:1 ratio. (ICBA)
- Community banks are preferred small business lenders, with an 81% net satisfaction score compared to 68% for large banks and just 43% for online lenders. (ICBA)
- Community banks operate in areas abandoned by others—serving as the only physical banking presence in nearly one in three U.S. counties. (ICBA)

Local, community banking is built upon one-on-one relationships between community bankers and their customers. Community bankers know their customers firsthand and are personally accountable to them. As locally based financial providers serving the people, they are seen at PTA meetings and Friday night football games, community bankers are obliged to be honest dealers—not only is it their culture, but their business depends on it. Your success is our success.

With more than 6,000 community banks operating 52,000 locations in local communities throughout the United States, there is ample opportunity to explore the benefits of local banking. It's easy to learn more—just stop by Sugar River Bank or any other local community bank to discuss your financial situation and how community banking could be right for you.

Hometown community banking has helped build this country and its many, diverse communities. Remember, community banks are only successful if their customers and communities are too. With a direct incentive to do right by their customers, community banks are a critical source of financial stability for individual consumers, local businesses and the economy as a whole. To take advantage of this safe, secure and stable source of financial services – and to contribute to a more vibrant and sustainable economy in your community – we encourage consumers in Bow and statewide to see for themselves the benefits of community banks, the original consumer protectors.



DEA NATIONAL RX TAKE BACK DAY

Do you have any unused medications in your home? Twice a year, a day is set aside to collect unused medications. On Saturday, April 22, from 10am to 2pm you can dispose of these medications at a collection center near you. This is a safe, convenient, and responsible way of disposing prescription drugs. Why is that important? One of our most pressing problems is the drug overdose epidemic, and this is one small, but very important role each of us can play in preventing drug-related violence and death. Nationally, the collected weight of drugs from the October 2022 drive was 324 tons! The total weight of drugs collected nationally since the inception of this program in 2010 is 8,318 tons!

In your home, your kitchen, bathroom, cupboard, or drawer you may well have opioids, depressants, or stimulants – all legally prescribed and correctly used, but now you do not need them, and they just sit there. Even over-the-counter medicines have the potential for getting into the wrong hands. Misuse of these medications includes taking someone else's prescription medication; taking a prescription medication in a way other than prescribed; taking prescription medication to get high; or mixing it with other drugs (1). The CDC suspects that one of the reasons there has been an increase in heroin related deaths is due to prescription drug misuse. After marijuana and alcohol, prescription drugs are the most misused substances by teens. A CDC survey in 2015 found that 16.8 percent of high school students took a prescription drug, without a physician's prescription, one or more times during their life. (2)

When over the counter and prescribed medications are used to get high, they are every bit as dangerous as "street drugs." When prescribed drugs are used by or given to individuals without prescriptions, they are every bit as illegal.

So do your part in preventing drug related disasters. All solid and liquid pharmaceuticals will be accepted. Liquids should remain in the original container. Injectables, syringes, aerosols, inhalers, and illicit substances will **not** be accepted. Find your nearest collection site here: www.dea.gov/takebackday#collection-locator or call your local police department.

1. Source: National Institute on Drug Abuse, teens.drugabuse.gov/drug-facts/prescription-drugs
2. Source: Youth Risk Behavior Survey, CDC, 2015



BOW'S KENNETH KOORNEEF NAMED CATCH VOLUNTEER OF THE YEAR

Nobis Group President and CEO Kenneth Koornneef of Bow was recently named Volunteer of the Year by CATCH

Neighborhood Housing at the non-profit's Annual Event, "Making Community Home."

The Volunteer of the Year Award is presented to individuals who demonstrate a commitment to CATCH, a community-based organization focused on providing a full spectrum of much-needed housing and education services in Merrimack County.

"Ken understands how important affordable and workforce housing is to our community and is someone who is willing to devote his time and energy to the cause," noted Tom Furtado, President & CEO of CATCH Neighborhood Housing. "For over 20 years, Ken has served as a key supporter for CATCH, including several years as a member of our Board of Directors. During his tenure, his expertise as an engineer has been invaluable to CATCH and our real estate development efforts."