

# Banks

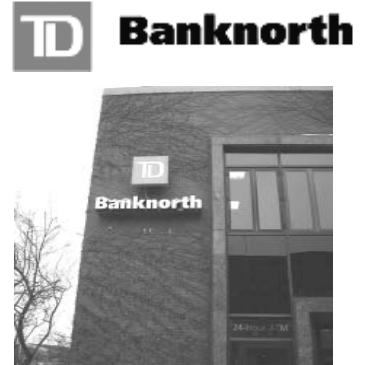
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## TD Banknorth Group

TD Banknorth Group provides business financing options, including lines of credit, term loans, real estate financing, corporate credit cards, asset-based lending, government sponsored lending programs (TD Banknorth is an SBA Preferred Lender), letters of credit, and a full range of deposit and cash management services. Other commercial services include corporate retirement plans, payroll services, and banking by phone.

**Address:**  
111 Main Street  
Burlington, VT 05401

**Phone:** (802) 658-1010  
(800) 462-3666  
**Website:** [www.tdbanknorth.com](http://www.tdbanknorth.com)



## Northfield Savings Bank

We are one of the nation's few remaining mutual, depositor-owned organizations, and one of the largest banks headquartered right here in Vermont. We are a full-service bank offering a comprehensive range of products and services from our 13 convenient locations throughout central and northwestern Vermont. Whether you need complex financing for a large business, a simple checking account for a partnership, sophisticated online services for an entrepreneurial venture or a mortgage for your home, you will find it at NSB. We offer the resources you need along with local management, local knowledge and local decision-making. From approving loans to answering the phones, all bank functions are performed by employees who live in our community. Plus, we donate 10% of profits to Vermont community organizations.

**Contact:** Tracy Davis      **Phone:** (800) 672-2274

**Address:**  
160 College Street  
Burlington, VT 05401

**Website:** [www.nsbvt.com](http://www.nsbvt.com)



# Banks

## Citizens Bank

Citizens Bank is a division of RBS Citizens, N.A., operating its seven-state branch network in Connecticut, Delaware, Massachusetts, New Hampshire, New York, Rhode Island and Vermont. It has 25 branches and 24 ATMs in Vermont.



RBS Citizens, N.A. is a subsidiary of Citizens Financial Group, Inc., a \$159 billion commercial bank holding company headquartered in Providence, R.I. CFG's two bank subsidiaries are RBS Citizens, N.A. and Citizens Bank of Pennsylvania. They operate a 13-state branch network under the Citizens Bank brand in Connecticut, Delaware, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont, and the Charter One brand in Illinois, Indiana, Michigan and Ohio. CFG has non-branch retail and commercial offices in about 40 states. It is one of the 10 largest commercial banking companies in the United States ranked by assets and deposits. CFG is owned by RBS (The Royal Bank of Scotland Group plc). CFG's Website is [www.citizensbank.com](http://www.citizensbank.com).

Whether you need a term loan or revolving lines of credit, our Relationship Managers can help you create a plan that's customized to your individual needs and configured with a variety of traditional or innovative terms.

Our Relationship Managers have an average of more than 20 years banking experience each and expertise in a wide range of industries. They are skilled at tailoring creative financing arrangements to your specific requirements. Add to that the speed of a local decision-making process and you'll see how Citizens Bank can contribute to your company's success.

**Contact:** Richard Cassano    **Phone:** (802) 651-4407  
**Fax:** (802) 863-9500

**Address:**  
148 College Street    **Website:** [www.citizensbank.com](http://www.citizensbank.com)  
Burlington, VT 05401



# Banks

## Chittenden Bank

Chittenden Bank is Vermont's largest full-service bank with more than 50 offices and 670 employees throughout the state to serve its consumer, small business and corporate business clients. Originally chartered in 1904, Chittenden serves the banking needs of many towns and cities in the state, in addition to small businesses, for-profit and non-profit organizations, endowment funds, and captive insurance companies. Areas of focus for Chittenden include commercial banking, business services, insurance services, consumer banking, wealth management and mortgage services. Chittenden has worked extensively with the U.S. Small Business Administration (SBA) to provide critical financial support to these small businesses and has been an SBA "Preferred Lender" for over 20 years. Chittenden has consistently earned an "Outstanding" rating for its Community Reinvestment Act (CRA) performance, which means the bank has done a superior job in meeting the credit and lending needs of local communities. Chittenden takes pride in its commitment and service to the people, the businesses and the institutions of Vermont. Chittenden is a division of People's United Financial (NASDAQ: PBCT), a regional financial services company with assets of over \$21 billion operating throughout New England.

*Chittenden*

*(continued on next page)*



*One of Chittenden's Socially Responsible Banking loans to a Burlington developer, Stu McGowan, was used to renovate a multi-family home in the Old North End of Burlington.*

*"I'm really thankful to Chittenden for sponsoring this revitalization effort through their Socially Responsible Banking program. And Kristie Wildes, our loan officer in Burlington, is really amazing. She worked hard to make this project happen."*

*– Stu McGowan*

# Banks

*Chittenden Bank, continued from page 121*

Recognizing that businesses need more than just banking services, Chittenden offers a variety of value added products including payroll, business credit cards, Health Savings Accounts, ebanking and Chittenden at Work, to name a few.



## **Socially Responsible Banking Program**

Socially Responsible Banking strengthens Vermont communities by linking deposits with the needs of borrowers through traditional loans and innovative financial services. Anyone can participate in the deposit program. Loans are made to individuals, for-profits and non-profits in one of the following lending categories:

1) Housing, 2) Community Business, 3) Energy and Environment, 4) Agriculture, and 5) Non-profit Organizations.

**Address:**  
P.O. Box 820 E  
Burlington, VT 05402

**Phone:** (800) 545-2236  
**Fax:** (802) 660-1222

**email:** [info@chittenden.com](mailto:info@chittenden.com)  
**Website:** [www.chittenden.com](http://www.chittenden.com)

# Banks

## **KeyBank**

The KeyBank Small Business Banking Division specializes in servicing small businesses with annual revenue under \$10 million. KeyBank offers traditional small business financing and deposit products as well as a broad range of flexible credit and investment products and services. KeyBank is a SBA Preferred Lender.



### **Cash Management**

Full suite of checking, savings and money market accounts and leading-edge technology as well as private banking and investment services.

### **Business Loans & Lines of Credit**

Key Equity Options, Responsive Line of Credit, Term Loans, Key Equipment Finance, Commercial Real Estate/Construction Loans.

### **Merchant Services**

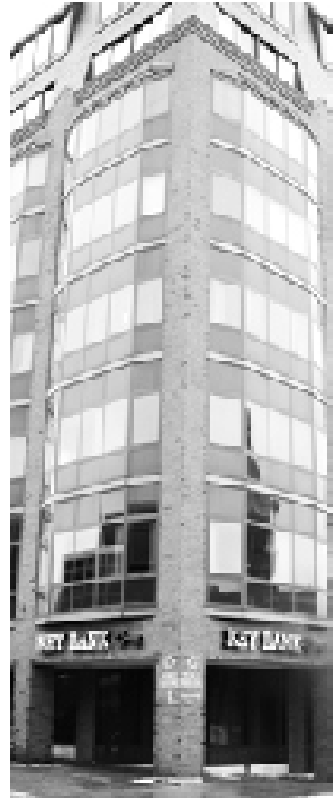
Credit/debit cards, Electronic Gift Cards, Electronic Check Service, Dynamic Currency Conversion, Software and Internet Solutions, On-line Reporting Tools.

### **Key4Women Program**

Offers women entrepreneurs customized services, access to capital, ongoing education and networking opportunities.

**Address:**  
149 Bank Street  
Burlington, VT 05401

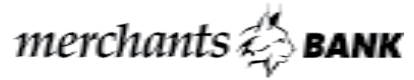
**Phone:** (802) 660-4489  
**Website:** [www.key.com](http://www.key.com)



# Banks

## Merchants Bank

Merchants Bank is your independent, statewide bank dedicated to providing Vermont businesses with a community bank that blends a strong technology platform with a genuine appreciation for local markets.



Merchants Bank fulfills this commitment through a branch-based system that includes 36 community bank offices and 44 ATM's throughout Vermont. We have Personal Bankers dedicated to top-quality customer service and streamlined solutions, including:

- Business On-line Banking and Bill Pay
- Business Lines of Credit and Merchant Card Processing
- SBA Loans (Preferred Lender)
- Health Savings Accounts
- Credit Cards
- Vehicle Loans
- Business Mortgages

Merchants Bank also offers Cash Management, Payroll and Trust Services. Member FDIC. Equal Housing Lender.

**Contact:** Heather Cruickshank

**Phone:** (802) 865-1855

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164 College Street  
Burlington, VT 05401

**Email:** [hcruckshank@mbvt.com](mailto:hcruckshank@mbvt.com)

**Website:** [www.mbvt.com](http://www.mbvt.com)

