



Reimagining  
**WHAT A BANK CAN BE**



**IN 2022**  
**OUR BANK & FOUNDATION**  
**CONTRIBUTED**

**\$383,143**

**\$312,643**  
 in contributions to  
**OVER 100 NON-PROFIT PARTNERS**  
 through the Bank's  
**COMMUNITY ENGAGEMENT PROGRAM**

**\$70,500**  
**VIA OUR MAINSTREET FOUNDATION**  
 which provides  
**SUPPORT FOR YOUTH AT RISK**

**3,618 HOURS**  
**VOLUNTEERED**  
 in our Community





2

**LETTER FROM THE PRESIDENT**

4

**DYNAMIC**

How we power our purpose



8

**INNOVATIVE**

Our forward-thinking teams

10

**PASSIONATE**

A look inside our unmatched expertise

13

**IMPACTFUL**

Taking pride in our partnerships



17

**EMPOWERED**

Who helps drive our mission

19

**TRANSPARENT**

Performance and people of 2022

*That business purpose and business mission are so rarely given adequate thought is perhaps the most important cause of business frustration and failure. - Peter F. Drucker*

In 2022, our Team continued our journey to reimagine what a Bank could be if it were unconstrained by the limiting beliefs of our industry. It starts with the insight that although we are in an industry that trades in dollars and cents, that does not have to be our sole measure of true value. Instead, we see an opportunity to generate value that is both broader in who it benefits and richer in what it delivers. Broader means that we strive to deliver value not only to our clients, but also to our colleagues and our communities recognizing that in so doing, we grow the pie for all three. Richer means that we strive to go beyond great financial outcomes to also seize every opportunity to deliver great human outcomes, simultaneously investing deeper meaning into our own work.

We didn't just talk about this approach this past year. Instead, we actually lived it. In June, with our Corporators' unanimous support, we embedded these unique commitments into our legal DNA by converting our legal charter to become one of the few Maine Public Benefit Corporations. This change affirmed our commitment to be part of something bigger than ourselves by holding ourselves legally accountable to create meaningful value for all of our stakeholders.

In regards to our colleagues, we embraced a grass roots approach across the entire Bank to simplify and strengthen our Mission, Vision, and Values. That year-long effort culminated in the ultimate empowerment of our employee stakeholders at a Bank-wide offsite where everyone was allowed to vote to select the options that resonated most authentically to each of us as the foundation for a true commitment to actually live them. In 2022, we also engaged our colleagues directly in

bringing our B Corp™ commitments to life with over 40% of our colleagues volunteering to serve on one of our six B-Teams. While aimed at our colleagues, we know from experience that these efforts to engage, anchor, and align our entire Team around our shared beliefs will also have a dramatic impact on our ability to act in unison to deliver exceptional value and a truly unique experience to our clients.

One example of the innovative value creation for consumer clients that can result from our approach, when paired with the exceptionally talented and passionate people our culture attracts, was the new mortgage solution our Team introduced in 2022. After listening deeply to our community stakeholders, we learned that a large percentage of New Mainers also follow the Islamic faith and were unable to utilize conventional mortgages, precluding them from both the personal fulfillment and financial empowerment of homeownership. Working in close collaboration with Greater Portland Immigrant Welcome Center, ProsperityME and others, our Team was able to develop a unique solution to this challenge while simultaneously affirming the importance and inclusion of these individuals within our communities. This innovation has proven to be a win for the clients, for the community, and for our colleagues who are involved as well as the Bank, as we currently are the only Bank in Maine to offer this solution. We blazed a similar path in helping some municipal clients finance some of the first electric school buses in Maine.

In striving to elevate the value we deliver to our business clients, in 2022, we focused both on the solutions we deliver as well as the experience. We invested in a

new online banking platform specifically oriented to serve the needs of our business clients and to grow with them as the complexity of their needs grows. We also built out a high touch onboarding program to ensure that new business clients receive the benefit of a full team of expert relationship managers who know their business intimately and are there to help tailor our full range of business solutions to their industry, life stage, and unique circumstances.

In regard to our communities, in addition to wide ranging financial and volunteer support, we continued to advance our innovative Empowering Partners Program which eliminates competitive grant contests in favor of meaningful conversations followed by multi-year financial and collaboration commitments with 7 high impact non-profit partners. This novel approach has already attracted attention and interest from other funders which we hope will translate into greater adoption.

As we move into 2023, the momentum and excitement is only building. We invite you to join us on our journey to be part of something bigger.

Neil Kiely  
President & CEO



“

**...ALTHOUGH WE ARE IN AN INDUSTRY THAT TRADES IN DOLLARS AND CENTS, THAT DOES NOT HAVE TO BE OUR SOLE MEASURE OF TRUE VALUE.**

”



**NEIL KIELY**

**PRESIDENT & CEO**

## Only 12 banks in the U.S. are Certified B Corporations.™ **WE'RE ONE OF THEM.**

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A company cannot simply decide to become a B Corp. Instead, it must meet rigorous performance requirements, benchmarked against other high-performing companies. As the first and only B Corp Bank headquartered in Maine, we use profit to power our purpose resulting in a tangible, real-world impact for all our stakeholders—our clients, colleagues, and communities. In this spirit, we have changed our legal charter to become a Maine Benefit Corporation. We're excited to share some incredible examples of the impact we have made on the following pages.

While we're proud of what we achieved in 2022—our 152nd year as a mission-led community Bank—we've yet to reach our potential. In line with our commitment, **we are increasing transparency and sharing an honest appraisal of what we're doing well and where we can do better.**

## Teaming Up to **MAKE A DIFFERENCE**

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We believe deeply-engaged colleagues lead to better outcomes. So we take a grassroots, team-based approach to achieve our B Corp initiatives. Established in 2022, this "B Corp Steering" structure supports "Impact Teams"—groups of committed Bank colleagues that set ambitious goals in the areas of Inclusion & Belonging, Corporate Culture, Community Engagement, Governance & Transparency, Business Impact, and Environmental Stewardship.

### **Steering Committee**

*Team Leader: Neil Kiely*

### **Corporate Culture Impact Team**

*Team Leader: Ann Burrill*

### **Inclusion & Belonging Impact Team**

*Team Leader: Patti Gilbert & Chris Lyon*

### **Community Engagement Impact Team**

*Team Leader: Chris Lyon*

### **Environmental Stewardship Impact Team**

*Team Leader: Jim Wolverton*

### **Business Impact Team**

*Team Leader: Melissa Farinas*

### **Governance & Transparency Impact Team**

*Team Leader: Nicole Mailhot*

A photograph of two women standing in a well-lit hallway. The woman on the left is wearing a black sleeveless jumpsuit, and the woman on the right is wearing a blue dress. They are both smiling and looking towards the camera. To their left is a large red and white banner for Androskoggin Bank. The banner features the bank's logo, the tagline "A Banking Force For Good", and the Certified B Corporation logo. The hallway has a patterned carpet, a chandelier, and several "EXIT" signs.

**Androskoggin  
Bank**

**A Banking Force For Good**

Certified  
**B**  
Corporation

## **KEY PRIORITY: DIVERSITY, EQUITY & INCLUSION**

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We're developing a path to integrate Diversity, Equity, Inclusion & Belonging (DEI) across all Bank Operations to ensure we're doing our part in creating a more equitable world. We are committed to a workplace culture that honors our unique experiences and the collective wisdom that will come from unlocking each person's full potential. While just beginning our journey, we see and understand the importance of this work to a more prosperous shared future for all.



### **Inclusion & Belonging Impact Team**

Over the course of 2022, our Inclusion and Belonging Impact Team expanded upon our DEI learnings from the past few years, providing valuable tools and opportunities for dialogue. This team has created a tremendous internal resource available to all colleagues.

**A workplace where inclusion and belonging are the norm – that is our goal.**

## **YWCA EQUITY HEALTH AUDIT**

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We partnered with the YWCA to hold our first-ever Equity Health Audit. 76% of Bank colleagues participated in this critical milestone, which stressed the importance of understanding every individual's true experience at the Bank. The responses from our colleagues will be used to create an action plan to bring our workplace closer to our DEI goals.

In addition to our work on environmental stewardship and DEI, the Impact Teams noted above are working on so much more. In the coming year, we'll enable colleagues to support this work and reach out to stakeholders even more. If you have any questions regarding our B Corp journey, you can email our Director of Corporate Impact, Chris Lyon, at [clyon@androskogginbank.com](mailto:clyon@androskogginbank.com).

## ENVIRONMENTAL STEWARDSHIP IMPACT TEAM

In reviewing our impact against other leading B Corp organizations, we've identified Environmental Stewardship as a key opportunity. Our Environmental Stewardship Impact Team began by assessing the landscape for areas of improvement, identifying resource conservation, clean energy, and vendor practices as priorities. This work is already underway —as of June 2022, our branches and operation center are 100% renewably powered!



### Environmental Impact Team

#### Resource Conservation

At the heart of environmental stewardship is conservation. It's imperative to reduce our Bank's resource usage and avoid creating unnecessary waste. While the goal of zero waste may seem far away, we're committed to educating and engaging our colleagues in this journey. The simple act of reducing waste and increasing recycling is a critical step that benefits us all.

#### Clean Energy

It's important to acknowledge the extended impacts of our fossil fuel use and develop plans to eliminate our reliance on them over time. In 2022, we partnered with fellow B Corp ReVision Energy to support development of a solar farm and ensure our branches and operations center are 100% renewably powered.





## ON THE PATHWAY PARTNERSHIP

We've partnered with the zero-emissions-focused **"On the Pathway to 100% Clean Energy"** campaign to create our own path to fossil fuel-free operations. And we've invited other business owners to do the same.



All Bank branches & our Operations Center

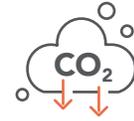
**100%**  
**RENEWABLY  
POWERED**



**SOLAR FARM**  
built in Sidney, Maine,  
in partnership with  
ReVision Energy



**CREATING JOBS**  
for Mainers within  
**CLEAN ENERGY**



ELIMINATING  
**1,030,000**  
POUNDS OF CO<sub>2</sub>  
ANNUALLY



### What's next?

Sustainable Partnerships: In 2023, we'll review our vendor management system and look for ways to increase our support of mission-led, sustainably focused businesses.

We're launching a Waste Diversion Challenge across all our locations this year to reduce our impact and encourage colleagues to bring their knowledge home to friends and family. We'll launch this initiative with new bins and uniform signage, as well as internal education to ensure our teams adopt this as part of our culture.

## Personalized achievements made possible by teams **WILLING TO GO ABOVE AND BEYOND.**

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### **Innovative Banking Solutions**

Through our Empowering Partner relationships with the Greater Portland Immigrant Welcome Center and ProsperityME, we learned of a need in our community related to mortgage products for those who practice the Islamic faith. We understood this need to be strong and growing as our immigrant, refugee, and asylum-seeking communities continue to grow, adding to Maine's diversity.

As part of our commitment to diversity, equity, and inclusion, the Bank seeks to assess our products and the ways in which we deliver our products to eliminate barriers to entry to banking in our communities. We saw this challenge as a unique opportunity to think outside the box and find ways to eliminate unnecessary barriers for a portion of our population for whom homeownership will become a critical step in building generational wealth and building our communities up. The Bank has thoughtfully partnered with a non-profit organization to offer a solution that can be used in conjunction with our existing mortgage products that meets the religious observance needs of many in the Muslim community.

In the fourth quarter of 2022, we held town hall meetings with members of the Islamic faith community and faith leaders to provide information on this partnership and structure. We were thrilled to be able to host over 200 members of the community through these meetings. Robust dialogue and feedback from community members have been critical to our ability to build a successful program. And, we will continue to seek further feedback and incorporate that feedback into our relationships and products as we look to the future. The Bank could not have embarked on this critical initiative to support our newest community members without the support of our non-profit partners, faith leaders, and the immigrant community at large.





## Sacred Profane

Sacred Profane LLC, a startup brewery in Biddeford, ME, is unique for a few reasons. It's one of the first in the U.S. to offer authentically brewed Czech-style lagers. It's a majority-women-owned business. It uses local products in the brewing process, and its building is outfitted with solar. Our team is thrilled to support Brienne Allan, Sacred Profane's passionate and experienced head brewer, who has championed the cause of women's rights and equity within the beer industry.

Ever since they launched with the help of Androscoggin Bank's financing, Brienne's brewery has made a notable splash, serving crisp and exacting beer in a comfortable, inclusive setting. Sacred Profane has been featured in numerous publications. Their menu has been refined, and their kitchen now receives almost as much publicity as the beer itself. Brienne and Team are showing no signs of slowing down.

The expertise of our colleagues is truly **UNPARALLELED**



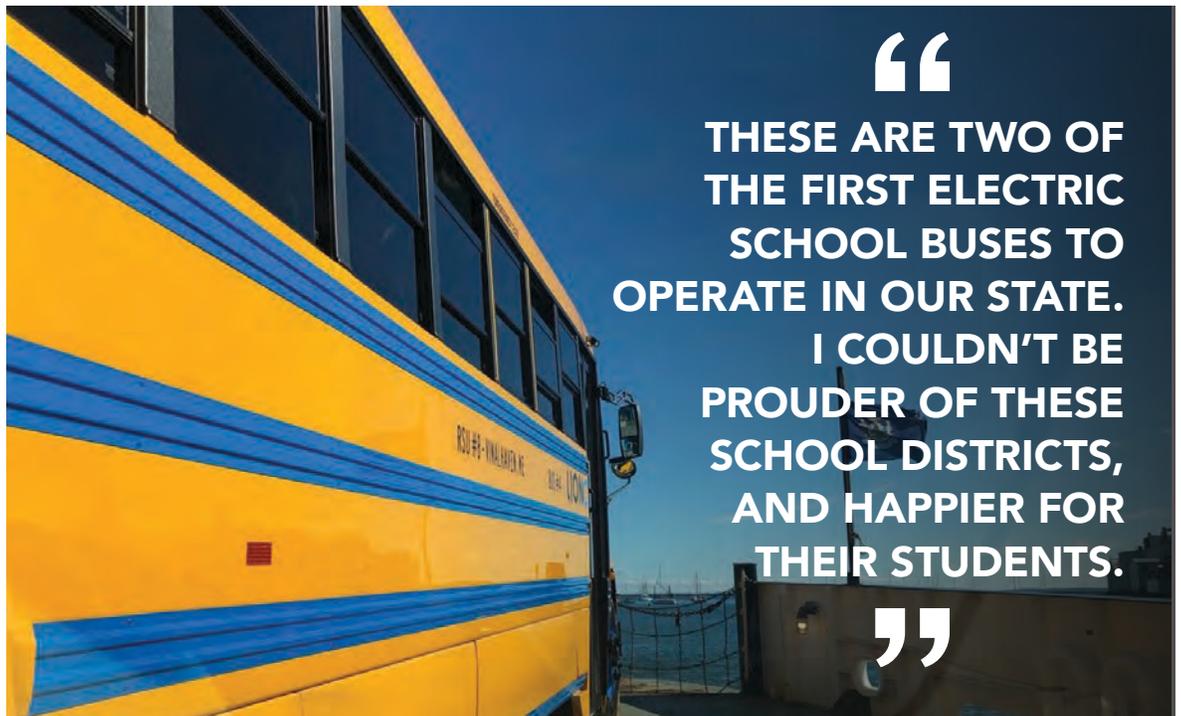
**John Simko**  
**Municipal Lending**

Boasting decades of experience in local government, and a still-active volunteer firefighter and EMT, John Simko knows a thing or two about public service. As our Vice President of Government Finance and head of our Municipal Team, John specializes in public sector finance and local government lending. He was named the bank’s 2019 “Officer of the Year” for his dedication to client needs and commitment to community service. And 2022 was no different for him.

John is supported by the incredible Municipal Team, who turns his vision into reality and lives the bank’s mission every single day.

**Electric School Buses**

John worked with the school departments of Vinalhaven and Camden to lease finance two electric school buses. These incredibly innovative full-sized vehicles have wheelchair lifts, emit zero pollution and run 100 miles on a single charge.



“  
**THESE ARE TWO OF  
THE FIRST ELECTRIC  
SCHOOL BUSES TO  
OPERATE IN OUR STATE.  
I COULDN'T BE  
PROUDER OF THESE  
SCHOOL DISTRICTS,  
AND HAPPIER FOR  
THEIR STUDENTS.**  
”

## Marshwood High School MSAD 35 LED Lighting Conversion project

The Municipal Team facilitated the financing for this school's critical LED lighting conversion project, which resulted in an **81% energy savings (kwh)** and a **profound impact on its carbon footprint**.

“

**WE LOVE LEASE FINANCING PUBLIC SECTOR PROJECTS LIKE THESE BECAUSE REDUCING ENERGY CONSUMPTION IS GOOD FOR OUR CLIENTS, OUR COMMUNITIES, AND OUR PLANET. MARSHWOOD HIGH SCHOOL HAS BECOME A MODEL FOR OTHER PUBLIC BUILDINGS IN MAINE TO FOLLOW. BIG CONGRATS TO THEM.**

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## **Bankers Without Borders Matt Buonopane**

In June 2022, commercial lender Matt Buonopane completed a 14-day in-person volunteer assignment through the Grameen Foundation’s Bankers Without Borders. The assignment took place on Catanduanes, a remote rural island in the Philippines that is routinely battered by typhoons. The project’s focus was to provide a series of financial management trainings to an association of farmers known as Pandan Association of Coconut Farmers (PACOFA). These were some of the most resilient, entrepreneurial, and earnest people Matt had ever met. These two weeks were a whirlwind of lesson planning, talking through budgets, explaining the line items of financial statements, repairing financial transgressions, and exploring the island’s farms, forests, and beaches.

It was deeply satisfying for Matt to witness the growth of his class despite the language and cultural barriers. But his students weren’t the only ones growing. Having the opportunity to teach concepts like budgets and cash flow—and their role in managing an entity’s finances—was invaluable for improving Matt’s skills and confidence as a lender and client partner.

IMPACTFUL

## Fostering continued growth in our community through **STRENGTHENED BONDS**

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### Maples Partnership

The Lewiston-Auburn Maples are a women's basketball team that is part of the Women's American Basketball Association (WABA) league, which began in 2017 and now has over 20 teams across the country. Androscoggin Bank is a proud founding sponsor of the Maples because they are a powerful symbol of growth in the L-A region. Their home court is the Lewiston Armory, a revitalized structure in the heart of this community. Maples players serve as role models and mentors, hosting summer basketball camps for local girls. The WABA gives women opportunities in their sport beyond college, often sending players to the WNBA. And it gives our own colleagues the chance to volunteer, devoting their time at home games to ticket and food sales.

“

**THE MAPLES' MISSION RESONATES WITH OURS. THEY ARE GIVING PEOPLE IN OUR HOMETOWN REAL REASONS TO CHEER. EVERY GAME IS A JOYFUL COMMUNITY EXPERIENCE.**

”

**NEIL KIELY**





**“ANDROSCOGGIN BANK SEES THEIR WORK WITH SAFE VOICES AS A TRUE PARTNERSHIP. THESE ARE THE KINDS OF PARTNERSHIPS THAT CAN CREATE TRANSFORMATIVE AND LASTING CHANGE.”**

**ELISE JOHANSEN**  
Safe Voices Executive Director

## **Safe Voices Partnership**

Since 1977, Safe Voices has provided our community with critical support for survivors of domestic abuse and sex trafficking. The Lewiston-based organization provides emergency shelter, children’s services, court advocacy, and much more. We couldn’t be prouder to be their long-time partner.

Most recently, as part of our Empowering Partners Program, we provided a three-year operational grant to Safe Voices so they could spend time supporting survivors instead of completing extensive grant applications. This has also allowed more time for us to have collaborative discussions with Safe Voices to understand how we can better support survivors.

In 2022, Safe Voices honored Androscoggin Bank with the agency’s Community Partner Award for our dedication to social and environmental responsibility and our commitment to working with area non-profits.



## MainStreet Foundation Grant

Each year, in addition to multiple smaller grants, the Androscoggin Bank MainStreet Foundation awards \$25,000 to one local non-profit that benefits at-risk youth in Maine by focusing on providing life essentials: food, shelter, and security. 2022's awardee was the YMCA of Auburn-Lewiston.

The central objective of the YMCA's project is to provide quality, safe, school-age services to an under-served population of children and families at the Lewiston Housing Authority's Hillview Center in Lewiston. While the YMCA began this work in 2020 with the Lewiston Housing Authority, the program ran into multiple challenges posed by the childcare subsidies and licensing requirements. The YMCA's creative proposal was to transition the program from a licensed program to a drop-in program that was more accommodating to the cultural norms of the residents they aimed to support. The Bank and the Foundation applauds the YMCA's decision to shift strategies so that all who wanted could participate in this critically important programming.



“  
THE ECOLOGY SCHOOL INVITES  
US TO THINK MORE DEEPLY  
ABOUT OUR CONNECTION TO  
THE LAND AND WHAT WE CAN  
DO RIGHT HERE IN OUR HOME  
STATE TO CREATE A HEALTHIER  
TOMORROW FOR ALL.  
”

## The Ecology School

The Ecology School in Saco, ME, inspires stewardship of and connection to the natural world through experiential learning in ecology, conservation, farming, and sustainability. In 2022, we were proud to support the school with a \$25,000 gift toward the construction of its interactive “Learning Yurt.”

“The Ecology School invites us to think more deeply about our connection to the land and what we can do right here in our home state to create a healthier tomorrow for all,” shares Neil Kiely. “We hope the addition of the yurt to the school campus will help enable immersive programs through hands-on exploration for our communities to enjoy well into the future.”

# EMPOWERED

**WHEN EMPLOYEES HAVE A VOICE,**  
they better serve the Bank, our clients, and each other.

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## **Mission, Vision, Values**

Over a 12-month period, we set out to develop the language that would define our shared understanding of why we exist as a company, what our ultimate vision of success looks like, and the values we agree to honor along the way. We sought input from colleagues across the bank to inform this critical work.

With their help, we began by clarifying that our purpose was to serve and create lasting value for three equal stakeholders: our clients, our colleagues, and our communities.

**Colleagues:** Our peers, those we lead, or those who lead us, regardless of department or structure.

**Clients:** Both business and consumers, whose financial well-being we support through a variety of products and services.

**Community:** The general public, and the places we live, work and play—where we contribute to the stability of our economy and environment, where we create cultural and societal vibrancy, and where we partner with non-profits to increase and enhance our impact.

**The next step was to define our shared values.** Through a meticulous, grassroots process, feedback was gathered from Cultural Ambassadors—who aided in the creation of our original Mission, Vision, and Values, and from our Values in Action Nominees, who were honored by their peers for their commitment to our values. Further feedback was gathered from our new colleagues on what matters most to them, what drew them to the Bank, and what they need from their colleagues.

*We used the exact terms that colleagues felt most connected to:*



Finally, colleagues voted on which version of our Mission and Vision would be selected to inspire and guide us into the future.

These were the winners:

### **OUR MISSION**

Androscoggin Bank has a lasting, positive impact on our clients, our colleagues, our communities, and our world.

### **OUR VISION**

To demonstrate the extraordinary value a community of passionate and purpose-driven individuals can create in the world, inspiring others to follow our lead.

### **OUR VALUES**

Ownership, Empowerment, Connection



## Healthy Financial Performance in 2022

Androscoggin Bank earned a net income of \$8.2 million in 2022 driven by strong loan growth, solid balance sheet strategies, and disciplined expense management. The Bank's assets grew 5%, which helped offset pressures caused by inflation, the volatile interest rate environment, and continued economic uncertainty. Net income was in line with prior years as 2022 loan growth offset the elimination of Payroll Protection Program (PPP) benefits from 2021 and 2020.

Androscoggin Bank continues to invest in our people, technologies, and communities. We put deposits to work in our communities through our loan portfolio which grew \$159 million, or 15%, in 2022 over 2021.

The Bank's capital position remains strong. Total capital was \$125 million as of December 31, 2022, and the Bank remains well-capitalized and is positioned well as we enter into 2023.

## 2022 Financial Highlights

NET INCOME	<b>\$8.2 MILLION</b>
RETURN ON AVERAGE ASSETS (ROA)	<b>0.58%</b>
RETURN ON AVERAGE EQUITY (ROE)	<b>6.37%</b>
ALLOWANCE FOR LOAN LOSSES	<b>1.25% OF TOTAL LOANS</b>
LOAN TO DEPOSITS	<b>97%</b>
YEAR-OVER-YEAR LOAN GROWTH	<b>15%</b>
YEAR-OVER-YEAR DEPOSIT GROWTH	<b>6%</b>
YEAR-OVER-YEAR ASSET GROWTH	<b>5%</b>

# NET INCOME



# REVENUES



# CAPITAL



# LISTING OF DIRECTORS & OFFICERS

## Officers



**Neil Kiely**  
President & CEO



**Michelle Allen**  
EVP Chief Human  
Resources Officer



**Benjamin Geci**  
EVP Chief Lending Officer



**Aaron Sattler**  
EVP Chief  
Financial Officer



**Jeffrey Smith**  
EVP Chief  
Administrative Officer

## Senior Vice Presidents

Peggy Anderson  
Renee Cole  
Sam Colton  
Steven English  
Eric Hansen  
Lisa Hook  
Torri-Jean Jones  
Melissa Knutson  
Christopher Lyon  
Nicole Mailhot  
Bruce Miller  
Mary Miller  
Douglas Smith  
Maureen Van Uden  
Robert Westhoven  
Jim Wolverton  
Alan Woolverton  
Dawn Youland

## Vice Presidents

Deborah Avasthi  
Carly Beaudin  
Kelly Beckim  
Michele Bedigan  
Adam Brooks  
Matthew Buonopane  
Ann Burrill  
Jason Chadbourne

Kevin Coyne  
Gregory Dauphinee  
Steven Davis  
Kelly Dorsey  
Daniel Eichorn  
Melissa Farinas  
Colleen Fournier  
Beverly Frizzell-MacCallum  
Patricia Gilbert  
Sharon Goes  
Lena Hann  
Genevieve Hering  
Kregg Jarvais  
Carrie Lacasse  
Brian McLeod  
Mary Michaud  
Jeri Miller  
Peggy Morin  
Rachel Ouellette  
Justin Poulin  
Patricia Rumsey  
Garrett Ryan  
Scott Sarapas  
John Simko  
Derek Simkowitz  
David Smirles  
Susan Stacey  
Denise Tabet  
June Wallace  
Kolby Youland

## Assistant Vice Presidents

Susan Barbay  
Lisa Bilodeau  
Angela Bishop  
Lance Callender  
Debra Carson  
Kelly Cunningham  
Arielle Darling  
Angela Greenwald  
Katie Grenier  
Lacey Halacy  
Andrea Karkos  
Michelle Latham  
Laurie Leland  
Kathleen Lizotte  
Marcello Marciuliano  
Shaun McIntyre  
Raymond Michaud  
Lucas Miller  
Sarah Morin  
Dennis Nason  
Lise Patterson  
Debra Poliquin  
Gail Sarrazin  
Karen Shaw  
Angela Snow  
Darren Williams  
Stevie Youland

## Board of Directors



**Paul Andersen**  
Chairman of the Board



**Steven Closson**



**Dajuan Eubanks**



**Ira Goodwin**



**Neil Kiely**  
President & CEO



**Mike Ouellet**



**Foster Stewart**



**Jean Wilson**

## Corporators

Kate Adams  
Paul Andersen  
Amy Barriault  
Michael Barriault  
Renee Bernier  
Clint Boothby  
Daniel Catlin  
Rebecca Conrad  
Jodi Cornelio  
Conrad Davis  
John Doyon  
Dajuan Eubanks  
Todd Gagne  
George Gendron

Lori Gile  
Ira Goodwin  
Dermot Healey  
Richard Heldman  
Jim Henry  
James Howard  
Reza Jalali  
David Jean  
Elise Johansen  
Amanda Karomba  
Gael Karomba  
Angus King  
Peter Ladner  
Dennis Lajoie

Mary Allen Lindemann  
Michael Malloy  
Crystal Marchessault  
David Maxsimic  
Thomas Moulton  
Raymond Nagel  
Steven Normand  
Michel Ouellet  
La-Qiana Perez Saxon Esq.  
Robert Pierson  
Norman Rattey  
Sean Riley  
Laura Rinck  
Peter Rinck

Daniel Roux  
Michael Royer  
Julia Sleeper  
Tim Soley  
Alan Spear  
Foster Stewart  
William Stockmeyer  
Tabitha Swanson  
Drew Swenson  
Matthew Tassej  
Kierston Van Soest  
Richard Veilleux  
Jean Wilson  
Edward Wolak

# EMPLOYEE RECOGNITION

## 2022 Annual Values in Action Award Winners



**CLIENT**  
Liam Benson  
Credit Analyst



**CONNECTION**  
Harry Buote  
IT Help Desk



**EMPLOYEE OF THE YEAR**  
Erica Toner  
Loan Operations Specialist



**COLLEAGUE**  
Laura Pilon  
Training Specialist



**EMPOWERMENT**  
Samantha Bard  
Commercial Loan Processor



**OFFICER OF THE YEAR**  
Mary Michaud  
VP, Treasurer



**COMMUNITY**  
Sarah Morin  
AVP, Funding Operations & Compliance Administrator



**OWNERSHIP**  
Angie Bishop  
AVP, Treasury Operations Manager



**SALES PROFESSIONAL OF THE YEAR**  
Eric Hansen  
SVP, NH Market Manager

## Team of the Year: Q2 Project Team

Melissa Farinas  
Genevieve Hering  
Doug Smith  
Kelly Dorsey  
Ray Michaud  
Nicole Mailhot  
Maureen Van Uden  
Dan Eichorn  
Jim Woolverton

Michelle Latham  
Drena Byers  
Dennis Nason  
Melissa Fortier  
Thomas Nadeau  
Angie Bishop  
Peg Anderson  
Nikki Withrow  
Sarah Morin

Ann Burrill  
Arielle Darling  
Carrie Lacasse  
Cecile Plourde  
Sam Colton  
Michael Rivard  
Torri Jones  
Jeff Smith

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## Employees

Kimberley Adams	Susan Farrell	Amanda Lavoie	Tialyanna Romero
Samantha Bard	Melissa Fortier	Olivia Leduc	Samuel Rotondo
Theresa-Anne Barker	Gail Fortin	Jennifer Libby	Stephanie Runding
Jennifer Barker	Kathleen Fox	Mary MacDonald	Summer Schauffler
Caitlyn Benn	Craig Fox	John Madore	Christine Seifer
Liam Benson	Kimberly Fusco	Jordan May	Nicole Sensenig
Meghann Bilodeau	Caitlin Gajarski	Joshua McCrillis	Brianna Smith
Liette Boudreau	Brandy Galway	Samantha McLafferty	Miles Smith
Matthew Bowen	Donna Gardner	Katelyn McNulty	Carrie Smith
Kristine Brushwein	John Geffre	Jillian McWilliams	Emily Speranza
Taylor Bubier	James Geismar	Thomas Nadeau	Kayla St. Amand
Harold Buote III	Joshua Girardin	Jurny Napalapai	Danielle St. Germain
Dale Burnham	Amanda Goodfellow	Matthew Nash	Edd Stockton
Drena Byers	Aimee Griffith	Briana Nealey	Katrina Stowe
Laura Bylo	Kimberly Harrington	Jasmine Niles	Sonia Strout
Kaitlyn Cherkassky	Kyle Hawkins	Robert Norton	Meagan Thibodeau
Cassidy Cochrane	Hope Heath	Alexis Petrain	Jonah Thurlow
Jennifer Collins	Danielle Hinkley	Edward Pillsbury	Joseph Tilton
Nicole Cooper	Amy Hoover	Laura Pilon	Erika Toner
Deborah Corrao	Shantinae Jackson	Cecile Plourde	Abdoul Toure
Jaela Costello	Kelly Jacobson	Rachel Poland	Haley Turcotte
Ashton Cuffee	Luke Jensen	Gabrielle Ramos	Benjamin Turner
Chelsea Darling	Alice Kelley	Jessica Richards	Stephan Vatcher
Shelly Davidson	Rachel Labrecque	Chelsey Richardson	Shawn Verrill
Kayla DeSpain	Nicole Lacroix	Courtney Riordan	Hillary Whitney
Jessica Diamond	Kali Laganieri	Michael Rivard	Jaimie Willis
Michael Dubois	Matthew Lambert	Jenna Rocque	Nikki Withrow
Janis Dwinal	Jaclyn Larrabee	Rick Rollins	Laura Wolfson
Jessica Dyer	Katie Lashua	Caitlyn Rollock	

We use the B Lab Impact Assessment to measure our public benefit and became a Certified B Corp with a score of 91.1 points in 2021. B Lab certification is a third-party standard requiring companies to meet social sustainability and environmental performance standards, meet accountability standards, and be transparent to the public according to the score they receive on the assessment. B Lab certification applies to the whole company across all product lines and issue areas.



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