

CRA Statement

The National Grand Bank of Marblehead was established in 1831. We are a full service commercial bank operating for the benefit of our customers and the community we serve. As an independent community bank we have a vital interest in the growth and success of the people of the community. We are committed to addressing the credit needs of our market area. Our lending procedures result in our providing credit consistent to compliance with the Community Reinvestment Act. We recognize that we are part of the community we serve and that only by assuring that all segments of the market area are addressed can we, as an institution, be socially and economically secure. To fulfill our responsibilities to the community, we offer a full range of commercial and consumer services within our market area. The Bank works closely with local community groups, civic organizations and individual community members to continue to define the credit needs of the community and design products and services to help meet those needs.

The Bank is continually monitoring its performance to ensure that we meet the spirit and letter of the Community Reinvestment Act and that we are an integral part of the community we serve. We welcome your comments and suggestions in helping us achieve this goal.