A cornerstone of our communities today and in the future

Laura’s leadership role has earned her the respect of all her coworkers. She has been called the heart and conscience of our organization, holding up a mirror to make sure we act and behave the way we say we will. We honor her as a visionary, a leader, a teacher and a friend. For 37 years she has taught us, mentored us, and set an example of unwavering dedication to our customers. Rest assured we have learned much, and for years to come when a difficult problem presents itself, the question will be asked, “What would Laura do?”

We are grateful for all she has given us. We wish her joy and satisfaction along her new path. This is not goodbye, but a bittersweet separation that will take some getting used to.

From all of us Laura, thank you.
You make our vision possible

While this Annual Report is dedicated to one individual who helped shape the mission and spirit of our bank, it is our entire staff that carries out our shared vision every day. Their dedication to superb customer service and to delivering quality, responsible financial recommendations makes us the best provider of financial services in our marketplace.

In 2017, a team of employees was formed to create a Vision Statement for the bank, a phrase to capture our intention for continued service as a community financial institution. The Vision Statement that was developed represents who we are and where we are going: “We are the cornerstone of our community providing modern, comprehensive financial services to each generation.” It honors the nearly two centuries of experience we have, while setting a course for the work we have yet to do.

In an era of mergers and unprecedented technological change, we reflect on what is at the heart of quality banking. Inevitably, it comes back to people. As we prepare to mark a century since our start, we thank each and every one of them for all they do, every day, with enthusiasm and pride. They make our vision possible.

*Our staff list was compiled as of December 31, 2017.

Coretta Scott King

The greatness of a community is most accurately measured by the compassionate actions of its members.

We rise by lifting others.

Robert Ingersoll

There is no power for change greater than a community discovering what it cares about.

Margaret J. Wheatley

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Building community one act of kindness at a time

Our staff members contributed 1000+ volunteer hours to 40+ different community groups, boards, committees and organizations last year. We’re honored to serve our communities beyond the walls of our banks. Here is a sampling of some of the organizations our employees served.

Addison County Economic Development Corporation (ACEDC)
Risk Management Association (RMA)
St. Paul’s Episcopal Church
Vergennes Community Garden
Homeward Bound
Bristol Revolving Loan Fund
Bristol Core
Habitat for Humanity
Mad River Path Association
Helping Overcome Poverty’s Effects (HOPE)
Addison County Board of Realtors (ACBOR)
Middlebury Rotary
Porter Hospital Auxiliary Board
Round Robin
Addison County Chamber of Commerce
Friends of Flag Football
Middlebury Parks & Recreation Committee
Better Middlebury Partnership
Bristol Select Board
Middlebury Select Board
Bixby Memorial Library
School House Savings
Town Hall Theater
Charter House Challenge
Fresh Air Fund
Champlain Valley Christian School
Your Turn Resale Shoppe
Lake Champlain Maritime Museum
Commodore Friends of Music
Meals on Wheels
Weybridge Fire District #1
Addison County Hunger Council
Brandon Development Review Board
Vermont Adaptive Sports
Brandon Senior Center
Brandon Toy Project
Brandon Recreation Department
Brandon Library
New Haven Congregational Church
Ladies Union of New Haven
Dinners with Love
GET INVOLVED WITH YOUR COMMUNITY, BE A LEADER, SET AN EXAMPLE, BE PASSIONATE, BE YOUR BEST.

GABRIELLE GIFFORDS
We cannot only live for ourselves. A thousand fibers connect us with our fellow men.

Herman Melville

Alone we can do so little; together we can do so much.

Helen Keller
DIRECTORS OF MIDDLEBURY NATIONAL CORPORATION AND NATIONAL BANK OF MIDDLEBURY

Caroline R. Carpenter
Paul J. Carrara Jr.
Linda K. Harmon
Roch F. MacIntyre
Michael G. McLaughlin
Lawrence W. Miller II
G. Kenneth Perine
Michael D. Schoenfeld
Sarah D. Stahl
Robert J. Duclos Director Emeritus
Edward M. Foster Director Emeritus

OFFICERS OF MIDDLEBURY NATIONAL CORPORATION

Linda K. Harmon President
Caroline R. Carpenter Executive Vice President
Lawrence W. Miller II Secretary
Stacey D. Brown Treasurer

OFFICERS OF NATIONAL BANK OF MIDDLEBURY

Sarah D. Stahl Chair
Roch F. MacIntyre Vice Chair
Paul J. Carrara Jr. Clerk
G. Kenneth Perine Assistant Clerk

OFFICERS

Caroline R. Carpenter President & Chief Executive Officer
Laura J. Adams Senior Vice President
Stacey D. Brown Senior Vice President
Sarah A. P. Cowan Senior Vice President
Grover K. Usilton Senior Vice President
Kerry D. Bolduc Vice President
Christopher J. Carpenter Vice President
Julie L. Heffernan Vice President
Jo A. Holm-Hansen Vice President
Christopher M. Lapierre Vice President
Christine N. Sickles Vice President
Beth S. Buckman Assistant Vice President
Heather M. Jerome Assistant Vice President
Meaghan W. McLaughlin Assistant Vice President
Christine G. Wagner Assistant Vice President
Laurie L. Barrett Officer
Jane M. Beck Officer
Sharon L. Brown Officer
Kylie L. Felion Officer
Catherine E. Wall Officer

STAFF OF NATIONAL BANK OF MIDDLEBURY

Elizabeth Andrews
Mallory Barnum
Carolyn Bearor
Penny Bliek
Carole Boise
Cassandra Boise
Brenda Bourdeau
Joel Bouvier
Meagan Carter
Hilde Caswell
Diane Chamberlain
Kathleen Clark
Connie Collins
Jonathan Connor
Roxann Cousino
Karene Cox
Donna Donahue
Caroline Ekroos
Melissa Farr
Michelle Farrell
Sadie Fosco
Kristy Foster
Geraldine Fox
Madeline Gardner
Monica Garthaffner
Jennifer Gebo
Susan Gebo
Mindy Goodrich
Nicholas Guyette
Emily Haskins
Kathy Hayes
Roberta Hier
Brenda Jimmo
Cynthia Jones
Shane Kean
Edmond Kelly Jr.
Jennifer Knowles
Shivali Kumar
Alexis Lathrop
Christine Lathrop
Karen Lawton
Shanyn Leduc
Amber Lovely-Lee
Sara Luther
Beth Morse
Kerry Mulcahy
Melody Mundorf
Karen Osborn
Sharon Oster
Amy Palmer
Elizabeth Peabody
Amy Piasecki
Delsie Polgar
Laura Reed
Angela Rheame
Nicole Rheame
Kimberly Richards
Janelle Ronark
Joshua Root
Elizabeth Sabourin
Wendy Shaw
Karen Sinnock
Cody Smith
Bhrea Strand
Marion Sullivan
Sandra Trombley
Anne Urban
Stephanie Volk
Michele Warren
COMMUNITY FINANCIAL SERVICES GROUP

Community Financial Services Group (CFSG), National Bank of Middlebury’s affiliate trust company, headquartered in Newport, Vermont provides local, personal service to clients in Vermont, New Hampshire and beyond. Paul Valente, trust officer, operates from the Main Office of National Bank of Middlebury while Tom Bright, trust officer, maintains an office at the Seymour Street Drive-up location.

CFSG’s seasoned staff provides unbiased, comprehensive financial advice managing over $700 million in assets. They focus on asset management, retirement planning and working with business owners, small and large. Their approach is relationship-based so that while a client may need investment advice today, that same client may need a plan for gifting to grandchildren tomorrow, or they may want to update their strategy to reduce their estate or income tax liability as tax laws change.

“We listen and take the time to get to know you so we can completely understand your financial situation and goals. We believe in offering unbiased, comprehensive advice to our clients. Our mission is to improve the well-being of our clients’ financial and emotional lives by providing complete financial and investment guidance as their trusted advisors.”

Paul and Tom are available to meet with clients at any NBM branch, a client’s home or business. For additional information, call CFSG toll-free at 877-334-1677 or visit their website at www.cfsgtrust.com.

OFFICE AND DRIVE-UP LOCATIONS

Main Office
30 Main Street
Middlebury

Drive-up Office
15 Seymour Street
Middlebury

Route 7 South Office and Drive-up
240 Court Street
Middlebury

Brandon Office
5 Carver Street
Brandon

Bristol Office and Drive-up
28 Main Street
Bristol

Hinesburg Office and Drive-up
140 Commerce Street
Hinesburg

Vergennes Office and Drive-up
29 Green Street
Vergennes

ATM LOCATIONS

Offices with ATMs:
Main Street
Seymour Street
Route 7 South
Brandon
Bristol
Hinesburg
Vergennes

Additional ATMs:
Middlebury College Student Center
Middlebury College Library

PO Box 189
Middlebury, Vermont 05753-0189
Connecting all offices: 802-388-4982
or 877-508-8455
nbmvt.com