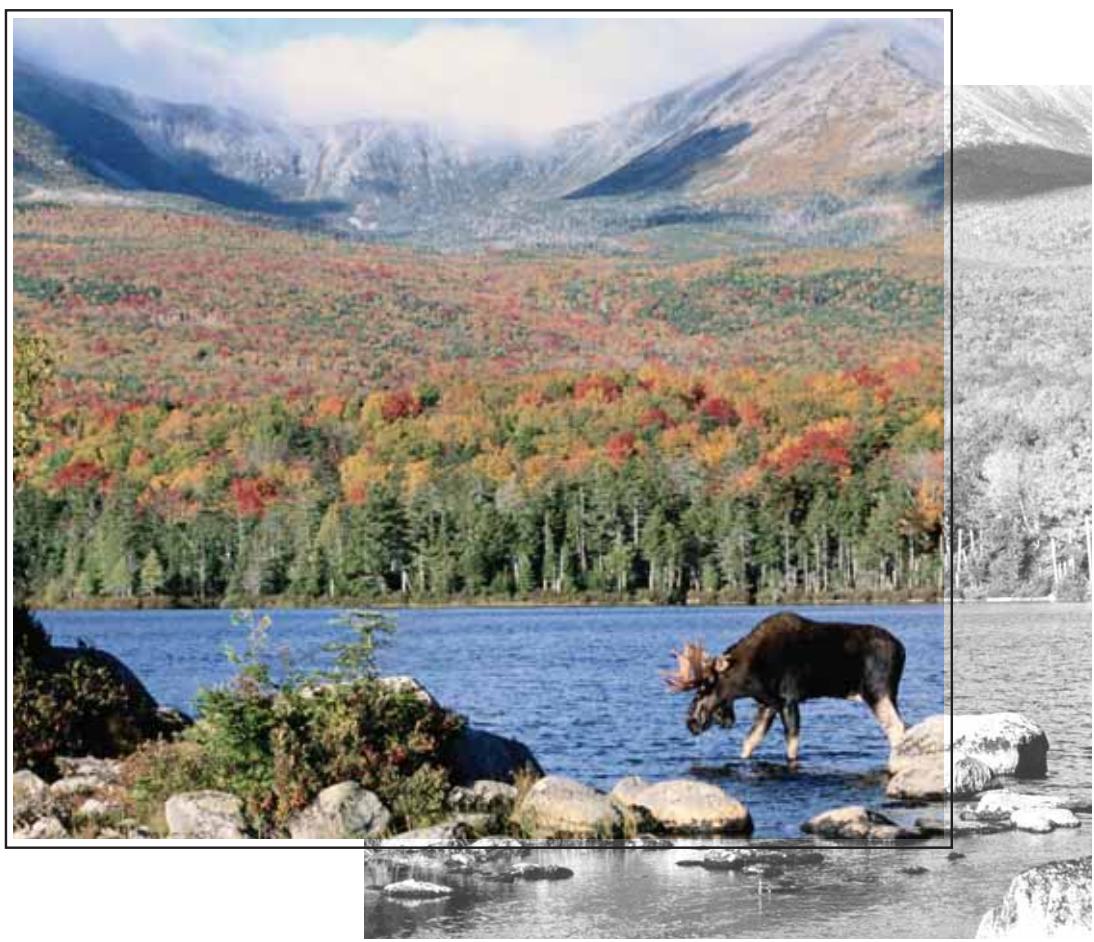


# The Nature of small business





## THE MOOSE BANK

First Colebrook Bank is a New Hampshire-owned financial institution, dedicated to the spirit of personalized, community banking. Our roots are in “Moose Country.” Up in The Great North Woods of New Hampshire, moose sightings are an everyday occurrence. The moose is a wonder of nature... strong, independent, forthright and free-spirited. It is no wonder we adopted the moose as our symbol, for we hold dear the same traits.

Founded in the late 1800s, for many years First Colebrook Bank fundamentally served two of Northern New Hampshire’s predominant industries – timber and tourism – while at the same time fulfilling the needs of people in the region’s local communities. We branched out to Concord, New Hampshire, in 1997. Some considered this a bold move for a North Country bank, but our instincts proved sound as we rapidly earned a reputation as a leading small business lender in the central New Hampshire region.

In 2004 we opened a commercial loan center in Southern New Hampshire, finding the town of Amherst the ideal site to serve the greater Souhegan Valley area. This is a dynamic and growing region of the state and here, too, we have quickly seen an

immediate response to our way of serving the needs of small business. We completed construction of a full-service branch at our convenient site on Route 101A in 2005. To serve the needs of small business in the Seacoast, we established a Portsmouth business loan center in 2007, and a full-service branch opened in September 2009.

Today, with an expanded area of service, First Colebrook Bank reaches out to virtually every imaginable type of small business across the state. Yet as diverse as the businesses are that we serve today, they all seem to have one thing in common: the desire to work with a New Hampshire-owned, community bank that understands small business and is eager to offer responsive, personalized service to meet their specific individual needs.

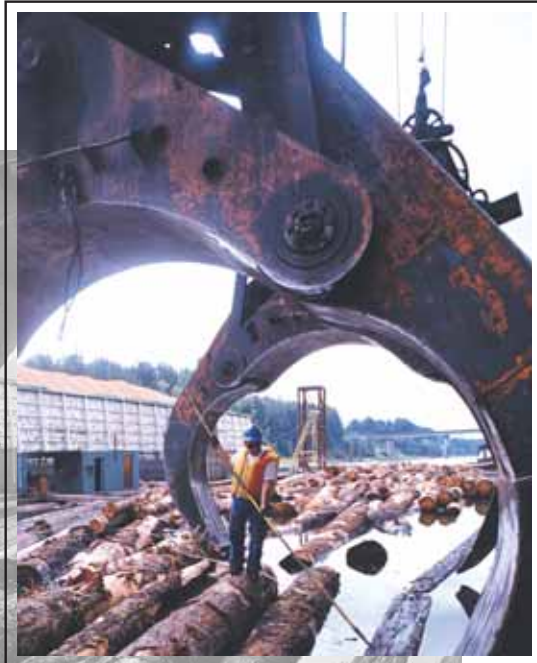


*A vision of what can be...*



## THE CHANGING FACE OF BANKING

In recent times, the banking industry has undergone monumental changes. Not long ago, most small business borrowers personally knew their bank loan officers and probably the senior officers at their bank just as well as they knew their doctors or lawyers. They developed a working relationship with their banks as their businesses grew. This was the way business was conducted when all the banks in New Hampshire were locally owned. But now, out-of-state and international institutions control much of the banking in the state. At many banks today, it can be quite difficult to contact someone at the local branch if you have a question or problem because they prefer to communicate through distant, out-of-state call centers. To such institutions, those valuable, long-term, small business relationships of the past are no longer practical and have been lost. Yet small businesses that had often built their success by forming a personalized relationship with a locally owned bank can still do so with First Colebrook Bank.



The changes in today's banking industry have spelled opportunity for First Colebrook Bank. We continue to offer what small businesses appreciate and need.

Just as in the past, if you need a business loan or are having a financial problem, you have a local, personalized solution. You have someone who knows and cares about you and your business. First Colebrook Bank remains a New Hampshire-owned, locally managed, independent community bank, where personalized service to small business is alive and prospering.

*Knowledge and hard work...*



## THE FIRST COLEBROOK BANK DIFFERENCE

First Colebrook Bank understands small business because we're a small business ourselves. And over the years, many of those on the bank's Board of Directors have been small business owners as well. While we can't be all things to all people, we do specialize in helping New Hampshire small businesses with personalized, one-on-one relationships that small business owners find crucial to developing and growing their businesses.

At First Colebrook Bank, we still believe in personalized banking the way it used to be. Whether you are looking for an equipment loan, commercial real estate mortgage, a business line of credit, commercial checking account, or money market – we want to be your bank.

## THE SMALL BUSINESS BORROWER

One way we serve customers best is by getting to know their businesses firsthand. As a First Colebrook Bank customer, you have direct access to the key people within the bank. An experienced commercial officer is assigned to every small business customer, so anytime you have a special request, need immediate attention or a quick answer, you have a direct contact to call upon for help. And by the way, we're eager to meet with you at your place of business or ours.

First Colebrook Bank creates Customized Commercial Loans for small businesses, professional practices or investors. We are active in financing commercial real estate at competitive rates and terms. We also finance other business assets including furniture, leasehold improvements and business machinery. We provide financing for small

businesses to acquire specialized equipment for forestry, construction, trucking and manufacturing. Our commercial lending officers are committed to creating strong, long-lasting relationships and always look for a way to structure loans to best meet the needs of the borrower. All loan decisions are made locally by bankers who are familiar with the community and the industries in their market area.

We're also proud of the fact that we can give quick answers concerning the various programs and options of SBA-backed financing.



*An eye for the details...*



### ***ONE OF THE TOP BANKS IN AMERICA FOR SMALL BUSINESS***

First Colebrook Bank has been named New Hampshire's most small business-friendly bank by the Small Business Administration a number of times in recent years. The SBA's Office of Advocacy rates banks across America regarding their readiness to make loans to small businesses. In the category of "Small Business-Friendly Banks by State" using call report data, the report gave First Colebrook Bank a high ranking for all of New Hampshire. An active relationship with the SBA – and other state and federal agencies that assist small businesses – gives First Colebrook Bank a working knowledge of the various programs available to help small businesses in New Hampshire fulfill their dreams of growth and success. What follows is a brief introduction to some of the programs and options.

### ***THE SMALL BUSINESS ADMINISTRATION FINANCIAL ASSISTANCE PROGRAMS***

- Expand or renovate facilities
- Purchase land, buildings, machinery and equipment
- Finance receivables and enhance working capital
- Refinance existing debt
- Establish seasonal lines of credit
- Construct commercial buildings



The SBA looks for a variety of attributes in loan applicants, including a feasible business plan, management expertise and the commitment necessary for success. The ability to repay the loan on time from the projected operating cash flow is also important as well as adequate equity or investment in the business. First Colebrook Bank offers meaningful guidance and assistance in making the best possible presentation for consideration by the SBA.

*A well thought-out plan...*



### ***The SBA 7(a) Loan Guarantee Program***

The 7(a) Loan Guarantee Program is the SBA's most flexible loan plan because financing can be guaranteed for a variety of general business purposes, including working capital, machinery and equipment, furniture and fixtures, land, building (including purchase, renovation and new construction), leasehold improvements and debt refinancing (under special conditions). Loan maturity is up to 10 years for working capital and generally up to 25 years for fixed assets.

### ***The 504 Certified Development Company Program***

This loan program provides long-term, fixed-rate financing to small businesses to acquire real estate, machinery or equipment for expansion and modernization. Typically a 504 project includes a loan secured from a bank with a senior lien and another loan secured from a certified development company (funded by a 100% SBA-guaranteed debenture) with a junior lien covering up to 40% of the total cost along with a 10% equity contribution from the borrower.



For additional information regarding options of the various SBA programs, First Colebrook Bank is ready to help.

*The fruits of success...*



## ***THE NEW HAMPSHIRE BUSINESS FINANCE AUTHORITY***

The Business Finance Authority (BFA) was created in 1992 to foster economic development and create employment in New Hampshire. The BFA recognizes that small businesses are particularly important to the state's economy and works in cooperation with New Hampshire banks to provide loan guarantees to help keep small companies going and growing. Credit enhancement initiatives such as the Capital Access Program (CAP), the Guarantee Asset Program (GAP), and Working Capital Line of Credit Guarantee (WAG) are designed to make credit available to small businesses that do not qualify for conventional bank financing.

### ***OTHER PROGRAMS***

We also work closely with other local, regional and state development and finance groups to assist businesses with utilizing the best available programs and resources for financing their growth.

## **A GREAT CATCH FOR SMALL BUSINESS**

When you've made the decision that what your business needs is a bank that understands small business, we're eager to go to work. And that means fast answers on loans or requests for other services. All loan decisions are made right here in New Hampshire. This greatly speeds the process. We also minimize red tape and

annoying runaround by assigning every small business customer an experienced bank representative as a point of contact.

As a New Hampshire-owned bank since 1889, we look forward to showing you the difference we can make for you and your business.



*...the catch in hand.*





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