



Government Banking Presentation

TOWN OF SOUTH HERO SELECT BOARD

MAY 11, 2026

Who We Are

Community Bank N.A.

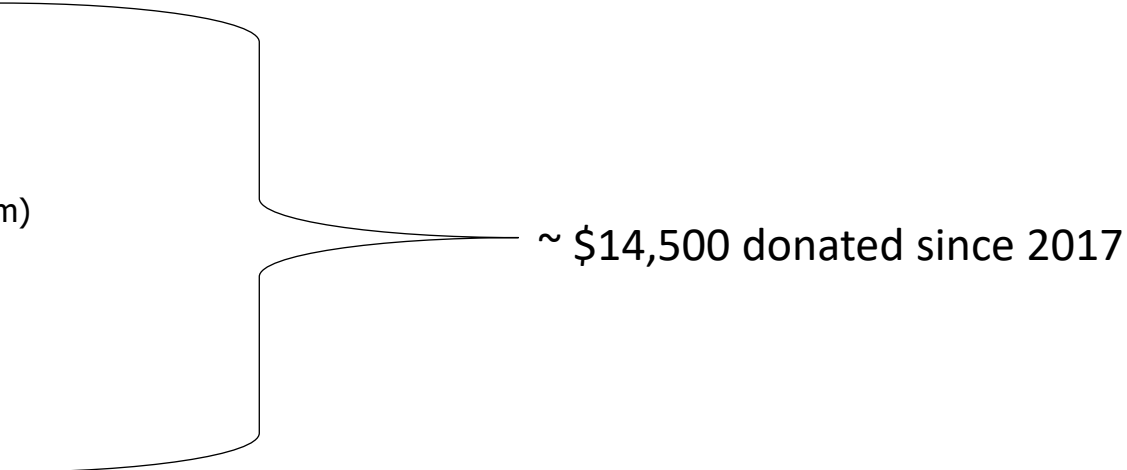
- 29 Vermont Branches (formerly Merchant's Bank)
- CRA Rating in Vermont: "Outstanding"
- Originally chartered in 1866 in Canton, NY
- Regional headquarters in Williston, VT; Albany, NY; Syracuse, NY; Wilkes Barre, PA; Buffalo, NY

Who are *we*?

Donald Bedard; Branch Manager, South Hero, VT (Local to South Hero)

Hayden Jones; Government Banking Relationship Manager, Williston, VT (Local to Waterbury)

Our Commitment to South Hero

- Local branch at 301 Route 2 in South Hero (26 miles closer roundtrip than next closest bank, saving time and gas)
 - Local decision making (Region President & Chief Banking Officer sit in Williston office)
 - Community involvement, including donations to:
 - C.I.D.E.R.** (Champlain Islanders Developing Essential Resources)
 - CHAMP** (Champlain Adaptive Mounted Program)
 - Grand Isle County Community Services** (Grand Isle Mentoring Program)
 - Champlain Islands Food Shelf**
 - YOGI Little League**
 - Champlain Islands Farmers Market**
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- ~ \$14,500 donated since 2017

Our Role as a Government Banking Partner

- Serve as a trusted advisor who understands the unique needs of local governments. Our team brings **118 years** of combined government banking experience.
- Keep public funds safe while earning a competitive rate of return
- Offer modern treasury management services at a reasonable cost
- Provide customer service you can count on
- Support officials in their fiduciary roles as stewards of the municipality and managers of public funds

Support & Service

- **Dedicated Government Relationship Manager**, backed by an 11-person team
- **Dedicated Technical Support Team** (Based in Canton NY, for government & large businesses clients only)
 - Fast Responses via phone or email
- Help with audits, reporting
- Personalized training when implementing new products or onboarding new users

Tailored Treasury Management Solutions for Municipalities

- **Interest-Bearing Accounts** (Competitive checking, MMA, and investment rates)
- **Premium Online Portal** (Provided to South Hero at no cost, usually \$25 per month)
- **Integrated Payment Tools** (ACH & Wire origination)
- **Remote Deposit Capture** (Scanner provided to South Hero at no cost)
- **Fraud Prevention** (Positive pay for checks and ACH)

Flexible Treasury Management Service Pricing

Two Structure Options

#1 :

Earnings Credit Rate

- Use balances in checking accounts to fully or partially offset monthly fees

#2 :

Higher Deposit Rates with Reasonable Product Pricing

- Offset monthly fees with higher interest earnings

Investment & Liquidity Management

Investment Vehicles

- CDs (flexible terms)
- Treasury Bills or Notes
- Money Market Accounts for immediate liquidity

Security and Fraud Prevention

- **Fully Collateralized Deposits**
- **Dual Control Systems and Account Monitoring Alerts**
- **Check/ACH Positive Pay**
- **Cybersecurity Awareness Support to Staff**
- **Bi-annual Reviews**
 - To keep Town informed on scams/fraud we're seeing in the industry

Questions for us?

Contact Info:

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Thank You

DONALD, HAYDEN, AND THE FULL GOVERNMENT BANKING TEAM

