



George L. Duncan, Chairman; Jack P. Clancy, Chief Executive Officer; Richard W. Main, President

A message to our customers and friends

Experience taught us early on we could best serve our customers through consistent and disciplined lending, open and honest communication, and ongoing investment in our products, services, and people to provide the best banking options through all economic cycles. Since our inception 20 years ago, we have embraced this strategy. The result is our strong position today.

Stability and Strength:

Enterprise Bank is a state-chartered, FDIC insured bank. We are extremely pleased that the bank continues its successful growth and expansion. Challenging economic cycles are not new to the bank or our experienced team of professionals. Enterprise Bank's asset quality and capital levels are strong due to our sound lending practices, our in-depth knowledge of our markets and our prudent investment strategies. Enterprise Bank's capital continues to exceed the highest designation of capital measurement by the FDIC. Enterprise Bank has never made or invested in a sub-prime loan. Over the years we have never lost sight of our fundamental responsibilities as the financial custodian of our customers' deposits.

Consistency and Capacity:

We reinvest your deposits locally. Since opening the bank, we have provided over \$3.4 billion in loan financing, helping thousands of businesses create greater success. We understand that our consistent investment in local businesses, professional practices, and non-profit organizations, helps to fuel the local economy and supports the well-being of our communities.

Trusted Advisors:

Enterprise Bankers understand the responsibility that comes with our position as a leading business bank. We work with our customers to ensure they benefit from the right financial solutions. We take the time to share our professional expertise while providing the knowledge and resources that customers need to confidently make informed and responsible, financial decisions.

Community:

Enterprise Bank is grounded in the communities we serve. We know our customers and our communities because we live and work locally. At Enterprise Bank, we are serious and passionate about living our purpose to help create successful businesses, jobs, opportunities, wealth and vibrant, prosperous communities today, tomorrow, and into the future.

We would like to thank our customers, the communities we serve, and our friends for the confidence they have placed in Enterprise Bank over the years. I invite you to call me, George Duncan, Dick Main or any of our Enterprise Bankers at 978-459-9000 to discuss how Enterprise Bank can help you reach your financial goals.

Sincerely,

Jack Clancy, CEO



**Enterprise
Bank**

Member
FDIC



A Certified
SBA Lender

Create Success