

2023 Annual Report



Elevating People

BOSTON BUSINESS JOURNAL



2023 BEST PLACES TO WORK



OUR PASSION

COMMITMENT POSITIVE ATTITUDE COMMUNITY SPIRIT HONESTY

Get In

...moment we get
...rning and fire up
...uit of excellence,
...all of our aptitude
...d their families that
...one hundred percent
...s and their financial
...no boundaries

we have one passion: to
on our Members and our
make up our vibrant com
of our abilities to pos
success. Our level
for the

Message from the President & CEO

Hi Everyone,

Each year, I am astounded at how much we accomplish as a credit union community. As I reflect on our progress each year, I wonder, "How can we top this next year?" and somehow, we always do! This year, Merrimack Valley Credit Union (MVCU) experienced significant changes that our amazing team embraced as opportunities for growth.

In 2023, we successfully merged with RTN Federal Credit Union. After working hard with the RTN team, we saw an incredible turnout for our member vote in April. By June 1, we legalized our merger and officially became one credit union, serving more than 115,000 members from southern New Hampshire to Worcester County to the south shore of Massachusetts to northern Rhode Island.

In August, we thanked our incredible team members with an all-company celebration. I was so touched to see our MVCU and RTN teams come together for the first time and get to know one another. It was an experience that reminded me how grateful I am for the credit union family that we have established at MVCU.

In addition to the growth we experienced in 2023, we were also recognized in several awards programs, including the Boston Business Journal's Best Places to Work and being honored as "Best Credit Union" by the Eagle Tribune.

I was also humbled to be recognized by the Cooperative Credit Union Association as CEO of the Year in October. This honor became even more special when my colleague, MVCU's Assistant Vice President of Member Support Zobeida Duarte, was also named Young Professional of the Year. Zobeida has spent ten years growing from a part-time team member to a leader, mentor and exemplary member of our management team. Zobeida's growth is just one example of what our team can accomplish with the support and resources that our organization provides. We look forward to continuing to elevate our team members so that they can achieve their personal and professional aspirations.

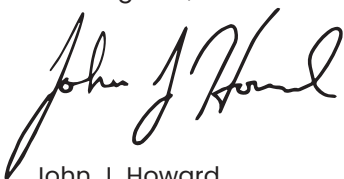
As we set our sights on 2024 and beyond, I am so excited to see our credit union continue its path of growth and prosperity. We will finalize our integration with RTN with the conversion of our computer software systems on June 1, which will allow both our team and members to work and bank on one united platform.

Thank you to our members for your loyalty, support and dedication as we navigated significant changes this year. Thank you to our team members for the enthusiasm and motivation that you bring to work each day. You truly make MVCU the best place to work and bank!

And a special thank you to our volunteer Board of Directors, who govern and guide this institution with expertise that keeps us financially sound and competitive in our industry.

We are thrilled to continue meeting your financial needs, for this year and many years to come.

Kind regards,



John J. Howard
President/CEO

Message from Michael E. Valley

Dear Merrimack Valley Credit Union Members,

2023 was a prosperous year for Merrimack Valley Credit Union (MVCU). Our merger with RTN Federal Credit Union allowed us to expand both our field of membership and the retail branch network, specifically in the Worcester County area and with Select Employer Groups. Furthermore, this strategic alliance allowed the credit union to expand our services to members with exclusive new products and a Shared Branching network that enables our members to bank with us at affiliated locations across the country.

Here's a more detailed look at our strong financial results:

- Following MVCU's merger with RTN, total assets increased \$909 Million or 67.1% to \$2.3 billion.
- Total members increased 51.6% to 114,879 members.
- Total loans increased \$628 million to \$1.6 Billion, as the Credit Union had \$308.2 million in loan originations in 2023. This resulted in a 67.98% loan growth for 2023.
- Total deposits increased \$820 million, or 69.4%, to \$2.0 billion.

Our net income increased \$1.8 million, or 27.7%, to \$8.5 million, which resulted in a Return of Assets (ROA) of 0.46%. The credit union's capital position remained strong with a Net Worth Ratio of 9.99% in 2023.

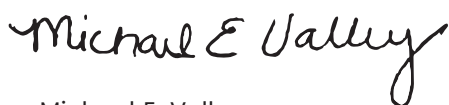
In addition to our fantastic financial performance and significant growth, MVCU launched new products for our members, held exciting events and supported our credit union community.

In April, we launched our High Yield Savings product, and in August we introduced a new Text to Pay feature to select members. We also celebrated the grand opening of our Hanover branch with members of the community, an endeavor that was recognized by the Metro South Chamber of Commerce with an Economic Impact Award.

When our community members faced distress, we stepped in to support. MVCU established a \$1,000,000 Flood Disaster Relief Fund for Massachusetts residents impacted by the devastating autumn floods. After fires destroyed the homes and livelihoods of thousands of people in Maui, Hawaii, MVCU created the Hawaii Disaster Relief Fund and donated \$10,000 to CUAid to assist our credit union colleagues as they helped their members rebuild their lives.

I am so proud of my team members' hard work and dedication to our credit union community. We look forward to our continued growth, to delivering healthy financial results and to maintaining a strong capital position in 2024.

Thank you,



Michael E. Valley
Executive Vice President
Chief Financial Officer
Chief Operating Officer





\$2.3

Total Assets (\$B)



\$1.6

Total Loans (\$B)



\$2.0

Total Deposits (\$B)



\$8.5

Net Income (\$M)



67.98%

Loan Growth



114,879

Total Members



9.99%

Net Worth



0.46%

Return on Assets



3.11%

Expense Ratio



\$134.6

New Residential Loans (\$M)



\$111.8

New Consumer Loans (\$M)



\$61.8

New Business Loans (\$M)



51.60%

Member Growth



\$199.1

Charitable Donations (\$K)



67

Organizations Supported

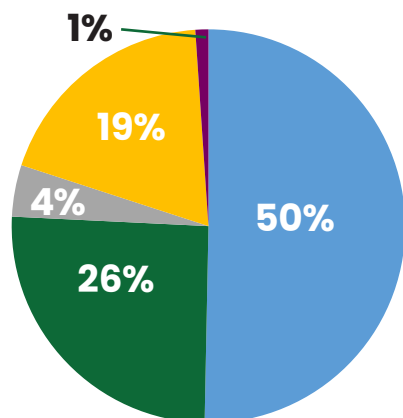
Financial Results

(Unaudited)

	2023*	2022
ASSETS		
Loans	\$ 1,550,878,011	\$ 923,261,183
Loan Loss Allowance	(8,950,065)	(7,938,316)
Notes Receivable	43,426,505	25,330,770
Net Loans	\$ 1,585,354,451	\$ 940,653,637
Cash & Cash Equivalents	\$ 93,163,718	\$ 76,983,635
Investments	475,327,075	292,189,971
Fixed Assets (Net)	20,323,069	16,057,876
Deposit in NCUSIF	19,376,114	10,935,915
Other Assets	69,745,533	17,320,942
TOTAL ASSETS	\$ 2,263,289,960	\$ 1,354,141,978
LIABILITIES AND EQUITY		
Total Borrowings	\$ 32,853,277	\$ 80,000,000
Other Liabilities	34,199,193	15,421,569
Shares	2,001,846,511	1,181,732,769
Total Equity	194,390,979	76,987,640
Total Liabilities and Equity	\$ 2,263,289,960	\$ 1,354,141,978

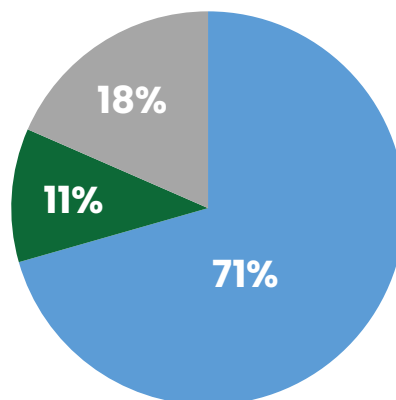
*RTN Federal Credit Union merged with Merrimack Valley Credit Union on June 1, 2023, and are included in the financial results from June 1, 2023 to December 31, 2023.

Deposit Accounts



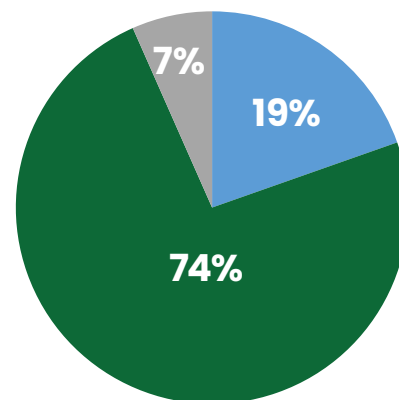
- Savings
- Certificates
- IRA Certificates
- Checking
- IRA Shares

Operating Income



- Loans
- Fees & Misc.
- Investments

Dividends Paid



- Savings
- Certificates
- IRA Certificates

	2023*	2022
OPERATING INCOME		
Interest on Loans	\$ 59,889,135	\$ 30,705,121
Income from Investments	15,655,041	5,565,050
Fees and Charges	10,444,371	8,441,353
Miscellaneous Operating Income	(1,125,526)	974,895
	-----	-----
Total Operating Income	\$ 84,863,022	\$ 45,686,418
	-----	-----
OPERATING EXPENSES		
Compensation & Benefits	\$ 32,492,900	\$ 18,799,014
Office Occupancy Expense	4,145,402	3,330,719
Office Operation Expense	11,982,881	7,311,832
Loan Servicing Expense	2,535,237	1,437,478
Professional & Outside Services	3,148,522	1,781,620
Provision for Loan Losses	1,650,000	1,650,000
Other Expenses	3,073,229	917,481
	-----	-----
Total Operating Expenses	\$ 59,028,172	\$ 35,228,143
	-----	-----
NON-OPERATING EXPENSES		
Interest on Borrowings	2,318,810	1,057,141
Other Non-Operating (Income)/Expenses	(3,596,798)	(484,377)
	-----	-----
Total Non Operating Expenses	\$ (1,277,988)	\$ 572,764
	-----	-----
Income Before Dividends	27,112,838	9,885,511
Dividends Expense	18,617,560	3,231,101
	-----	-----
NET INCOME	\$ 8,495,278	\$ 6,654,410
	=====	=====

*RTN Federal Credit Union merged with Merrimack Valley Credit Union on June 1, 2023, and are included in the financial results from June 1, 2023 to December 31, 2023.

Message from Bradford P. Egan

To Our MVCU Community,

In 2023, your credit union was very busy helping our consumer and business members achieve their dreams by offering an array of exciting products that included affordable student loans, auto loans, credit cards, home mortgages and lines of credit, a full suite of business loan products and even credit builder loans. Whatever challenges our members faced, we were always committed to having your backs and finding solutions.

Despite the headwinds of higher interest rates, Merrimack Valley Credit Union (MVCU) experienced a record level of loans, producing over \$300 million in new loans to members across our field of membership. This loan growth combined with our merger with RTN Federal Credit Union resulted in our loan portfolio expanding to \$1.6 billion.

Here's a special look at our 2023 lending performance:

Residential Lending: Our residential lending team has helped hundreds of families achieve their homeownership dreams. Assisted by first-time homebuyer seminars and special incentives, our combined mortgage portfolio now exceeds \$1.1 billion. We also saw a greater reliance on technology with more than 50% of new purchase home loan applications being submitted through our easy and convenient mobile app.

Consumer Lending: Our consumer lending division reviewed over 13,500 loan applications in 2023 and offered more than \$111 million in new consumer unsecured and auto loan credit to our members. We also supported our industry with \$7 million in lending through our credit union participation loan program.

To lower our members' monthly auto loan expenses, we offered several low interest rate pre-approval campaigns and successfully launched an auto leasing finance program with new lending relationships with 16 automobile dealerships.

We worked hard to achieve MVCU's goal of being the best place anyone has ever worked and banked by refining our loan application and closing processes to enhance the speed and convenience of getting a loan with MVCU; and by implementing a Text to Pay feature to make paying your loan easier than ever. We also welcomed new, talented team members who are both passionate about the lending market and dedicated to our members. These improvements resulted in the total consumer loan portfolio growing by over 34%.

Business & Commercial Lending: From \$2,000 equipment loans to a \$16 million loan for a 24-unit affordable housing construction project, MVCU demonstrated our capacity to support both our members' needs and their goals. In 2023, MVCU launched a small business rapid online application focused on streamlining approval and closing processes to help small business owners achieve their goals within their timelines.

These exciting accomplishments would not be possible without our outstanding credit union professionals and strong OneTeam culture that binds us together towards our common goals. Looking forward to 2024, we will launch exciting new products and continue investing in technology to improve the speed and convenience of obtaining loans from MVCU.

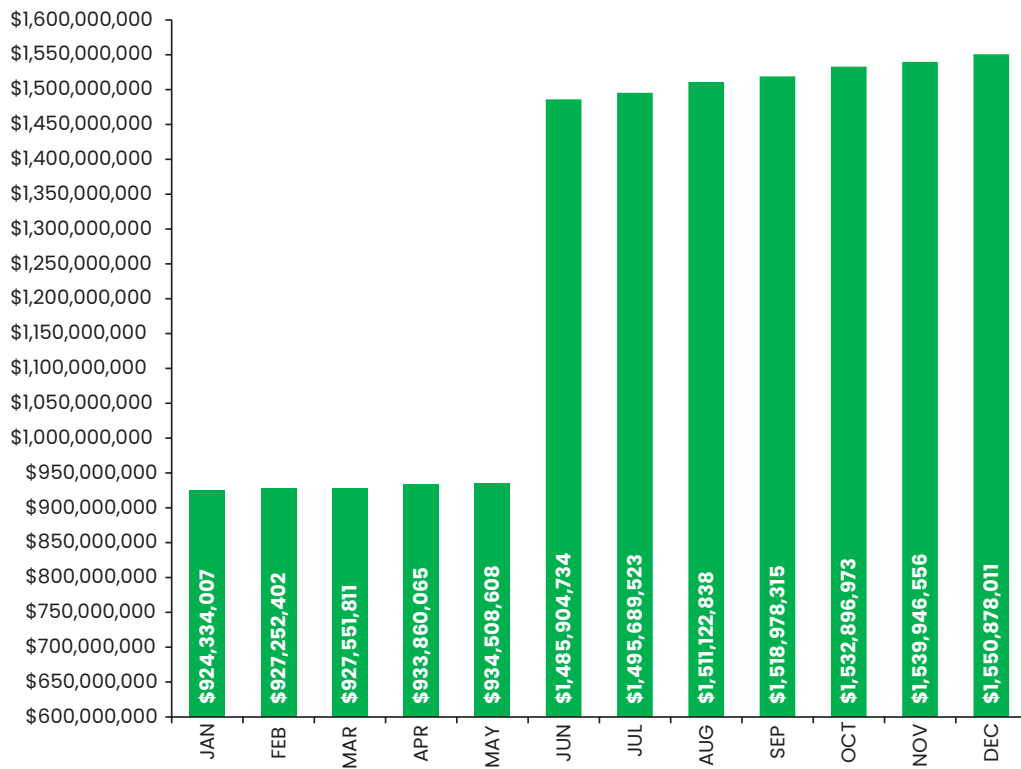
Sincerely,



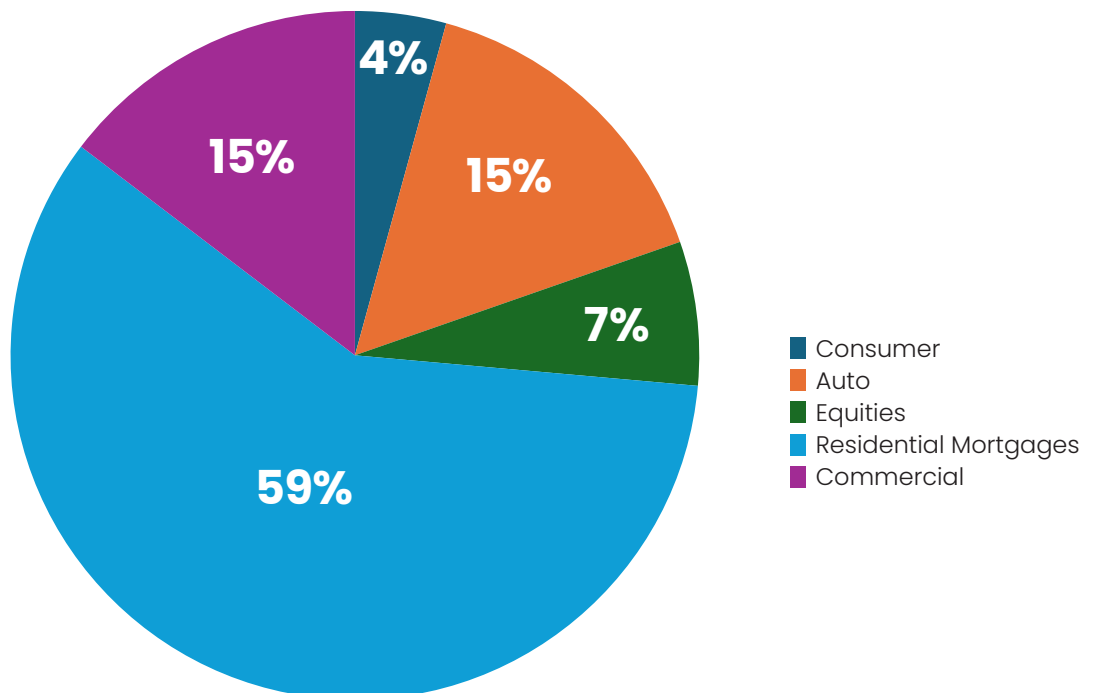
Bradford P. Egan
Executive Vice President
Chief Lending Officer & Corporate Strategy



Total Loans



Loan Accounts



Message from Nicole James

To Our Valued Merrimack Valley Credit Union Members,

Working in the credit union industry for more than three decades has instilled in me a passion for serving others and an appreciation for the important role credit unions play in supporting and elevating our community members. Our transactions are not simply monetary, they involve people who trust our team as they make important decisions about their lives.

In 2023, our branch staff connected with members more than 800,000 times, meaning that hundreds of thousands of member needs were supported by our team with trust, dedication and passion. We helped 4,425 people fund their new car, giving them a way to drive to their job, pick up the kids from school or finally take that road trip they've been dreaming of. We also supported 160 people with mortgages for their new homes, where they will find comfort and make core memories with their loved ones. Each day, our team took care of our members so that they could fulfill their goals and aspirations.

Merrimack Valley Credit Union summarizes its company culture with three important values: working together as OneTeam, holding each other accountable for the important work we do and elevating people. My experience in credit unions has taught me that our internal culture is a catalyst for how we support and elevate our community. Our team grew larger with a merger in 2023, which means that our community has grown significantly. But our culture, and our passion, grew with us and as I watched my team members overcome obstacles and navigate changes together, I became so excited for all the ways that we will uplift you, our members, going forward.

Our organization grew larger in 2023 and in 2024 we will leverage that growth to empower our team and community network. Most importantly, in 2024 we will announce our company's new name. While honoring our organization's roots, this new name and brand will embody our culture and unify our communities that span from New Hampshire to Rhode Island. We know that change can be intimidating, but our commitment to transparency makes us confident that you will be just as excited as we are.

The credit union community is resilient, engaged and supportive, and this remained true throughout 2023. With exciting new technologies, programs and opportunities for engagement with our members and team members in 2024, our future is looking even brighter.

I am thrilled to continue serving and elevating our people at the best place anyone has ever worked or banked.

Thank you,



Nicole James
Executive Vice President
Chief Retail Officer
Chief People Officer



People Helping People

Emmaus, Inc.

MVCU donated \$30,000 to Emmaus, Inc., a non-profit organization in Haverhill, Mass., that provides emergency shelter, affordable housing and supportive services to families and individuals facing homelessness. MVCU began supporting Emmaus in 1994 and is currently the nonprofit's longest running and largest corporate partner. MVCU has donated more than \$500,000 to Emmaus over three decades.



Beyond Financial Needs

MVCU team members showcased our people helping people values by volunteering to support our community members. In August, our staff worked together to build wooden, twin-sized beds for A Bed for Every Child, a Massachusetts-based organization that builds and donates new beds to children in need. They also brought pillows, bedding, books and stuffed animals to personalize the beds. In October, MVCU's Vice President of Deposit Operations Ann-Marie Gordon participated in the Massachusetts Sickle Cell Association's annual Walk for Sickle Cell to support and raise awareness for the disease. In November, MVCU team members partnered with Neighbors in Need to help distribute food to more than 240 community members at the Lawrence Boys & Girls Club.

People Helping People

Relay for Life

In April, MVCU teammates walked, ran and spent the night at Bridgewater State University to support the American Cancer Society's annual Relay for Life fundraiser. This was the credit union's first time participating in the Relay and the team collectively raised \$5,150 for the American Cancer Society.



Maui Relief Fund

In response to the devastating fires that took more than one hundred lives and impacted thousands of others in Maui, Hawaii, MVCU donated \$10,000 to CUAid to assist our credit union colleagues as they help their members through the process of rebuilding their lives. The credit union also created the Hawaii Disaster Relief Fund through its GoodWorks Foundation and extended the opportunity to contribute to its members and the community at-large.

Outside Boards and Committees

Merrimack Valley Credit Union empowers its employees to serve on outside boards and committees to enrich the communities we serve. Below is a list of non-profit organizations that our team members serve.

- **Animal Science Advisory Board, Bristol County Agricultural High School**
- **Bridgewater Music Alley Board**
- **CUERA**
- **EasCorp ACUSO**
- **Emmaus Inc, Haverhill**
- **Groundwork Lawrence**
- **Lawrence Partnership**
- **Merrimack Valley Chamber of Commerce**
- **Methuen Kiwanis Club**
- **Methuen Rotary Club**
- **Methuen YMCA**
- **MSIC**
- **Neighbors in Need**
- **Nemasket Orphaned Animal Haven**
- **North Brookfield School Committee**
- **Northern Essex Community College**
- **Octant Business Services**
- **Pentucket Kiwanis**
- **Rotary Club of Waltham, Inc.**
- **SEED**
- **The Buzzards Bay Auxiliary # 3741**
- **Vertifi**
- **Waltham Historical Society, Inc.**
- **Waltham Rotary Fund, Inc.**
- **Women of the Moose-Plymouth**
- **Zoning Board of Appeals-Quincy**

Holiday Parties, Food & Toy Drives



MVCU embraced the season of giving by holding holiday food and toy drives. In November, credit union members and staff donated non-perishable goods and toiletries at MVCU branches during the food drive, which supported organizations including the People's Pantry in North Andover, the Tewksbury Food Pantry and the Bridgewater Food Pantry. The credit union's holiday toy drive in December supported local chapters of the Boys & Girls Club, with each of MVCU's Bay State branches collecting new toys for Boys & Girls Club locations ranging from the Merrimack Valley to the south shore. MVCU also held holiday parties the first weekend in December for members and the community at the Lawrence and Bridgewater corporate offices

Message from Stephen Lynch

Greetings MVCU Members,

We anticipated that 2023 would be an exciting year and it certainly was. With merger-related work dominating the agenda of our Information Technology (IT) and Digital Banking teams, there truly was a lot to be excited about and a lot of work to be done. Merging and migrating technology platforms—especially those within a financial institution—is a complex and critical undertaking as we all depend on technology to complete our financial transactions. Merrimack Valley Credit Union (MVCU) team members worked hard to ensure that our credit union’s technology offered privacy, security and convenience for all members.



Whether you chose to bank with MVCU through our mobile app or by visiting one of our talented branch team members, there was a dedicated team of IT and Digital Banking experts behind the scenes working to support your needs and ensure an excellent banking experience. I am so proud of our team members who, throughout the merger process, never lost sight of the importance of the roles they played and came to work each day to elevate their colleagues and our credit union members.

Our Digital Banking team met the challenge of migrating the MVCU and RTN banking platforms into a single common integrated solution and implementing new capabilities in to our current solution. As we complete this process with the core conversion in June 2024, we are excited to deliver these and more exciting features to our members.

We recognize that a simple, easy to use and secure digital platform supports and simplifies our members’ banking transactions, and thus, their lives. We also understand that you are trusting MVCU with your most important assets, so we pay special attention to security and privacy as we introduce new and exciting products to our members.

Establishing the future of our credit union’s technology is an important and exhilarating job. Our IT and Digital Banking teams take their impact on our members seriously and are constantly surveying the current technology landscape to invest in the best solutions for our team and the members that we serve. They are incredibly passionate about our credit union community and displayed that passion in 2023 as we came together as OneTeam.

I am incredibly thankful for all the hard work that MVCU team members in every department completed in 2023. That effort sets us up for an even more exciting and successful 2024.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stephen Lynch'. The signature is fluid and cursive, with a long horizontal line extending to the right.

Stephen Lynch
Senior Vice President
Chief Information Officer

2023 MVCU Charity Golf Classic



The 2023 MVCU Charity Golf Classic at Atkinson Resort & Country Club was a great success. Thanks to generous donations by golfers and sponsors, more than \$55,000 was raised to support the credit union's financial education programs, including the new Financial Edge in partnership with Banzai!, initiative which funds financial education in schools and community organizations throughout eastern Massachusetts and southern New Hampshire.

Recognition

Boston Business Journal's Best Places to Work

In the spring of 2023, MVCU was named as one of Boston Business Journal's Best Places to Work. Out of the 300-plus businesses who were nominated, only 80 were selected overall. MVCU was one of twenty companies honored in the medium-sized category for its outstanding workplace culture.

BOSTON BUSINESS JOURNAL



2023 **BEST PLACES TO WORK**



© Boston Business Journal / Gary Higgins



Economic Impact Award

Bridgewater Credit Union, a division of MVCU, was honored with an Economic Impact Award from the Metro South Chamber of Commerce during the Chamber's 110th Annual Meeting Expo in November. The award honored the credit union's opening of its brand-new Hanover branch as a "significant investment and contribution to the economic development of the region."

CEO and Young Professional of the Year



During the Cooperative Credit Union Association's annual APEX conference, MVCU President & CEO John J. Howard was named CEO of the Year and MVCU AVP of Member Support Zobeida Duarte was honored as the Young Professional of the Year. Both John and Zobeida accepted their awards with speeches during the APEX luncheon. The conference welcomes nearly 700 hundred credit union professionals for a three-day event at Mohegan Sun.

Recognition

Eagle-Tribune's Best Credit Union

MVCU was honored as the "Best Credit Union" in the Eagle-Tribune's annual "Best of 2023" contest in which the newspaper's audience votes online for their favorite local businesses. The news outlet covers the Merrimack Valley region of Massachusetts and southern New Hampshire.



NEACH Rising Star Award

Deposit Operations ACH Specialist Jennifer Aldo received the New England Automated Clearing House (NEACH) 2023 Rising Star Award. The award recognizes an individual who has demonstrated outstanding leadership in the field of payments. Considered MVCU's ACH expert, Aldo helped streamline ACH processing, resulting in operational efficiencies and a better experience for the credit union's members.

2023 Veteran of the Year

In November, MVCU President & CEO John J. Howard received the U.S. Marine Corps Sgt. Johanny Rosario Pichardo Memorial Award from the Merrimack Valley Chamber of Commerce during their annual Veterans Day breakfast. The award honors the Lawrence, Mass., native who was lost during the U.S. evacuation of Afghanistan in 2021. Prior to his career in banking, Howard served in the U.S. Marine Corps where he was stationed in Japan, South Korea and the Philippines.



Member Engagement

MHS Credit For Life Fair

MVCU and Methuen High School partnered to host the annual Credit for Life Fair. The event is a two-hour financial simulation that introduces graduating seniors to the important financial decisions they will face as adults. Students selected a profession that best fit their post-graduation plans and visited several booths that represented important financial decisions and obstacles, such as paying for higher education, purchasing or renting a home, and choosing between owning a vehicle or taking public transit. The fair helps students learn the importance of financial planning and how their decisions impact their budget and ultimately their future.



MVCU Scholarship Awards

MVCU awarded a total of \$26,500 to nineteen exceptional students in 2023 through the credit union's scholarship programs. The programs honor two cherished members of the credit union community: the Lisa Lewis Goodman Community Spirit Award is named after MVCU's long-time collections manager, and the James A. Burley Jr. Scholarship honors a passionate member of the credit union community who served on RTN's board of directors for 39 years and held the position of board chair for 33 years.

Hanover Grand Opening Celebration



In September, MVCU celebrated the grand opening of its new Hanover branch with a community event that featured a ribbon cutting ceremony, tours of the state-of-the-art building, music, food trucks, face painting, games, prizes and exclusive giveaways. The event also featured a Pack the Bus food and supply drive to support the Hanover Food Pantry. The credit union filled an entire school bus and donated approximately 160 bags stuffed with supplies valued at a total of \$4,000.

photos courtesy Rich Morgan



Company Events



MVCU All-Team Summer Party

On Saturday, Aug. 19, MVCU closed to celebrate its hard-working team members with an all-company summer party. During the party, legacy RTN and MVCU staff gathered for the first time in-person to get to know each other, enjoy great food, live music and exciting lawn games. The event featured a live, hour-long performance by our talented company band, Merging Tides! The service we give to our members each day would not be possible without the dedication of our team and this celebration reminded us how bright our future truly is now that we are one credit union family.



Executive/Senior Management

Board of Directors

Executive Members

Domenic P. Mazzocco, Board Chairman
Bernard J. Mulholland, 1st Vice Chairman
Arthur O’Dea, 2nd Vice Chairman
Mukesh Davé, Treasurer
Maureen Ronayne, Secretary
David London, Assistant Treasurer

Directors

Alexander R. Oski
Arthur Osborn
Brittney T. Pickering
Catherine M. DeBurro
Christiana Lancione
Dorothea Sparrow
Henry Doyle
Jane Arsenault
Joan Kuhn
John Garrasi
John Mancini
John F. Torpey
Joseph Kelleher
Leon M. Pratt
Mary K. Briand
Paul McGowan
Peter Mills
Ronald J. Guilmette
Stephanie Sousa
Susan Osborn

John J. Howard, President & Chief Executive Officer

Michael E. Valley, Executive Vice President, Chief Financial Officer & Chief Operating Officer

Bradford P. Egan, Executive Vice President, Chief Lending Officer & Corporate Strategy

Nicole James, Executive Vice President, Chief Retail Officer & Chief People Officer

Stephen Lynch, Senior Vice President, Chief Information Officer

Richard Wright, Strategic Advisor

Anthony Marino, Senior Vice President, Organizational Development

Christine Ronca, Senior Vice President, Operations

Christopher White, Senior Vice President

Dante DiMassa, Senior Vice President, Residential Lending

Lisa Rohmer, Senior Vice President, Loan Administration

Yean-Ai Long, Senior Vice President, Brand & Product Management

Anita Parker, Vice President, Risk Management

Annette Yee, Vice President, Project Development & CRA Officer

Ann-Marie Gordon, Vice President, Deposit Operations

Gary Chandler, Vice President, General & In-House Counsel

Glenn Prezzano, Vice President, Corporate Communications
& Community Relations

James Potter, Vice President, Retail Banking

John Himmel, Vice President, Collections

John MacKenzie, Vice President, Finance, Accounting & Treasury

Joseph Connors, Vice President, Community & Member Engagement

Kellie Brooks, Vice President, Program Management Office

Louis Serio, Vice President, Infrastructure & IT Operations

Milagros Zayas, Vice President, Member Experience

Paula Kerwin, Vice President, Marketing

Robert Cabral, Vice President, Consumer Lending

Robert Piepenburg, Vice President, Commercial Lending

Ronald Ryel, Vice President, Information Security

Sarita Ledani, Vice President, SEG, Member Growth & Development

Stephanie Lee, Vice President, Operations

Theresa Hayes, Vice President, Digital Banking & Data Management

Tracy Mermet, Vice President, Human Resources

Lawrence Riverwalk Branch

500A Merrimack Street
Lawrence, MA 01843

North Andover Mall Branch

350 Winthrop Avenue, Rte 114
North Andover, MA 01845

Methuen Village Mall Branch

436 Broadway
Methuen, MA 01844

Haverhill Central Plaza Branch

2 Water Street
Haverhill, MA 01830

Plaistow Ethan Allen Plaza Branch

24 Plaistow Road
Plaistow, NH 03865

Tewksbury Branch

345 Main Street
Tewksbury, MA 01876

Danvers Branch

29 Andover Street
Danvers, MA 01923

Amesbury Branch

100 Macy Street
Amesbury, MA 01913

Seabrook Commons

700 Lafayette Road, Unit 103A
Seabrook, NH 03874

Waltham Branch

600 Main Street
Waltham, MA 02452

Brookline Branch

365 Boylston Street
Brookline, MA 02445

Dorchester Lower Mills Branch

1205 Adams Street
Dorchester, MA 02124

Marlborough Branch

451 Boston Post Road East
Marlborough, MA 01752

Quincy Branch

213 Independence Avenue
Quincy, MA 02169

Hanover Branch

1095 Washington Street
Hanover, MA 02339

Worcester Branch

530 Grafton Street
Worcester, MA 01604

Bridgewater Branch

75 Main Street
Bridgewater, MA 02324

Plymouth Branch

39 Home Depot Drive
Plymouth, MA 02360

Fairhaven Branch

41 Fairhaven Commons Way
Fairhaven, MA 02719

(800) 356-0067

mvcu.com

