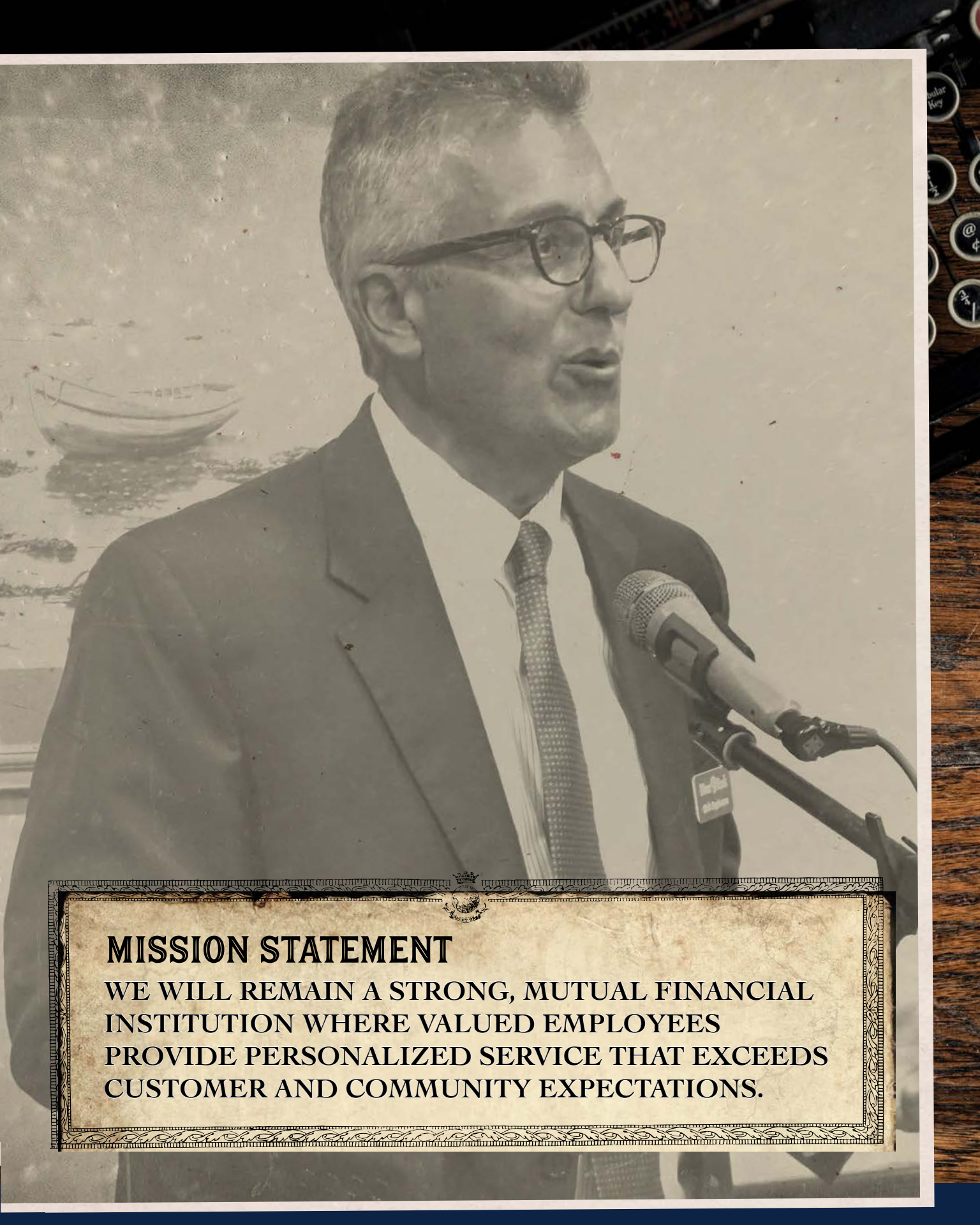


Dime Bank
150 Years
1869 - 2019
MEMBER FDIC

DIME THROUGH TIME



2018 ANNUAL REPORT



MISSION STATEMENT

WE WILL REMAIN A STRONG, MUTUAL FINANCIAL INSTITUTION WHERE VALUED EMPLOYEES PROVIDE PERSONALIZED SERVICE THAT EXCEEDS CUSTOMER AND COMMUNITY EXPECTATIONS.



Dear Friends and Neighbors,

It's been said about years, 'they take so long but they go so fast.' The milestone year we have just begun clearly illustrates this; Dime Bank, which began as a one-branch bank in a building used by the Judge of Probate, has turned 150! And as notable as it is to pause and look back at our storied history, it is equally exciting to focus our thoughts on what the future holds.

The original vision of the founders of Dime was simple yet significant: to establish a bank based on the premise of 'people helping people.' It is a great testament to them that our current mission today still traces its roots back to their original foresight. Today, one and a half centuries later, Dime is prospering and providing inspired community banking to more individuals, families and businesses than ever before.

In many ways 2018 was the best year in our history. If you were to take a quick glance at our financial data you will see that our total assets, outstanding loan and deposit balances, and capital base are at their highest levels since 1869. We have more retail locations than ever before and our focus on enhancing our digital delivery of products and services is sharp and ever present. In addition, we also experienced a year where our annual net income was the highest in our history and exceeded \$8.7 million. We are a strong and growing institution that our founders would be proud of if they saw us today!

We continue to stay true to our values and in addition to serving our customers, we remain committed to "paying dividends" to our local communities. During 2018, the bank and the Dime Bank Foundation combined financial resources to distribute more grants, donations and contributions to community organizations than ever before. I am extremely proud to lead an organization so focused on fulfilling all of our corporate responsibilities.

It is important to remember that it takes a team of the best employees committed to working together to deliver quality banking products and services. We are fortunate to have such a team in place. As the current caretakers of Dime, we will build on the legacy of those who came before us and set a standard for those who will come after.

This year is a time of celebration at Dime; a time to embrace our traditions and history and a time to look forward with great confidence and optimism. I thank and invite all of you, to join us in celebration and always remember that while times change, values never do.

With best regards,

Nicholas Caplanson
President and Chief Executive Officer



“This year is a time of celebration at Dime; a time to embrace our traditions and history and a time to look forward with great confidence and optimism.”

LOCAL VENDING CO. HAS EASY CHOICE WHEN CHOOSING BANKING PARTNER

When a dollar bill is slipped into a vending machine, a world of choices are unveiled. Likewise, when it comes to choosing a bank for local businesses, many choices also await.

For the past fifteen years, Mark Lathrop, President of Lathrop Vending, has made Dime Bank his bank of choice. Since joining the multi-generational family business in 1992, Mark has seen Lathrop soar to new heights, often propelled with the assistance of Dime.

"I began at the company in 1992 as a route driver and worked in many different roles before my wife Lynne and I eventually bought the business from my father in 2011," said Mark. "In choosing to purchase the business, it was important for us to keep it family-run and try to build on the success that had come before us."

To say that the success has continued would be an understatement. Today, Lathrop Vending has over 5,000 vending machines in place across CT and the number of local residents they employ has grown as well, from 6 in 2000 to nearly 50 today.

Dime has been along for much of the ride. Mark, and previously his father Larry and grandfather Lawrence, has always been proud of helping many local businesses provide vending services to their employees and customers so it made sense for them to turn to an established, local bank to help them grow.

"We pride ourselves on having long-standing success and stability, so we sought these same attributes when looking for a bank to work with. When we met with Dime, it was obvious they had great, friendly people, but it was also clear that they were a bank that could get things done."

Over their fifteen years working together, Dime has provided Lathrop with mortgages, helped with acquisitions and provided the financing which allowed the company to acquire Next Generation, doubling their business and economies of scale overnight.

Moving forward, Mark and his team are looking to continue their growth. Currently, Lathrop is one of the leading regional service providers in the emerging 'micro markets' industry. Micro markets are a new trend of vending that can be described as a 'convenience store at the office,' providing freshly prepared lunches, healthy snacks and drinks that employees can purchase at their workplace, rather than having to go out for them.

"As the industry evolves, we have to adapt as well or risk being left behind," said Mark. Knowing that we can always turn to Dime is very reassuring; I'm glad that our experiences with them are much more than just a business agreement - we've formed a real relationship."

Right: Mark Lathrop, President, Lathrop Vending and Bob Buckley, Vice President and Commercial Lender, Dime Bank; Inset: Mark and Larry Lathrop



“KNOWING THAT WE CAN COUNT ON DIME IS VERY REASSURING.”

**Largest Daily
Circulation
in Norwich**
135,789 WEEKDAYS
ABC Publisher's Statement
MAY 17, 2019

VOL. 127 - N



YOUR NEIGHBORHOOD BANK

WEATHER,
BUSINESS NEWS
INSIDE

People Help



*“If they’re doing business that long,
you can trust ‘em.’”*

Dime Helps Family Build Foundation for Home Ownership

On October 2, 1869, the Dime Savings Bank made its first mortgage loan on 5 acres of land and a house in Jewett City. One hundred and fifty years ago, recipients of residential loans came from a variety of professions, including railroad employees, merchants and tailors and even steam boat operators.

Over time, professions changed but Dime's promise to help local individuals, families and business owners find the perfect home or location for their business has never wavered. In fact, in certain cases, Dime's commitment to this philosophy is multi-generational and counting.

A century and a half later, in the same zip code as the first Dime mortgage loan, three generations of women have turned to Dime for their residential loans. Beverly Gionet, a former nuclear tank cleaner at BHI energy, visited Karen Roman, Senior Residential Lending–Vice President, 15 years ago to take out a mortgage for her home. To this day, she still has Karen's phone extension memorized. Beverly knows that 'Karen will be responsive, friendly, and get the job done', so she shared that number with her mother, Mary Bowen, and her daughter Sarah Gionet.

Beverly's daughter, Sarah, took out a construction loan from Dime in November of 2017 and then a mortgage in April of 2018. Sarah currently

is employed by Electric Boat; to keep her own family afloat, she decided to build a home to help her mother, who is unable to work and suffers from Multiple Sclerosis. Collectively, they decided on a two-level home with her mother on the bottom level in a completely handicapped accessible in-law area, and herself and her brother on a full floor at the top level. Sarah's loan was approved, and her plan became reality.

Following in her daughter and granddaughter's footsteps, Beverly's mother, Mary, turned to Dime for a new mortgage in October of 2018 when it was time to downsize her home. Mary's new house is the perfect size for her, and conveniently less than a mile down the road from her daughter and granddaughter in Lisbon.

Karen Roman shared that, "While we see a lot of second generation mortgages at Dime, three generations is a bit unique; I hope the Gionet's keep the tradition alive for years to come."

The next Gionet in line to keep the tradition rolling is Beverly's son, Edward. A successful professional himself, Edward is saving to purchase his own home in the next two to three years, heeding his grandmother Mary's advice about Dime: "If they're doing business that long, you can trust 'em'."

Left: Beverly Gionet, Mary Bowen and Sarah Gionet; Inset: Sarah Gionet, Karen Roman, Dime Bank, Mary Bowen and Beverly Gionet



A Lasting Legacy Makes Dreams of Local Students Come True

Predeceased by her husband by almost 30 years, Wanda Brunet was determined in her later years to leave a lasting legacy on behalf of herself and her late husband, Gerard.

Wanda attended one year at Griswold High in the late 1930s and was unable to graduate due to the Great Depression and the need to work to help support her family. Education was always of great value to her so it was only natural that she wanted to leave a final gift that inspired learning. Following a meeting with Tom McAvoy, Senior Vice President and Certified Trust and Financial Advisor at Dime Bank, an estate plan and lasting legacy was developed through the establishment of a scholarship foundation.

“Gerard had been a union welder and Wanda was a secretary for many years. Although their incomes would be considered relatively modest at the time, they lived within their means and lived humbly,” said McAvoy. “As a result, we were able to make her vision a reality through the creation of the Gerard & Wanda Brunet Foundation.”

The Foundation and scholarship program was formed to benefit students at Griswold High School. Beginning in 2010, over \$80,000 has been awarded annually based on a combination of academic achievements and financial need; in total, over \$800,000 has been donated to more than 300 students. The Foundation has the ability to accept additional funds from individuals in the community and any gift, large or small, can have a lasting impact.

Suzanne Alfiero, School Counseling Director at GHS, talked about the role of Dime in making the program a success. “Dime Bank, as trustee of the Foundation, takes care of all of the investment and

administrative needs of the program which allows us to focus on the academic decisions; it's a lot of hours but some of the most fulfilling hours we spend at GHS.”



One of the first recipients of a gift from the Foundation was Kayla Hedman, Class of 2010. “The scholarship empowered me to become a first-generation college graduate and earn a bachelor's degree in Marketing from Champlain College in Burlington, Vermont.” Since graduating Summa Cum Laude in 2014, Kayla moved back to eastern Connecticut and has flourished in her career. “I've been fortunate to start my own company to

help businesses deliver messages via strategic marketing communications, or help individuals share their personal stories through multimedia websites with family and friends. I'm thrilled to be able to give back to the community that gave me so many opportunities.”

Erin Palonen, Principal at Griswold High, described what the program means beyond just the financial support: “Part of our academic vision is to teach our students to give back when they leave school; this gives them a real life example of the benefits that can come when that happens.”

Each May, the scholarships are awarded during a highly anticipated event called the “Rise Pep Rally” that often brings attendees to tears of joyfulness.

“I always love to hear stories about Wanda,” said Ms. Palonen. “I wish I had the opportunity to meet her and tell her personally how much she and her husband are admired for what they have done for GHS and our entire community.”

Right: Suzanne Alfiero, School Counseling Director—GHS, “Grizz,” Tom McAvoy, Dime Bank and Erin Palonen, Principal—GHS; Inset: Kayla Hedman, GHS Class of 2010, Stephen Mease photo



“...we were able to make her vision a reality through the creation of the Gerard & Wanda Brunet Foundation.”



COMMITMENT TO COMMUNITY

DIME



1869

Dime Savings Bank
opens its doors in
Norwich



1942

Dime purchases war bonds to
support WW II efforts



1991

Assets at Dime surpass
\$100 million



1926

Dime moves to downtown Norwich,
relocating to Broadway



1969

Dime celebrates its 100th
anniversary



1998

Dime Bank Foundation is created



2016

Dime opens its most recent branch in Colchester



1996

Dime Bank opens its new Corporate Headquarters at 290 Salem Turnpike



2004

Dime expands outside of CT with opening of branch in Westerly, RI



2019

Dime's assets near \$900 million as it celebrates its 150th anniversary

TIME



A STONE PHOTOGRAPHY

YOU CAN DEPEND ON THE DIME

DIME BANK'S ROLE IN OUR LOCAL ECONOMY

Strong and economically vibrant communities are of ten one and the same. In order for a community to grow, successful businesses need to be the foundation for that growth. Today, and over the course of history, Dime has fulfilled this role in the region we call home.

Since its founding, Dime has provided loans, credit and other funding to many local companies and organizations. From the railroads, local towns and school districts of yesteryear to the daycare centers, coffee houses and microbreweries of present day, Dime has been there to help build and develop businesses of all sizes.

Holmberg Orchards, located in Ledyard, CT, has been working with Dime Bank since the 1800s. Holmberg's is a family-owned farm enterprise now in its fourth generation. Rick Holmberg and his wife Diane purchased the farm in the late 1980s and currently run it with two of their children.

"It means everything to work with a local bank like Dime," said Rick Holmberg. "We need to keep the community's money local; we are supported by local people and we want to help support local people."

The business has grown over the years and now includes a full-service winery among its offerings. Holmberg Orchards is proud of its heritage and while its farming techniques are constantly changing, its commitment to its customers never does, much like Dime Bank.

As times and the needs of local businesses change, Dime's ability to meet the needs of the local economy has progressed as well. This is why a loan offered for the purchase of scoured wool 150 years ago is now today, a loan to help a local coffee house open its doors.

Craftsman Cliff Roasters is a micro-roasted and crafted-coffee and cacao house which recently opened in historic downtown Norwich, CT. Matthew DuTrumble is the owner of Craftsman Cliff Roasters and a Norwich native.

"I opened my business 9 months (May 2018) ago across the street from Dime's downtown office on Broadway," said DuTrumble. "It's convenient, but that's not the only reason I bank there; I bank with Dime because they're not just a bank that cares about their own business, but all local businesses. This is especially important now that downtown Norwich is on the rise and starting to thrive again."

Successful local businesses provide goods and services, employ local residents, pay a significant portion of local



taxes and lend their support to community-driven events, all of which help cultivate a higher standard of living for a community.

Always more than just a bank, Dime's role in helping shape the local economy for a century and a half is not just a point of pride; it's a way of life.

Left: Rick Holmberg, Co-Owner, Holmberg Orchards
Right: Matthew DuTrumble, Owner, Craftsman Cliff Roasters

“It means everything to work with a local bank like Dime.”



FROM THE COMMUNITY,

FOR THE COMMUNITY



A trip back in time shows numerous examples of the ways Dime Bank began positively impacting the community from the day it first opened its doors back in 1869:

- Loans extended to local cities for projects such as building schools
- Credit extended to other banks to help them stay afloat in trying times
- A special payment made to a local custodian to help him and his family fight through illness

As much as these official records show Dime's willingness to help, it is more the things done outside the bank's walls that show its true commitment to the community.

For 150 years, Dime employees have committed their time, expertise and dollars to numerous organizations to help make our region a better place to live and this dedication has enthusiastically carried forward to present day.

Through both the Dime Bank Foundation and its widely recognized Blue Crew, Dime is engaged in giving back to the community both financially and through volunteering. Since 1998, The Foundation

has provided nearly 1,000 grants totaling over \$2.5 million to a variety of local organizations who provide services ranging from affordable housing to warm clothing to educational and job-training programs.

The leadership and expertise of many Dime employees is put to great use through their participation with a number of altruistic causes; in 2018, 42 employees served on boards and committees of local organizations and events.

Finally, the Dime Bank Blue Crew is seen year round at events from Colchester, CT to Westerly, RI and all stops in between. Whether you see them distributing meals to the hungry, serving popcorn to a child or marching in a parade, the Blue Crew can be counted on to lend a helping hand.

How did all this caring start and what sustains it today? It started from a philosophy of people helping people and lives on today stronger than ever because the needs of the public are greater than ever. It lives on because Dime was created as a bank from the community, for the community.

“*The Blue Crew can be counted on to lend a helping hand.*”



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* Retired Director

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Abigail Gagnon
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 Indu Jain
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 Geoffrey Kisby
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 Vanessa LaBonte
 Colette Ladd
 Sandra Lambert
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OUR TEAM

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Nicholas Caplanson, President & Chief Executive Officer

SENIOR VICE PRESIDENTS

Cheryl Calderado, Human Resources & Training
Thomas McAvoy Jr., DIS/Trust Services
Brian McNamara, Chief Lending Officer
Crystal Sides, Chief Operations Officer
David Stanland, Chief Financial Officer
Nicholas Statoulas, Retail Banking & Sales
Johnna Taylor, Chief Credit Officer

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Kimberly Brainard, Loan Operations Manager
Robert Buckley, Commercial Lender
Elizabeth D'Amato, Commercial Lender
John Estelle, Commercial Lender
Robert Fraleigh, Director of Marketing
Christopher Gauthier, Commercial Lender
Justin Gray, Technology Manager
Andrew Harvey, Information Security Officer
Meggan Lynch, Branch Administration & Sales Manager
Deborah Malone, Controllor
Joan Nagle, Deposit Ops/eBanking Manager
Julie O'Connor, Credit Manager
Shawn Pishka, Facilities, Security & ATM Manager
Karen Roman, Senior Residential Lender
William Rosadini Jr., Senior Commercial Lender

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Andrea Barron, Branch Manager II
Cheryl Blanchard, Financial Advisor
James Burns, Financial Advisor
Ted Burrows, Loan Workout & Collections Officer
Donna Ceccarelli, Branch Manager III
Allison Cone, Operations Administration Officer
Rebecca Frechette, Area Manager
John Keating, Finance Officer
William Labrecque, Trust Operations Manager
Peter Lampasona Jr., Retail Operations Manager
Jeanne Lussier, Residential Loan Originator
Monica Macneil, Branch Manager I
Amber Martin, eBanking Payments Manager
Charles Maynard, Branch Manager III
Lorie Mocek, Branch Manager II
Kevin Owren, Residential Loan Originator



SENIOR TEAM

Top Row (L-R): David Stanland, Tom McAvoy, Crystal Sides, Nicholas Statoulas. Bottom Row (L-R): Johnna Taylor, Nicholas Caplanson, Cheryl Calderado, and Brian McNamara

Linda Roberts, Trust Administration Officer
Heather Smith, Accounting Manager
Deirdre Sullivan, Executive Admin & Project Manager
Stacey Taylor, Branch Manager III
Catherine Tiffany, Branch Manager II

CORPORATE OFFICERS

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James Ilch, Branch Manager II
Irene La Bella, Loan Processing Manager
Jeanna Miner, Senior Credit Analyst
Katherine Morano, Residential Loan Originator
Cheryl Morin, Training & Education Manager
Denise Ogden, Commercial Lender
Derek Pasterick, Lending Reporting Analyst
Darlene Serra, Benefits & Payroll Manager
Lauren Sposato, Associate Director of Marketing
Karen Talbot, Compliance/BSA Officer
Erin Tirrell, Branch Manager II

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Beth Ritacco
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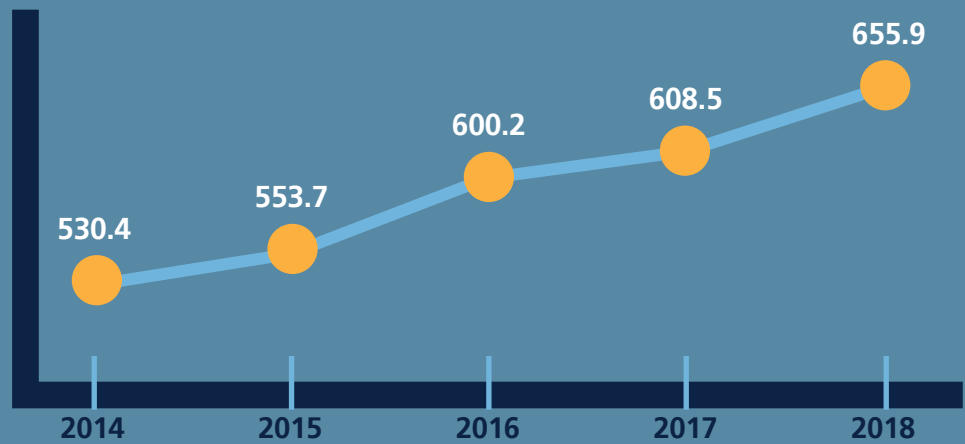
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Melissa Todd
Susanne Tracey
Emma Vazquez
Joshua Velazquez
Rosanne Viadella

Lynn Wallace
Jessica Watrous
Ashley Webster
Cindy Williams
Michael Wren
Mary Youmans
Gail Zagarenski
Anne Zeppieri

FINANCIAL SUMMARY

GROWTH IN DEPOSITS

(IN MILLIONS)



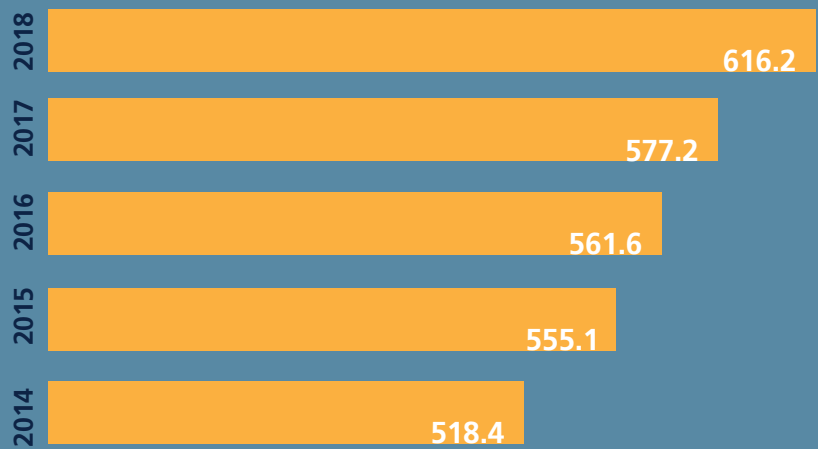
GROWTH IN ASSETS

(IN MILLIONS)



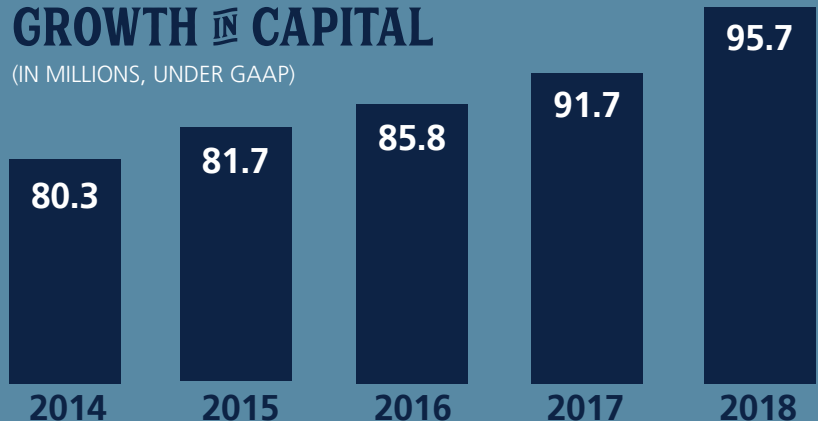
GROWTH IN LOANS

(IN MILLIONS)



GROWTH IN CAPITAL

(IN MILLIONS, UNDER GAAP)





SPECIAL RECOGNITION AND THANKS

We extend our sincere appreciation to James M. Kirker, Attorney, James M. Kirker, P.C, for his nearly 45 years of dedication to Dime Bank. Beginning as a Dime Corporator in 1974, he joined the Dime Board in 1991 and went on to serve 27 years as a Director before retiring last year. His leadership and counsel were instrumental in helping Dime achieve the success we have.

Jim, May the wind be always at your back!

OUR LOCATIONS

COLCHESTER

139 South Main Street
Colchester, CT 06415
860.531.1120

EAST LYME

18 Chesterfield Road
East Lyme, CT 06333
860.739.2192

LEDYARD

744 Colonel Ledyard Highway
Ledyard Center, CT 06339
860.464.8925

MONTVILLE

563 Norwich - New London Turnpike
Uncasville, CT 06382
860.848.0659

NEW LONDON *(Shaw's Cove)*

668 Bank Street
New London, CT 06320
860.437.4366

NEW LONDON *(ShopRite)*

351 North Frontage Road
New London, CT 06320
860.437.6222

ATM ONLY LOCATIONS

BACKUS HOSPITAL

326 Washington Street
Norwich, CT
Gift Shop & Emergency Department

FIDDLEHEADS FOOD CO-OP

13 Broad Street
New London, CT

NORWICH *(Corporate)*

290 Salem Turnpike
Norwich, CT 06360
860.859.4300

NORWICH *(Downtown)*

33 Broadway
Norwich, CT 06360
860.889.2318

NORWICH *(Norwichtown)*

115 West Town Street
Norwich, CT 06360
860.892.4047

STONINGTON BOROUGH

4 Cannon Square
Stonington, CT 06378
860.535.0034

TAFTVILLE

630 Norwich Avenue
Taftville, CT 06380
860.887.0554

WESTERLY

131 Franklin Street
Westerly, RI 02891
401.596.4744

MYSTIC AQUARIUM

55 Coogan Blvd
Mystic, CT

NORWICH FREE ACADEMY

305 Broadway Atrium Building
Norwich, CT



ALSO BANK WITH DIME ONLINE
AND THE DIME BANK MOBILE APP



Dime Bank
150 Years
1863-2013
MEMBER FDIC



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