Since 1914 Meetinghouse Bank has been meeting financial and community needs in our neighborhood and have never strayed from our roots. In 1914, when doors were never locked and the grocer, butcher and banker knew everyone in town, the local bank served the people and merchants who lived around town. Today, Meetinghouse Bank can say that those days still live with us. In an age when bigger is considered better and conglomerates eat conglomerates, we continue to provide the best services, support and reliability to our clients, friends, neighbors and community, because it is still who we are.

While others have succumbed to mergers and acquisition, and the remaining mega-giants "re-build" "redefine" and "re-engineer" to repair corporate images, we have remained true to ourselves. We have kept alive our legacy and promise for providing solid, sensible lending and business practices to meet the needs of those we serve and a dedication to the community in which we live. It's personal; that simple.

No strategy, procedure or program needs to be reworked; it is who we are, we are *members*, an inseparable part of the community in which we all live, work and play. Our roots are here, as are yours. Together we are the sod and soil of Lower Mills. In that sod and soil Meetinghouse Bank has thrived and experienced record growth in the shadows of a teetering banking industry; a testament to our neighbor's faith in us and our commitment to them.

Our responsibility as a community bank does not stop at the teller window or the loan officer desk. We are involved. It is never simply about maintaining community ties; it is about cultivating, nurturing and fostering growth over time to insure a future in the soil we call home.

In 2012 that dedication to cultivation and nurturing hit new highs and Meetinghouse was once again the usual and generous leader in the community events circuit. With President Tony Paciulli at the helm of Meetinghouse and as President of the Lower Mills Merchants' Association, he has his pulse on every beat of local activity and literally never misses one.

Lower Mills Merchant's Association had been in place for about thirty years with a few key players like Robin and David Mabel of the Ice Cream Smith, Richard O'Meara from Cedar Grove Gardens and Kasey Carney from Delaney Insurance. Lower Mills back then was a sleepy section of Boston known primarily for the Baker Chocolate Factory. Around six years ago Tony arrived at Meetinghouse and began generating new interest in the association. Since then the ranks of the association has grown to fifty strong with a dedication to community service that other neighborhood groups can only hope to achieve. There is no need too small or a challenge too daunting when it comes to improving our community, helping a neighbor or enriching our culture. Tony's mantra, with which he opens every Merchants' meeting is: "When you do it for one of us you are doing it for all of us."

This is the Bank's personal back yard; on a good day you might see Tony in his suit, weeding out one of the planters in front of the Ledge, picking up a deviant piece of trash near Pat's Pizza, or in a cluster of locals chatting about what's happening around town! He is out there...tending our garden!

The rippling effect of this enthusiasm, dedication and vision is infectious and effective. Once again Meetinghouse co-sponsored Boston's Best Neighbor Award with Vargas and Vargas Insurance. Open any program to any local event or fundraiser and there is Meetinghouse Bank-always. Milton Hospital's Spring Gala, Dot Park's Fundraiser, Taste of Dorchester, Forbes House Museum, First Baptist Church of Dorchester, Retired Police Officers Association, The Massachusetts Affordable Housing Alliance, Boston Collegiate Charter School...the list goes on and on!

A community bank is more than a financial institution; it is the cross roads of the community, with locals dropping in to say hello, talk local scuttlebutt, the next Merchants meeting, or about money. Meetinghouse Bank is a community bank in the truest sense of the word. Drop by, sit and visit, see what's happening in our back yard, see how our garden is growing!