“Stay committed to your decisions, but stay flexible in your approach.”

— Tom Robbins
OceanPoint Financial Partners, MHC, and its affiliates BankNewport and OceanPoint Insurance Agency had an outstanding year in 2012, as net income for the consolidated companies totaled $5.4 million and total assets grew to more than $1.147 billion. We had a very successful growth year, originating $352 million of commercial, mortgage and consumer loans. Deposit growth was also strong, ending the year at $943 million. We did not achieve this success by chance. Our management team has worked diligently to develop enhanced products and services tailored to meet our customers’ needs with a goal of delivering these products efficiently and conveniently. The achievements of three areas are highlighted on the pages that follow.

Convenience is important to everyone and we have incorporated a number of conveniences into our technology. We introduced mobile banking and continue to expand our offerings, which now include text alerts. We are replacing our existing branch ATMs with ATMs that are “image capable.” This means when you make a deposit, you no longer need to fill out an envelope, you can just insert the checks and loose bills, and the receipt includes an image of your deposited check and a count of your cash. For businesses, this new technology means you are now able to make deposits at any time of the day or night, no longer having to drop a night bag or wait until a teller is available. And we will be expanding our ATM network, by offering BankNewport branded ATM cash dispensers at all Rhode Island Walgreens locations.

Branches are important to us and we understand that when you visit a branch, you expect the newest technologies to enhance your visit. I’m happy to report we will be opening a new branch later this year at The Shops at Quonset Point.
Technology will be utilized to streamline transactions in order to allow branch staff to focus on having conversations with customers to address individual needs and provide tailored solutions. The focus will be on the customer experience. The successes we enjoy in enhancing the customer experience in this new branch will provide us with a basis for a branch template for the future.

Our most prominent efficiency gain is one that affects the BankNewport team, our pending move into our new Corporate Headquarters in Middletown. This 18 month project has come together in a spectacular way under the leadership of BankNewport EVP Dennis McNamara, construction manager Farrar & Associates and architectural firm DRL Associates, Inc. The 54,000 square foot space is bright, vibrant, and designed to promote collaboration.

We are proud to be a local bank, remaining true to our roots for almost 200 years. We have money to lend and all lending decisions continue to made right here. All customer deposit and loan accounts are serviced here as well. BankNewport and OceanPoint Insurance Agency strongly believe in investing back into the communities we serve and we proudly support civic groups, charitable organizations, youth programs and other community focused organizations. Our employees are your neighbors who live, work, and volunteer in our communities.

In closing, I would like to thank our Directors and Corporators for their ongoing support and leadership. I would also like to thank our dedicated, professional employees who produced these outstanding results, and who remain committed to focusing on initiatives that support you, our customer.
Trends show us that purchase expectations have changed based on generational preferences. That’s why at OceanPoint Insurance Agency (OPIA), we are continuously striving to provide convenient ways for our clients and potential clients to interact with us. We are committed to providing a wide array of insurance options that reach the more traditional clientele as well as the Gen X, Y, and Z groups.

Technology plays an important role in keeping everything current and relevant. That’s why we have refreshed our current website to include interactive personal lines quoting, blogging, 24/7 contact information for billing and claims, video of current events and emergency contact numbers to enhance your experience. Our website is updated on a weekly basis and in addition to that, we have our own Facebook page and mobile phone app for those that like to stay in touch using social channels. A LinkedIn account will soon follow.

Lastly, we have upgraded our agency management system to include email addresses for more than half of the clients that we work with. With this information available, our first OPIA newsletter has been sent in an email blast. We hope you like this efficient and effective way of communicating.

Our overall objective is to be more visible and accessible to you, our clients and the overall community in which we work.

**OceanPoint Insurance Agency**

At BankNewport, we believe firmly that every business customer and prospect deserves a one-on-one approach to their financing and banking needs. To that end, Commercial Banking is proud to announce the recent creation of our Business Banking Group, a group that recognizes the value and needs of the small business relationship. Combined with our Commercial Lending Team of experienced lenders and SBA specialists, we can accommodate business and real estate loan requests from $25,000 to $10,000,000. Your business matters and we are committed to getting the funding to businesses in our markets so they can emerge strong from these difficult economic times.

In 2012, we originated almost $100 million in new commercial loans and for the third straight year we were the #1 SBA 504

**Commercial Lending**

**OceanPoint Insurance Agency Team** (shown left to right): Michael O’Bryan, Laura Meadows, Sam Sylvester, Doug Mayhew, Alison Carreiro, John Kaul, Gail Piermont, and Matthew Clarke.
lender in Rhode Island. We are committed to providing financing options that offer the highest value proposition possible for small businesses, with the continual attention, support, and guidance your business needs as it grows and evolves. You will also have the comfort of knowing that you are dealing with a bank that will be here for many years to come.

**Mortgage Lending**

“WOW! I got my mortgage approved and closed in 35 days.” That’s what every lender wants to hear from a satisfied borrower. Today, we are proud to say, BankNewport has many satisfied borrowers.

Purchasing or refinancing a home is often a confusing and stressful process. Our Mortgage Lending Team has made several enhancements to our products and services, making the process easier and quicker for our customers.

**Borrowers want convenience.** Our loan officers can take mortgage applications in our branch offices, at our customers’ place of business, at their home or even the local coffee shop. If the customer prefers, they can apply by phone. With our new payment processing system, application fees are now accepted by credit card.

**Borrowers want speed.** Our customers expect their loan closings to be completed in a timely manner. We now communicate and send correspondence to borrowers using email and providing e-fax solutions so borrowers can securely send us documents from their homes and offices. No more rushing to the post office or driving down to the nearest branch to drop off important documents.

These are the services our customers want. This is what they expect from their bank. Reliability, one-stop-shopping and speed are now the benefits that come with a BankNewport mortgage...WOW!
This past year was an exceptional one for OceanPoint Financial Partners. Your Company reported strong operating results including net income of $5.4 million, loan originations of $352 million and deposit growth of $61 million.

BankNewport’s capital is strong and we are considered “well capitalized” by the FDIC. This is the highest designation a financial institution can receive with regards to regulatory capital.

Where OceanPoint is today reflects in large part where we have been over the past four years. We have been operating in a post-recession economy characterized by slow growth, low interest rates and broad uncertainty. Your Company is thriving because it has been able to adapt to this new environment without compromising its underlying vision and principles. The significant investments OceanPoint has been making in technology, products and services, and its employees, will also better position the Company for an eventual economic recovery.

Retail Banking
The Retail Banking Group was successful in growing deposits and launching new products and technologies to better serve customers and increase the number of services they maintain with us.

Deposits grew by $61 million to a record-high of $943 million. In late 2011, BankNewport opened its East Greenwich banking office and it has successfully met all of our expectations. The Bank continues to search for new locations as part of its expansion efforts.

BankNewport introduced online account opening early last year. This process allows you to open checking, savings and certificate of deposit accounts within minutes; from anywhere, at any time. The product launch has been very successful in attracting new customers. To date, almost a third of the accounts opened are from customers who never had a prior relationship with the Bank.

BankNewport launched its mobile banking app in November and within two months attracted almost 1,000 customers. The app assists you in managing your BankNewport accounts by providing up-to-the-minute account information and the ability to transfer funds between accounts.

Consumer Lending
BankNewport originated a record $260 million in new mortgage and consumer loan originations in 2012 as customers took advantage of the low interest rate environment to refinance their home mortgages and consolidate debt.

The national real estate market is beginning to show some encouraging signs and price appreciation. Local real estate values continue to decline; albeit at a much slower pace than...
previous years. On a positive note though, realtors are reporting more purchase activity in our market areas.

The development of a more efficient pre-approval and closing process also contributed to the record number of originations. BankNewport has been able to reduce the time it takes for a mortgage to move from application to closing to as low as 35 days.

And in May, BankNewport will open a loan production office in the Chapel View shopping plaza in Cranston. This will assist in promoting our brand in the Providence and Kent County market area.

**Business Lending**

Our Commercial Lending Team had another successful year by originating $92 million of new loans. Commercial mortgages and loans outstanding grew by $49 million to $277 million; the highest ever. BankNewport continues to attract new customers with quality credits. Lenders that have the ability and desire to understand their client’s business are themes repeated most often by customers who chose BankNewport over a competitor. In addition, our decisions are made locally; not in another state or another country.

Critical to the success of any bank’s lending is the loan underwriting process and credit risk management. This is especially true during periods of portfolio growth and challenging economic conditions. Our loan quality remains excellent as evidenced by our low non-performing loans to total loans ratio of 0.80%.

**OceanPoint Insurance Agency**

An improving economy coupled with firmer pricing within the industry helped BankNewport’s insurance partner – OceanPoint Insurance Agency – grow its commissions to $5.2 million. Both personal and commercial account managers garnered new customers and welcomed back some older ones who missed the personal attention and guidance that only an agent can provide. The consolidation of administrative and operational functions over the past couple of years has begun to pay dividends. Agents have more timely information of their client base and operating costs have declined. Overall, a successful year for OceanPoint Insurance Agency.

![Gregory Derderian, CPA](image)

**Gregory Derderian, CPA**

*Executive Vice President & Chief Financial Officer*
### Consolidated Balance Sheet

<table>
<thead>
<tr>
<th></th>
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</tr>
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<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$</td>
<td>36,992</td>
<td>$ 21,966</td>
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<tr>
<td>Investment securities</td>
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<td>227,489</td>
<td>271,140</td>
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<tr>
<td>Federal Home Loan Bank stock, at cost</td>
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<td>11,476</td>
<td>12,077</td>
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<tr>
<td>Mortgage loans held for sale</td>
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<td>937</td>
<td>320</td>
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<tr>
<td>Residential mortgage loans</td>
<td></td>
<td>460,925</td>
<td>428,139</td>
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<tr>
<td>Consumer and home equity loans</td>
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<td>85,227</td>
<td>88,063</td>
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<tr>
<td>Commercial loans and mortgages</td>
<td></td>
<td>276,907</td>
<td>227,496</td>
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<tr>
<td>Less: Allowance for loan losses</td>
<td></td>
<td>(6,835)</td>
<td>(6,517)</td>
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<td><strong>Total loans, net</strong></td>
<td></td>
<td>816,224</td>
<td>737,181</td>
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<td>Goodwill and other intangible assets</td>
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<td>6,618</td>
<td>6,925</td>
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<td>Premises and equipment, net</td>
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<td>15,430</td>
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<tr>
<td>Other assets</td>
<td></td>
<td>32,071</td>
<td>33,483</td>
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<tr>
<td><strong>Total assets</strong></td>
<td><strong>$ 1,147,237</strong></td>
<td><strong>$ 1,098,073</strong></td>
<td></td>
</tr>
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</table>
## LIABILITIES AND CAPITAL

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>Deposits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demand</td>
<td>$ 163,257</td>
<td>$ 121,311</td>
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<tr>
<td>Regular savings</td>
<td>204,655</td>
<td>186,949</td>
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<tr>
<td>Money market and NOW accounts</td>
<td>300,382</td>
<td>293,991</td>
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<tr>
<td>Certificates of Deposit</td>
<td>274,792</td>
<td>279,809</td>
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<tr>
<td><strong>Total deposits</strong></td>
<td>943,086</td>
<td>882,060</td>
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<tr>
<td><strong>Federal Home Loan Bank borrowings</strong></td>
<td>73,587</td>
<td>93,253</td>
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<tr>
<td><strong>Escrow deposits</strong></td>
<td>1,587</td>
<td>1,172</td>
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<tr>
<td><strong>Accrued expenses and other liabilities</strong></td>
<td>12,441</td>
<td>15,144</td>
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<td><strong>Total liabilities</strong></td>
<td>1,030,701</td>
<td>991,629</td>
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<tr>
<td><strong>Retained earnings</strong></td>
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<td></td>
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<tr>
<td>Retained earnings</td>
<td>117,683</td>
<td>112,302</td>
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<tr>
<td>Accumulated other comprehensive loss</td>
<td>(1,147)</td>
<td>(5,858)</td>
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<td><strong>Total retained earnings</strong></td>
<td>116,536</td>
<td>106,444</td>
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<tr>
<td><strong>Total liabilities and retained earnings</strong></td>
<td><strong>$ 1,147,237</strong></td>
<td><strong>$ 1,098,073</strong></td>
</tr>
</tbody>
</table>
Board of Directors

J. Timothy O’Reilly
Chairman
Newport Harbor Corporation

Sandra J. Pattie
President and CEO
BankNewport

M. Therese Antone, RSM
Chancellor
Salve Regina University

David G. Bazarsky
President
Samuel’s Realty Co.

Peter Capodilupo
President
BMW of Newport

John H. Ellis
Retired President and CEO
BankNewport

Neil P. Galvin
Vice President
Corcoran, Peckham, Hayes and Galvin, PC.

Dr. Kimberly McDonough
Chief Executive Officer
Advanced Pharmacy Concepts, Inc.

MaryJo Carr
Partner
Harvey, Carr & Hadfield

Cynthia S. Reed
President and CEO
LTR Holdings LLC

Janet L. Robinson
Retired President & CEO
The New York Times Company

James W. Wright
Partner
Bridge Technical Talent

Roger T. Nolan
Former Executive Director
Naval War College Foundation
Current Corporator Members

Marvin L. Abney
Elizabeth B. Allen
John R. Alofsin
M. Therese Antone
Robert Arruda*
Robert J. Avila*
Timothy E. Baker
Mark B. Bardorf
Stephen B. Barker
David G. Bazarsky
Michael J. Behan, Jr.
Julia E. Brigidi
Joseph Brito, Jr.
Leland Brown
Timothy P. Burns**
James M. Burress
Roderick W. Butlin
Patrick T. Caine
James Byrne Callahan
Daphne P. Cannata
Peter Capodilupo
Mary Jo Carr
Eric P. Chappell
Andrew Coleman
Charles M. Collins
Karen K. Corcoran
William J. Corcoran
William W. Corcoran*
August B. Cordeiro
Stephen G. Cordeiro
Mercedes S. Coulombe*
Bruce H. Cox
Trudy Coxe
Thomas D. Cullen
David F. Cunningham
Raymond M. Custy*
John D. Damon
Peter S. Damon*
Donald R. Desrosiers
Peter M. DiBari
Ann T. Dolbashian*
Kenneth R. Dolbashian
Barclay Douglas, Jr.
Martha A. Easley
Roger E. Ellin*
John H. Ellis
Barbara O. Epstein*
Gregory T. Esmy**
Peter T. Eudenbach*
James W. Farley*
James Farrar
Linn Freedman**
Jo Eva Gaines*
Girard A. Galvin
Neil P. Galvin
Christine A. Gill
David S. Gordon*
John Grosvenor
W. Geoffrey Grout
Matt Hadfield**
William B. Hall
Robert T. Hartnett
Raymond K. Hathaway, Jr.*
Patrick O’N. Hayes, Jr.
Robert J. Healey*
Melvin F. Hill III**
Rick Hodges
Brian P. Hogan
Therese L. Holland
Richard S. Humphrey
Diane S. Hurley
Luke T. Hyde
Thomas J. Hyder*
Katherine E. Irving
Lise M. Iwon
Holly Janney
Victoria Johnson
Colin P. Kane**
Deborah Kelso
Robert Kempenaar II
Anthony M. Leach
Stephen R. Lewinstein
George P. Lewis, Jr.*
David P. Leys*
Ellen C. Leys
Matthew H. Leys
Paul A. Leys
William H. Leys*
Thomas R. Little
Kati C. Machtley
Glenn S. MacNaught
Kathleen Managhan
Antonio C. Marks*
John H. Marks
Philip C. Marks
Stephen P. Massed
Elizabeth L. Mastin
Jeanette S. Matrone*
Kimberly McDonough
Linda McGoldrick
Steven M. McInnis
John Mecray*
Paul R. Miller
Nina Mills
Phyllis Moniz
Richard A. Moore
William S. Munger
Emily J. Murphy
John A. Murphy
Carolyn A. Musgrave
Joseph J. Nicholson, Sr.*
Roger T. Nolan
John F. Nunes, Jr.
Karen A. Oakley
Joseph H. Olanyack III
J. Timothy O’Reilly
Paul O’Reilly
Sandra J. Pattie
Julian F. Peckham III
Christopher T. H. Pell
Pauline Perkins-Moyé
Ralph H. Plumb, Jr.
Timothy A. Pray
Virginia R. Prichett
Cynthia S. Reed
John G. Rego
Christopher P. Rhodes**
Elsie R. Ridge*
Katherine S. Rispoli
Jack W. Roach*
Janet L. Robinson**
Ronald J. Rodrigues
Pamela E. Romano
Patrick E. Rooney
Arthur J. Sampson
Richard N. Sayer
Michael Semenza
T. Neil Severance*
Richard B. Sheffield*
Albert K. Sherman, Jr.
Robert M. Silva
John J. B. Silvia, Jr.**
Evan Smith
Robert S. Smith*
Paul F. Solecki, Jr.
Brian J. Spero
Mark L. Stenning
I. Antoinette Sutherland
George H. Tripplett*
Richard E. Updegrove, Jr.
V. James Vanicek, Jr.*
William E. West
David P. Whalley
Martha P. Whittier
Roger P. Wordell*
James L. Wright

* Emeritus
** Newly Elected
BankNewport & OceanPoint Insurance Agency Officers

J. Timothy O’Reilly*
Chairman of the Board
Sandra J. Pattie*
President & Chief Executive Officer

Executive Officers
Gregory Derderian*
Executive Vice President & Chief Financial Officer
Robert E. Maddock*
Executive Vice President & Corporate Secretary
Dennis H. McNamara
Executive Vice President
Leland R. Merrill, Jr.
Executive Vice President, Commercial Lending Manager

Executive Administration
Catherine D. Barilla*
Executive Assistant & Assistant Corporate Secretary

Finance
Connie S. Loveland
Senior Vice President, Director of Financial Planning
Sheila M. Sulentic
Senior Vice President & Controller
Patricia L. Carlin
Vice President & Assistant Controller
Steven J. Hebner
Officer & Financial Analyst

Human Resources
Wendy E. Kagan
Senior Vice President
Karen M. Ramieri
Assistant Vice President & Human Resources Manager
Carolyn A. Odell
Officer, Human Resources Generalist

Commercial Lending
Kenneth R. Burnett
Senior Vice President, Commercial Lending Assistant Manager
Scott D. Bartlett
Vice President

Business Banking Group
Sara M. Hiebner
Vice President & Manager of Business Banking Group
Timothy P. Maney
Vice President, Business Development Officer

Residential Mortgage Lending
Mary E. Leach
Senior Vice President, Mortgage Origination & Operations
Elaine L. Bergeron
Officer & Secondary Market Manager

Consumer Lending
Juliana M. Medeiros
Vice President
Amy King
Officer & Consumer Lending Assistant Manager

Credit Services & Support
Martin J. Dutra
Vice President
Brian D. Esten
Vice President

Mortgage & Loan Servicing
Sally P. Battison
Vice President
Joann S. Ferris
Assistant Vice President, Servicing Operations Supervisor
Maryellen Goode
Officer & Customer Service/Collections Supervisor
Patricia A. Oakley
Officer & Investor Reporting/Quality Control Manager

Mortgage Origination
Mark T. Carnevale
Vice President
Nathan G. Colwell
Vice President
Mark C. Fernandez
Vice President
Gina C. Helm
Vice President
Mary Murphy Lima
Vice President
Daniel M. Silverman
Vice President

Administrative Services
Chester F. Mosher, Jr.
Vice President

Direct Banking Center/eCommerce
Nelson R. Teixeira
Vice President, Direct Banking & eCommerce Director
Jeannine M. Paliotti
Assistant Vice President & Electronic Banking Product Manager
Sonia L. Williams
Assistant Vice President & eCommerce Assistant Manager

Compliance & Security
Scott R. Kwarta
Senior Vice President
Lesley A. Vogt-Behan
Vice President, BSA & Security Officer
Benjamin Lord
Vice President, Information Security Officer
Kelly A. Claridy
Officer, Senior Compliance Analyst

Marketing
Theresa L. Massoud
Vice President, Director of Marketing
Dante T. Benedetti
Officer, Marketing Communications Manager

Community Relations
Kathleen A. Charbonneau
Vice President, Director of Community Relations & CRA Officer

Information Technology
Colleen J. Medeiros
Senior Vice President & Chief Information Officer
Roger A. DeVivo
Vice President

Deposit Servicing
Julie A. Mott
Vice President & Deposit Servicing Manager
Dawn E. Cochran
Assistant Vice President & Assistant Manager
Nancy L. Roposa
Officer & Process Improvement Analyst

Retail
Susan T. Replogle
Senior Vice President & Retail Director
Lisa A. Sellar
Vice President & Retail Administrative Manager
Renate R. Marek
Vice President & Relationship Sales Manager
Helen M. Dias
Officer & Retail Training Manager

Audit
Larry B. Ooi
Senior Vice President
Ricardo P. Romero
Vice President & Senior Auditor
Isabel F. Tigano
Assistant Vice President & Auditor
Branch Managers

Barrington
John R. Daniels
Vice President

Bristol
Cidalia M. Rodrigues
Vice President

East Greenwich
Walter S. Monroe
Vice President

Jamestown
F. Michael DeVito, Jr.
Vice President

Middletown
Sheila A. Hagen
Vice President

Narragansett
Richard A. Banks
Vice President

Newport
Jennifer C. Pratt
Vice President

North Kingstown
Joseph M. Bell
Assistant Vice President

Portsmouth
Linda A. Buchanan
Vice President

Stone Bridge
Mary Beth Manuel
Assistant Vice President

Tiverton
Donna M. Giblin
Vice President

Warren
Antonio R. Rego
Vice President

* Officers of both Mutual Holding Company & Bank

Insurance Agency Officers

Douglas K. Mayhew
President & Chief Executive Officer

Robert D. Cook, Jr.
Chief Financial Officer

Matthew F. Clarke
Vice President, Personal Lines Manager

John T. Kaull
Vice President, Commercial Lines Manager

Michael P. O’Bryan
Vice President, Sales

Gail P. Piermont
Vice President, Administrative/IT Manager

Sam S. Sylvester
Vice President, Financial Services Manager

Laura Meadows
Assistant Vice President, Accounting Manager
In the Community

**Literacy** was the focus of BankNewport’s volunteer initiatives in 2012 and 2013. Whether encouraging our local youth to actively read, or distributing books and school backpacks, or sharing our banking expertise to prepare students for the financial challenges that lie ahead, here is a snapshot of our employees making an impact in our community.

▲ Rogers High School senior Corey Jones (left) spins the “Wheel of Consequence” as consumer math teacher Stacey Tabicas (center) and BankNewport President Sandra Pattie (right) look on during a Financial Education Fair at the school, sponsored by BankNewport. The Fair placed students through a realistic budgeting experience, presenting them with “real life” spending decisions. Students put into practice what they learned in the classroom and interacted with local businesses as consumers, based on their chosen careers and corresponding monthly income.

▲ BankNewport’s Financial Education Fair at Rogers High School was the culminating event to a series of financial literacy presentations conducted by Bank Officers. Steven Hebner, Sara Hebner, Julie Mott and Jennifer Pratt were among the Bank’s group who conducted the presentations at Rogers High School, helping the students increase their understanding of the importance of managing their personal finances.

▲ Over 1,800 new and gently used children’s books were collected during BankNewport’s week-long community book drive held July 2012. The drive was in partnership with the UWRI Women’s Leadership Council and Books Are Wings. All donated books were distributed at the Bank-sponsored Back to School Celebration held at the CCRI Newport County Campus in August. Bank volunteers Catherine Banilla and Maryellen Goode helped distribute 1,000 free backpacks filled with school supplies to local children, along with the opportunity to select a book of their choice to begin building their at-home library.

▲ “Service Weeks” held as part of the Bank’s annual employee United Way campaign included ten literacy-themed initiatives. Lending a hand to reorganize the library at the Boys & Girls Clubs of Newport County were Bank volunteers Debra Medeiros, Connie Loveland, Isabel Tigano, Ricardo Romero, Benjamin Lord and Larry Ooi.

▲ BankNewport Executive VP, Robert Maddock was a member of the Bank’s volunteer team who read to pre-K and kindergarten students throughout Aquidneck Island partnering with the United Way of Rhode Island (UWRI) Women’s Leadership Council in support of the 2013 March Into Reading event held at Salve Regina University.

▲ “Service Weeks” held as part of the Bank’s annual employee United Way campaign included ten literacy-themed initiatives. Lending a hand to reorganize the library at the Boys & Girls Clubs of Newport County were Bank volunteers Debra Medeiros, Connie Loveland, Isabel Tigano, Ricardo Romero, Benjamin Lord and Larry Ooi.
In Memoriam

The OceanPoint community suffered two great losses with the passing of Edward J. Cooney and Paul J. Hogan.

Each made significant contributions to our organization and left an indelible mark.

More importantly, they were wonderful people. Edward and Paul will be missed dearly, and never forgotten.
<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barrington</td>
<td>330 County Rd.</td>
<td>245.1000</td>
</tr>
<tr>
<td>North Kingstown</td>
<td>1350 Ten Rod Rd.</td>
<td>267.0126</td>
</tr>
<tr>
<td>Bristol</td>
<td>6 Gooding Ave.</td>
<td>253.8800</td>
</tr>
<tr>
<td></td>
<td>Gate Rd./The Shops at Quonset Point</td>
<td></td>
</tr>
<tr>
<td></td>
<td>To be opened in the fourth quarter of 2013.</td>
<td></td>
</tr>
<tr>
<td>East Greenwich</td>
<td>1000 Division St.</td>
<td>886.1681</td>
</tr>
<tr>
<td>Portsmouth</td>
<td>2628 East Main Rd.</td>
<td>683.9000</td>
</tr>
<tr>
<td>Jamestown</td>
<td>31 Conanicus Ave.</td>
<td>423.1565</td>
</tr>
<tr>
<td>Tiverton</td>
<td>614 Main Rd.</td>
<td>624.9931</td>
</tr>
<tr>
<td>Middletown</td>
<td>528 West Main Rd.</td>
<td>846.3610</td>
</tr>
<tr>
<td></td>
<td>(Stone Bridge)</td>
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<td>Narragansett</td>
<td>90 Point Judith Rd.</td>
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<td>Warren</td>
<td>323 Market St.</td>
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<tr>
<td>Newport</td>
<td>10 Washington Sq.</td>
<td>849.1244</td>
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<td>OceanPointIns.com</td>
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_Serppine Wall Photo Credit: Karen Blaha_