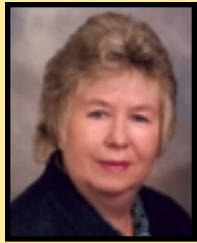




## Employee Spotlight: Jan Snyder



If you have taken advantage of our Financial Advisory or Lending Services, then it is likely that you have worked with Janet “Jan” Snyder, Assistant Vice President at Citizens Bank Government Banking Division. Originally

from Chelmsford, Massachusetts, Jan moved to Weare, New Hampshire in 1978 and worked for the Town Selectmen’s Office for eight years. In 1986, she was offered a position at a bank to “work the other side of the spectrum.” She remained with the Bank through acquisitions, and with 14 years in Government Banking, Citizens Bank is fortunate to have her on its team.

Jan handles the financing for New Hampshire Towns, Cities, School Districts and Counties. Whether it’s short-term TANs, or BANs or long-term Bond Issues, she assists with determining the customer’s needs and helping them through the whole process. Customers then receive funds from Citizens Bank or public sale which could be for operating expenses, school building projects, roads, and nursing homes – to name a few.

Over the last three years, Jan and the Government Banking team have acted as Financial Advisors for \$260 million in New Hampshire General Obligation Bonds and Notes. Jan is responsible for reviewing, timing, structuring and working with Bond Counsels and preparing official statements—all with accuracy and a deadline!

In addition to all of this, she is active with the New Hampshire Government Finance Officers Association (NHGFOA) and also the New Hampshire Association of School Business Officials (ASBO).

Jan enjoys spending her free time with her two children and grandson, Tyler. Her hobbies include flower arranging, cross-stitching, reading and traveling. Jan can be reached at 1-800-675-7195 or 603-634-7167. Email Jan at Jan.Snyder@citizensbank.com

We hope you enjoyed this issue. Suggestions for future topics on content would be greatly appreciated. Please contact Pamela Noble, Marketing Manager, Government Banking Division, Citizens Bank, 875 Elm Street, Manchester, NH 03101, call 1-800-675-7195 or email Pam.Noble@citizensbank.com.

## New Haven Gets All Jazzed Up

Whether it’s the lively sound of jazz emanating from the annual New Haven Jazz Festival on the City’s historic Green, the bustle of activity in specialty shops along Chapel Street, or the construction of the New Haven Galleria at Long Wharf, the City of New Haven is getting all jazzed up.

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giving the city a new look, it is perhaps the ambiance and vitality of the City’s oldest section that is beckoning people to rediscover New Haven.

The Green, a 16-acre site in the center of the City, is an icon of New Haven and the setting for many of its most notable events – the New Haven Jazz Festival, the 16-day International Festival of Arts and Ideas, entertainment by famous musicians and performers, and local arts and cultural festivities.

Within walking distance from the Green are award-winning theatres, gourmet restaurants, inspiring architecture and exceptional museums, including the Yale Center for British Art and the Yale University Art Gallery. And no visit to the City would be complete without a tour behind the ivy-covered walls of venerable Yale University, where the New Haven Symphony, the nation’s fourth oldest orchestra, performs at Woolsey Hall.



## It’s a thriving city with a passion for economic empowerment

housing and community revitalization initiatives in New Haven. “There’s a lot going on, and so many committed individuals involved in a variety of initiatives. It’s a thriving city with a passion for economic empowerment.” Citizens Bank is proud to serve the banking needs of many organizations in the City of New Haven, and applauds the community’s efforts in getting all jazzed up.

“People are eager for positive change, and the City has changed dramatically in the last two years,” says Lori Lindfors, Vice President, Director of Community Relations and Community Reinvestment for Citizens Bank in Connecticut. She has been involved in many affordable

housing and community revitalization initiatives in New Haven. “There’s a lot going on, and so many committed individuals involved in a variety of initiatives. It’s a thriving city with a passion for economic empowerment.” Citizens Bank is proud to serve the banking needs of many organizations in the City of New Haven, and applauds the community’s efforts in getting all jazzed up.

## Munroe Dairy Still Delivers

In the hurried pace of modern life, there’s still one dairy in New England that delivers milk the old-fashioned way – by home delivery. A.B. Munroe Dairy, which Citizens Bank is proud to call one of its commercial customers, is still delivering milk and operating from the same spot in East Providence, Rhode Island, as when it first opened 119 years ago.

### RHODE ISLAND



“We bring quality products and time to the customer,” says John Viall, manager of the dairy who has been there for over 20 years and whose father joined the dairy in 1948. He notes that the only time their delivery service has been interrupted was during the Blizzard of ’78 when unplowed highways kept their trucks off the roads.

“I’m one of their customers, as well as their banker,” says Tim Cadigan, Vice President of Corporate Banking for Citizens Bank in Rhode Island. “What separates them is that their prod-

uct is excellent. They deliver in glass bottles so it’s much fresher than out of a carton.” Part of Munroe Dairy’s success comes from using only select milk from local, family-owned farms that also believe in producing milk without additives or stabilizers. Most milk is delivered to customers the day after being bottled and is guaranteed for eight days.

The dairy’s list of delivery items includes more than just milk. The dairy offers over 100 mostly local food items, such as frozen meats and pizza, eggs, and more. When it comes to making life a little easier, Munroe Dairy really delivers.

“People love service,” says Rob Armstrong, President of Munroe Dairy, whose grandfather bought the business from the Munroe family in 1936. “Everybody’s working and they don’t have time, so we save people time by delivering right to their home. The kind of personalized service we offer is a novelty.”

So when you see one of their white and black spotted trucks coming down your street, you know you’re getting milk fresh from the moo to you.