



Bank 5



2025

ANNUAL REPORT



# CEO Message

To remain a strong mutual bank for 170 years requires generations of individuals dedicated to our mission and values. At this milestone, I honor those who guided BankFive through challenge and change—those who brought bold ideas, expanded our footprint, and had the vision to evolve while staying true to our purpose. As the current trustee of the BankFive legacy, I take great pride in what we have accomplished and in knowing that our collective efforts are securing the Bank for the next generation of customers, teammates, and neighbors.



In 2025, our commitment to continuous improvement was evident in both our strategy and our results. We made important progress by emphasizing earnings over balance sheet growth, strengthening our funding mix, and exercising tighter operating discipline. This deliberate approach allowed us to invest thoughtfully in technology, tools, and talent that improve productivity, enhance risk management, and build long-term capital strength.

We also advanced operational efficiency by securing meaningful vendor savings and continuing to streamline workflows across the organization. As AI adoption accelerated and regulatory expectations evolved, we remained focused on applying technology where it enhances efficiency and risk management, engaging proactively with regulators, and maintaining a conservative risk posture.

None of this progress would be possible without our people. In 2025, we met our retention and satisfaction benchmarks, reflecting a strong, engaged culture punctuated with Best Place to Work accolades. Our greatest achievement remains our service to customers and communities, and our teammates consistently demonstrated professionalism, resilience, and a shared commitment to that mission.

This commitment was especially evident during a difficult moment for our Bank, as we said goodbye to our colleague and friend, Gualter Chaves. The support shown for his family and for one another was a powerful reminder of the strength of our BankFive family.

Beyond financial performance, we continued to deepen our community impact. During Financial Literacy Month, we launched the Five SENSE Financial Learning Program, providing education, workshops, and tailored resources designed to meet customers wherever they are on their financial journey. This initiative reflects our belief that financial empowerment strengthens individuals, families, and communities alike.

Looking ahead, our priorities are clear: growing retained earnings, deepening relationships, driving operational efficiency and automation, maintaining a strong credit posture, and continuing to invest in the talent and culture that power our success.

Thank you to our teammates, customers, and community partners for your continued trust and support. I am proud of what we accomplished together in 2025 and of what this organization has stood for over 170 years. I am confident in the strength, resilience, and momentum we carry forward—because we truly are better, together.

A handwritten signature in purple ink that reads "Anne P. Tangen". The signature is fluid and cursive, written in a professional style.

**Anne P. Tangen**  
**President & CEO**

# Recognition & News

# Awards

## JANUARY 15, 2025

VP, Mortgage Loan Officer, Susana Neves-Coito Honored at the Northeast Women in Banking & Mortgage Awards

## APRIL 14, 2025

BankFive Screens '\$AVVY' Documentary to Kick Off New Financial Literacy Initiative

## APRIL 15, 2025

BankFive Opens Lincoln, RI Lending Office at 132 Old River Road in Lincoln, RI

## APRIL 16, 2025

SVP, Chief Information Officer, Maureen Terranova Receives Providence Business News C-Suite Award

## APRIL 24, 2025

BankFive Unveils Renovated Main Street Headquarters and Celebrates 170 Years

## MAY 15, 2025

EVP, Chief Operating Officer Catherine Dillon and SVP, Chief Human Resources Officer Christina Johnk Honored by the Mass Bankers Association at the 2025 Women and Allies in Banking Conference

## MAY 23, 2025

BankFive Donates \$25,000 to the Veterans Association of Bristol County

## JUNE 25, 2025

Wilfredo Salvador, VP, Community Lending Officer Recognized as a Top Latino Mortgage Originator by the National Association of Hispanic Real Estate Professionals (NAHREP)

## JUNE 25, 2025

BankFive Receives a MassHousing Healthy Homes Award

## OCTOBER 9, 2025

SVP, Chief Human Resources Officer, Christina Johnk Honored by Rhode Island Bankers Association with the 2025 Women and Allies award

## OCTOBER 23, 2025

Director of Marketing Program & Community Relations, Andrea Rodrigues Voted onto Board of United Way of Greater New Bedford

## NOVEMBER 4, 2025

President & CEO, Anne Tangen, Elected to the American Bankers Association (ABA) Board of Directors

## NOVEMBER 10, 2025

BankFive Commits \$10,000 to Local Food Banks During Ongoing Government Shutdown

## DECEMBER 11, 2025

EVP, Chief Operating Officer, Catherine Dillon Appointed as Chair of One Southcoast Chamber



# Financial Performance

## Consolidated Balance Sheet

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024 - UNAUDITED

### ASSETS

### LIABILITIES AND RETAINED EARNINGS

	2025	2024		2025	2024
	(IN THOUSANDS)			(IN THOUSANDS)	
Cash and due from banks	\$6,403	\$8,259	<b>Deposits:</b>		
Interest-bearing deposits	71,959	70,543	Non interest-bearing	\$251,583	\$239,987
<b>Cash and cash equivalents</b>	<b>78,362</b>	<b>78,802</b>	Interest-bearing	1,107,695	1,107,014
Certificates of deposit	-	3,678	<b>Total deposits</b>	<b>1,359,278</b>	<b>1,347,001</b>
Securities available for sale	250,830	231,297	Federal Home Loan Bank (FHLB) advances	378,131	386,851
Securities held to maturity, at cost (fair value of \$15,875 and \$17,117 in 2025 and 2024, respectively)	16,081	17,763	Other borrowings	-	130
Marketable equity securities	922	863	Subordinated notes, net of issuance costs	24,621	24,553
Restricted stock, at cost	17,477	17,714	Mortgage escrow	2,066	1,966
Loans held for sale	24,280	19,567	Accrued expense and other liabilities	14,303	14,581
Loans, net of allowance for credit losses of \$9,782 and \$9,080 in 2025 and 2024, respectively	1,420,979	1,421,489	<b>Total liabilities</b>	<b>1,778,399</b>	<b>1,775,082</b>
Bank-owned life insurance	13,610	13,303	Retained earnings	140,725	135,637
Premises and equipment, net	37,755	35,919	Accumulated other comprehensive loss	(27,136)	(35,563)
Goodwill	2,203	2,203	<b>Total retained earnings</b>	<b>113,589</b>	<b>100,074</b>
Accrued interest receivable	5,697	5,892	<b>Total liabilities and retained earnings</b>	<b>\$1,891,988</b>	<b>\$1,875,156</b>
Deferred tax asset, net	8,130	9,491			
Other assets	15,662	17,175			
<b>Total assets</b>	<b>\$1,891,988</b>	<b>\$1,875,156</b>			

# Consolidated Income Statement

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024 - UNAUDITED

	2025	2024		2025	2024
	(IN THOUSANDS)			(IN THOUSANDS)	
<b>Interest and dividend income:</b>			<b>Non-interest expense:</b>		
Loans, including fees	\$72,095	\$70,686	Salaries and employee benefits	\$24,233	\$23,481
Securities	7,937	7,803	Occupancy and equipment	5,165	4,571
Dividends	961	1,413	Data processing	6,687	6,025
Interest-bearing deposits	1,994	2,045	Professional fees	1,357	1,556
<b>Total interest and dividend income</b>	<b>82,987</b>	<b>81,947</b>	Advertising	1,717	1,634
<b>Interest expense:</b>			Deposit insurance	1,352	1,275
Deposits	28,554	31,626	Other	3,923	3,704
Borrowings	14,677	13,233	<b>Total non-interest expense</b>	<b>44,435</b>	<b>42,246</b>
Subordinated debt	943	943	Income before income taxes	6,112	4,133
<b>Total interest expense</b>	<b>44,175</b>	<b>45,802</b>	Provision for income taxes	1,024	840
Net interest income	38,812	36,145	<b>Net income</b>	<b>\$5,088</b>	<b>\$3,293</b>
Provision for credit losses	1,330	1,133			
<b>Net interest income after provision for credit losses</b>	<b>37,483</b>	<b>35,012</b>			
<b>Non-interest income:</b>					
Customer service fees	4,736	4,468			
Mortgage banking gains, net	4,428	2,849			
Gain on sale of mortgage servicing rights	1,606	2,068			
Gain on sale of marketable equity securities	373	-			
Unrealized gain on marketable equity securities	59	153			
Income on bank-owned life insurance	307	311			
Other	1,555	1,518			
<b>Total non-interest income</b>	<b>\$13,064</b>	<b>\$11,367</b>			

# Human

## In 2025,

the charitable giving program continued to deliver meaningful community impact while driving operational improvements by launching a streamlined, centralized online application system. Now live and accepting requests for 2026 at [bankfive.com/giving](https://bankfive.com/giving), this solution reduces manual follow-up, enhances data accuracy, and improves workflow productivity, positioning the organization for scalable growth in community engagement.

### Funding remained strategically aligned with our core priority areas:

- Equity-Based Youth Programs
- Community Health Services & Basic Needs
- Business & Economic Development
- Arts & Culture
- Financial Literacy
- Underserved Communities

# 2,480 Volunteer Hours



**1,065**  
HOURS  
BANK TIME



**1,415**  
HOURS  
PERSONAL TIME



# \$670,860

## Charitable Giving Donations & Sponsorships



# \$69,000 + \$40,000

## Foundation Grants

## Presidents' Scholarship

This year's Presidents' Scholarship was awarded to a student from Fall River who attends the University of Connecticut. This award continues our commitment to educational opportunity and future workforce development.



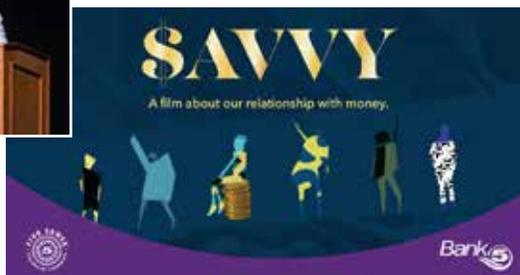
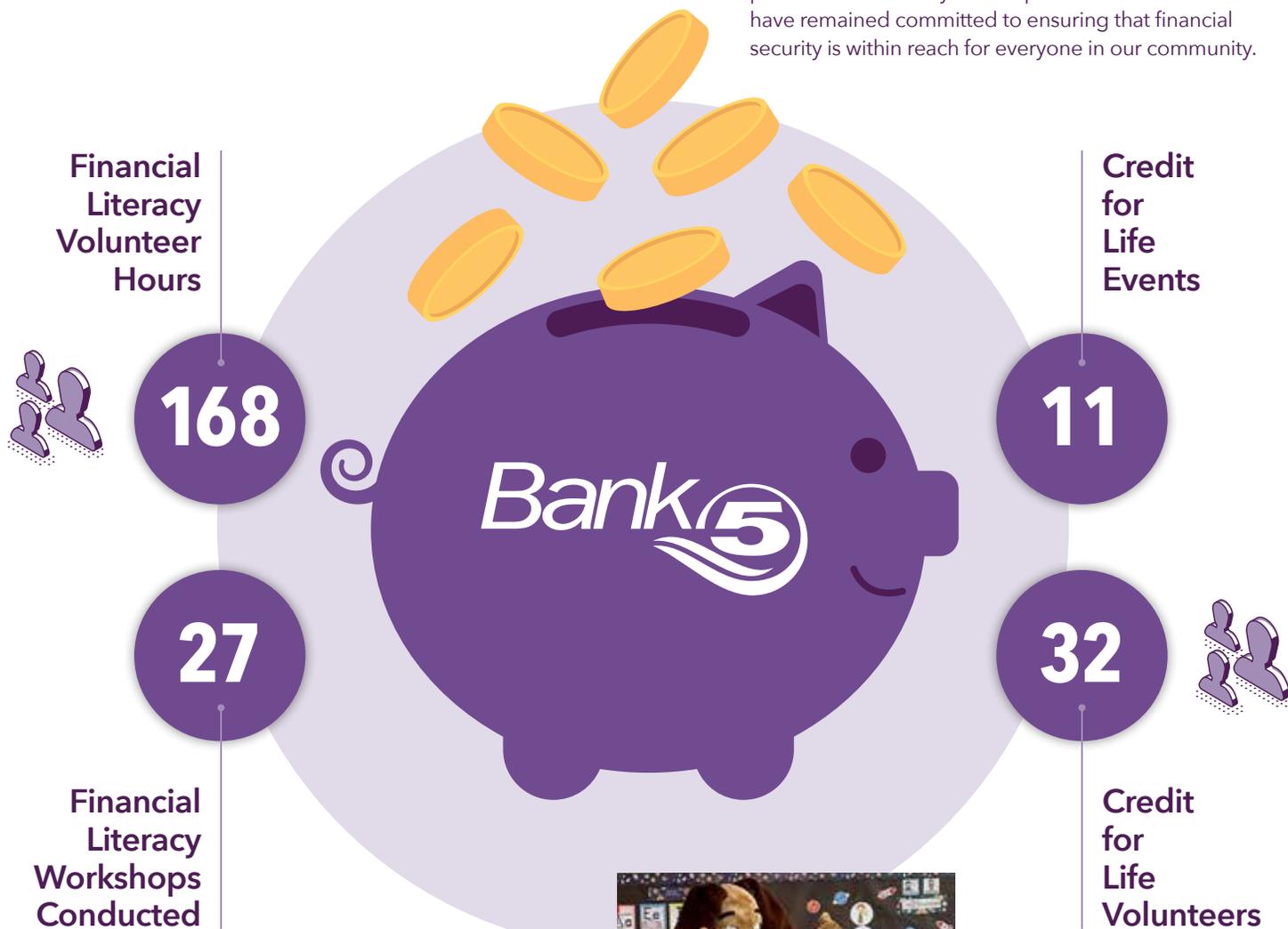


- Set Goals
- Educate
- Navigate Spending
- Save & Invest
- Evaluate & Adjust

### The Five SENSE Financial Learning Program

We believe in empowering our customers at every stage of their financial journey. From learning to save, planning for a major purchase, starting a business, or preparing for retirement, we're here to provide the guidance, tools, and personalized financial solutions needed to achieve your goals.

Our Five SENSE Financial Learning program is designed to meet you where you are, offering educational resources, workshops, and customized banking products tailored to your unique needs. Since 1855 we have remained committed to ensuring that financial security is within reach for everyone in our community.



# DYNAMIC

In 2025,

the Project Management department successfully completed **17 projects**

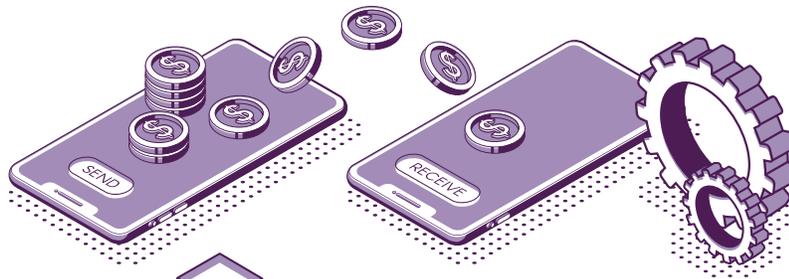


## Key Technological Advancements and Operational Improvements

1

### FedNow Implementation:

We successfully rolled out FedNow, making real-time transfers more prevalent and accessible to our customers.



3

### Internal IT Upgrades:

Our teammates benefited from investments in Windows 11, TEAMS, and Copilot. We saved thousands by negotiating key contracts with some of our largest vendors.

2

### FedWire System Update:

To ensure compliance and operational efficiency, our wire system was upgraded to the latest technology.



4

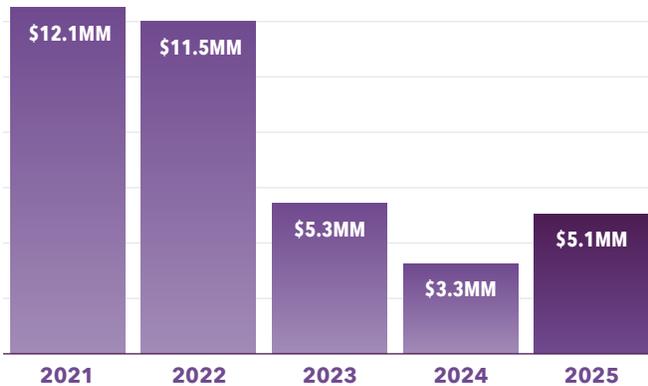
### Utilizing AI Translation:

Marketing leveraged AI to create operational efficiencies including the creation of scripts, translations for unique radio spots as well as blog content.

# Performance Graphs

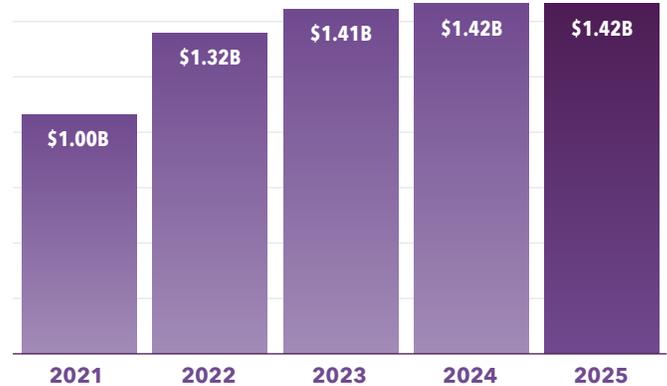


## Net Income



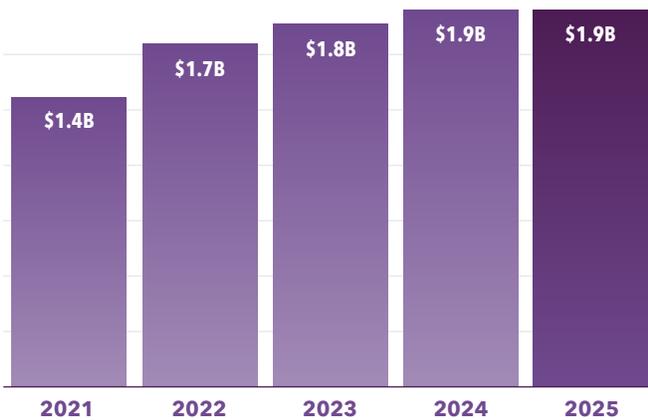
## Loan Growth

**CAGR +7.3%**



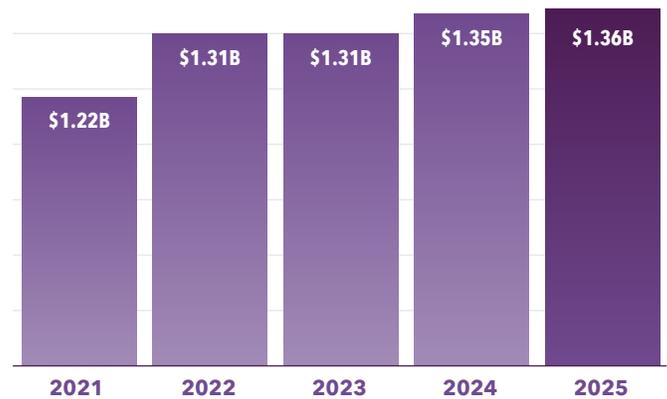
## Asset Growth

**CAGR +6.3%**



## Deposit Growth

**CAGR +2.2%**

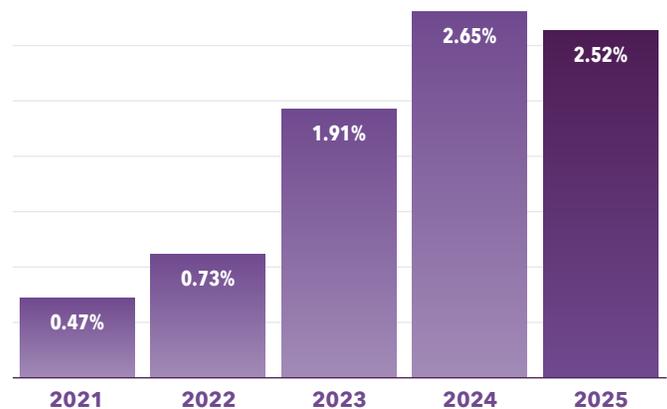


## Regulatory Capital Growth

**CAGR +3.6%**



## Cost of Funds



# STEADFAST

## For 170 years,

BankFive has remained steadfast in its mission to serve the people and businesses of our communities with integrity, stability, and care. Founded in 1855 as Fall River Five Cents Savings Bank, we were created to meet a need by providing a safe place for working families to save.

While the world has changed dramatically since those early days, our purpose has not. From a five-cent savings bank to the full-service community institution we are today, BankFive has grown by staying true to our roots, helping neighbors build financial security, supporting local businesses, and strengthening the communities we proudly call home.



Corporate Office lobby circa 1900



Corporate Office reception, circa 1960s



Corporate Office renovation in 2025



Fall River Five Cents Savings Bank is chartered on April 10th

**1855**

**1856** *First* ANNUAL MEETING

New Year's Day first day of business: 135 accounts opened for total deposits of **\$778.92**

Deposits exceed **\$100,000**

**1859**

**1870**

Deposits reach **\$1 million mark**

50th Anniversary, deposits exceed **\$4 million**

**1905**

**1914**

New Corporate Headquarters constructed at 79 North Main Street

Assets reach **\$10 million mark**

**1922**

**1943**

One of the first banks to provide mortgage loans through Federal Housing Authority

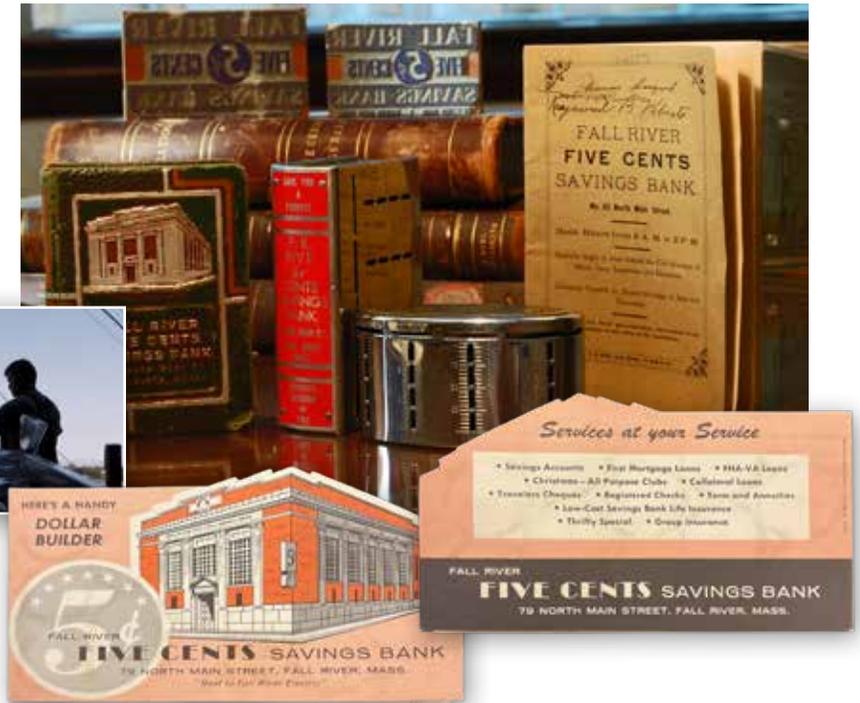
100th Anniversary, bank holds **\$18 million** in deposits

**1955**

As a mutual savings bank, we are owned by our account holders, not stockholders, and guided by local leadership who live and work in the communities we serve. This structure allows us to focus on long-term value rather than short-term returns, and on relationships rather than transactions.



The dollars entrusted to us by our customers are reinvested locally, funding homeownership, fueling small business growth, and supporting economic vitality throughout Southeastern Massachusetts and Rhode Island. Our success is directly tied to the success of our neighbors, and that connection has shaped every chapter of our history.



## Ribbon Cutting Ceremony

to celebrate the completion of the new Corporate Office renovations and 170th Anniversary of the Bank.



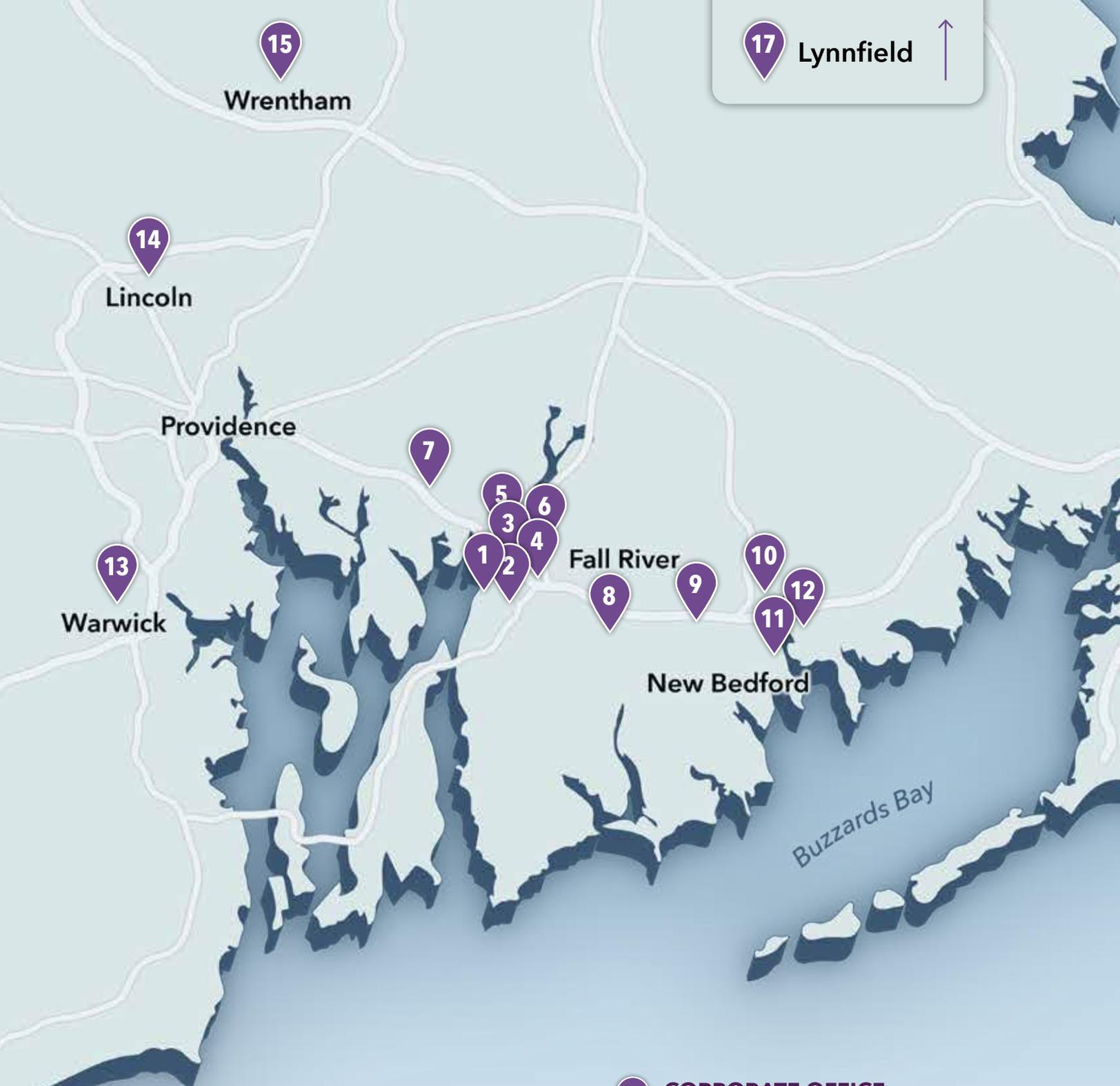
As we mark our 170th anniversary, we honor the vision of our founders and the generations of customers, employees, and community partners who have shaped BankFive into what it is today. Their trust has allowed us to endure economic shifts, adapt to change, and remain a steady financial partner through it all.

This milestone is also a promise, a commitment to remain steadfast in our values and intentional about our future. We will continue to be a bank that reinvests locally, leads with integrity, and stays true to its purpose as a community bank.



For 170 years, BankFive has been here for our communities.

*And we are just getting started*



17 Lynnfield ↑

- 1 CORPORATE OFFICE**  
79 North Main Street, Fall River, MA
- 2 GLOBE**  
1501 South Main Street, Fall River, MA
- 3 EXPRESS**  
55 13TH Street, Fall River, MA
- 4 FLINT**  
1301 Pleasant Street, Fall River, MA
- 5 SOMERSET**  
54 County Street, Somerset, MA

Bank **5**  
**Locations**



**6 PRESIDENT AVENUE**  
1604 President Avenue, Fall River, MA

**7 SWANSEA**  
497 Milford Road, Swansea, MA

**8 WESTPORT (Digital+ Branch)**  
875 State Road, Units 8-9, Westport, MA

**9 DARTMOUTH**  
136 Faunce Corner Road, Dartmouth, MA

**10 ACUSHNET AVENUE**  
1724 Acushnet Avenue, New Bedford, MA

**11 COUNTY STREET**  
160 County Street, New Bedford, MA

**12 FAIRHAVEN**  
105 Huttleston Avenue, Fairhaven, MA

**13 WARWICK (Digital+ Branch)**  
1060 Centerville Road, Warwick, RI

**14 LINCOLN (Lending Office)**  
132 Old River Road, Suite 104, Lincoln, RI

**15 WRENTHAM (Mortgage Office)**  
667 South Street, Unit 2, Wrentham, MA

**16 HYANNIS (Lending Office)**  
540 Main Street, Hyannis, MA

**17 LYNNFIELD (Mortgage Office)**  
50 Salem Street, Bldg B, Ste 305, Lynnfield, MA

# Corporate Office

# Renovation

2021 - 2025

As we explored the renovation of our Corporate Office, our objective was to create a space that reflects our Human, Dynamic, and Steadfast values. With portions of the building dating back to the early 1900s and others constructed more than 25 years ago, the facility was ready for renewal. The renovation was not simply about modernization, but about thoughtfully honoring our history while creating a workplace that clearly represents who we are today and supports our future.



Corporate Office Before Construction



## New Exterior View

The renovated exterior extends the building and brings the windows out to the street. Mirroring the Fall River Public Library just across, the design underscores our dedication to being firmly rooted in the city and its history.

From *Vision*  
To *Reality*

## Renovated Branch Lobby

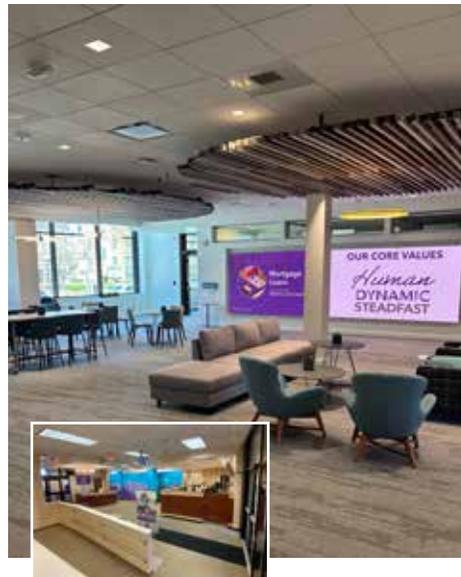
The renovated Branch Lobby is bright and inviting, offering easy accessibility with parking next door at 141 North Main Street.



Former branch lobby

## New Living Room and Work Café

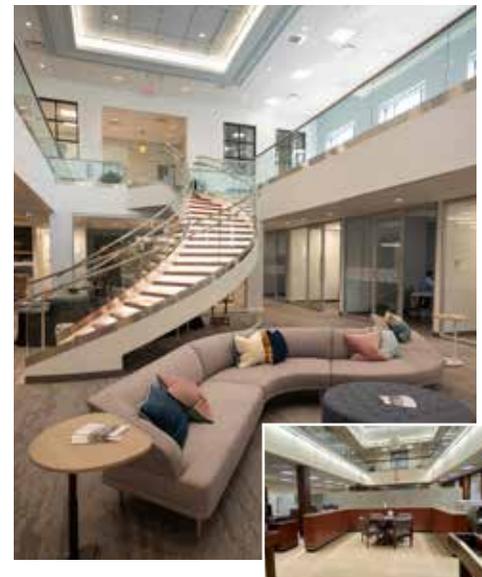
Our new Living Room and Work Café offer dining, collaboration and meeting space and feature a large presentation screen.



Former view from the branch lobby by the rear entrance

## Renovated Teammate Offices

The renovated space and spiral staircase connect the two floors making a cohesive work space.



Former offices & workspace

Although we created a modern work environment, we honored our legacy by incorporating historical elements.

## Presidents' Room *New Library*



### Design Detail:

The doors of the Presidents' Room were restored and the flower motif inspired the banding on 2R.



## Holmes Conference Room



### Design Detail:

The calligraphic flourishes mimic the original signature of our first Treasurer.

## *The Original Vault*

The original vault has been restored and is a focal point within the Holmes Conference Room.



## Bogle Conference Room



### Design Detail:

The inspiration for the banding on 1R was pulled from the brass doors.



To the left are brass doors that were tucked in the vestibule of the original entrance. For decades they were encased in the defunct vestibule but now, restored, they are a focal point to the space and anchor within the new Bogle Conference Room.

## *Awards* for Renovation

**2025 Mark H. Hasso Project Excellence Award**  
- D.F. Pray General Contractors

**2025 Silver Winner - BRICC Awards**  
Excellence in Interior Design of a Commercial Property  
- Catalyst Architects

## *Business customers* Renovation Contributions

More than 40 local businesses contributed their time and talents to the success of our project, many have been BankFive customers for decades. We applaud their efforts for a job well done!

# Board of Directors

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**Anne P. Tangen**

PRESIDENT & CEO  
BANKFIVE

Committees: Executive Committee (Chair), Compliance & CRA Committee, Talent & Compensation Committee, ALCO, IT Committee, Nominating & Governance Committee, Strategic Planning Committee



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CHAIRMAN OF THE BOARD, BANKFIVE  
PRESIDENT, LAPOINTE INSURANCE  
AGENCY

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CPA  
KANE & KANE, INC.

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**John J. Coughlin, Esq.**

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ATTORNEY, BOGLE, DEASCENTIS &  
COUGHLIN, P.C.

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**Samia A. Walker**

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**Sumner J. Waring, III**

PRESIDENT  
SERVICE CORPORATION INTERNATIONAL

Committees: Executive Committee, Talent & Compensation Committee, ALCO, Strategic Planning Committee



**Peter T. Kavanaugh (retired)**

CHIEF EXECUTIVE OFFICER  
BROWNELL BOAT STANDS, INC.

Appointed a Corporator in 2008, Peter's steadfast leadership encouraged innovation and a forward-thinking, technology-focused approach to customer service. His contributions leave a lasting legacy. Thank you, Peter!

# Corporators

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Samia A. Walker\*  
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\*Board Member  
\*\* Retired

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Mr. Robert W. Lavoie  
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Ms. Dorene A. Menezes  
Ms. M. Paula Raposa





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Charles A. DeSimone, III  
Catherine A. Dillon  
Christina D. Johnk  
Paul S. Medeiros  
Linda H. Simmons

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Allison Pereira  
Sharon L. Macinnes  
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Doreen L. Constanica  
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Scott J. Correia  
David R. Croteau  
Jeffrey DeFusco  
Peter DeFusco  
Miguel DeSousa  
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Adam Ethier  
Karen R. Flynn  
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Kyle A. Marois  
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Lawrence Stanford  
Ismael Tavares  
Joseph D. Varraso

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William J. Vickery  
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Monica C. Botelho  
Kristen E. Carvalho  
Cristina M. DoBem  
Anabela S. Doyon  
Krystal Lopes  
Nicole Macedo  
Richard J. Pacheco  
Marissa Scott

### Officer

Vaida Armas  
Ashley Branco  
Lisa Connolly  
Daniel Ducasse  
Jessica Escalera  
Maria D. Evora  
Simone Lopes  
Steven Moreno  
Teresa Oliveira  
Anthony J. Pauline  
Renee D. Roberts  
Carla L. Rollocks  
Mitchell Santos  
Susanne Worsley



I have been with the bank for years. Everyone is great, they treat you like family, and have always given me the best advice. I will always bank there.

*Patricia*



BankFive has been our bank since Covid time. When other big banks were too busy taking care of big clients, BankFive helped us through the difficult time during Covid, and we are forever grateful.

*Ernie*



Customer service is fantastic!! Cyber Security is bar none, imo! They're on top of it, for real. Been with BankFive thru many different yrs & names yet it's always been excellent. Proud to be a part of the BankFive "family" & plan to be for yrs to come! Ty!!

*Kevin*



I've been banking with BankFive for several years, and I couldn't be more satisfied with the experience. Every interaction feels warm and genuine – like talking to neighbors who truly care. The staff are consistently friendly, knowledgeable, and always willing to go the extra mile. Whether I'm opening a new account, calling for assistance, or making a quick stop at the branch, the service is always prompt and personal. It's refreshing to work with a bank that values its customers as people, not just account numbers. Thank you, BankFive, for making banking such a pleasant experience!

*Diana*



BankFive in my book is one of the best in the whole world.

*Louis*



The people at BankFive are so professional, I love this Bank!

*Rosa*



I live in the Midwest and have banked online with BankFive for a decade. I'll never leave this bank. The customer service is the best not only at any bank, but any business I use regularly. The latest issue involved a somewhat complicated money movement transaction, which I then managed to mess up, but BankFive support and management quickly and professionally resolved it.

*Jack*



I've experienced what many large and small banks have to offer, and absolutely none of them compare with BankFive!

*Patrick*



*better. together*