

BayCoast

BANK.
Just right.®



2021 Calendar
Celebrating 170 Years!



Dear Friends,

It's my pleasure to present the 2021 BayCoast Bank Calendar. This year, we are celebrating our 170th anniversary and decided to reflect on the many years we've had the pleasure of serving this community. This calendar showcases some of the incredible photographs we've collected through the years.

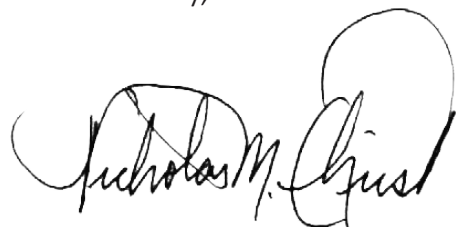
Since our founding in 1851, we have weathered many storms from World Wars and the Great Depression, to 9/11, the Great Recession and now the COVID-19 Pandemic. Through it all, we have overcome all of these challenges together, as a community which we are so proud to serve.

At BayCoast Bank, we feel a close connection to the cities and towns we serve; we are your neighbors, your friends, and your bankers. We cheer for the same little league teams, support the same local businesses, and we volunteer at the same non-profits.

Today, 170 years later, we make the same commitment to you that we did to your parents, grandparents, and great grandparents. We consider it a privilege to carry out our mission of providing exceptional customer service and solutions to the community through our branch network, competitive consumer and business products, and an ever-expanding suite of virtual services.

On behalf of everyone at BayCoast, we wish you a happy holiday season and a joyful New Year.

Sincerely,



Nicholas M. Christ
President & Chief Executive Officer
BayCoast Bank

Cover: Taken in 1865, the cover of this year's calendar is a classic in BayCoast Bank history since it depicts our original building on Main Street in Fall River (now People Incorporated.)

Above: At the end of 2010, Citizens-Union Savings Bank and Bank of Fall River, two of Fall River's oldest banks, merged into what is now BayCoast Bank. Featured in the above photo, President & CEO Nick Christ overlooks the Bank of Fall River location from his office across the street. Photo credit: Jack Foley, Herald News.



Just right is....

**WE'RE
LISTENING.**

DECEMBER 2020

Identity Theft and Protection
Awareness Month

For 170 years, we've been listening to what our community thinks is just right. We're here to help and we plan to be listening for another 170 years!

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CITIZENS SAVINGS
- BANK -

Copyright 1926.
No. 4 - ATLANTIC PHOTO CORP. PROV. R.I.

JANUARY 2021

National Mentoring Month

The devastation caused by the great fire of 1928 had a major impact on the Fall River community. The ruins of four or five bank buildings lie clustered in the lower right of the picture.

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17	Martin Luther King Jr. Day 18	19	Bodhi Day Inauguration Day 20	21	22	23
24						
Earned Income Tax Credit Awareness Day 31	Tax Identity Theft Awareness Week Begins 25	26	27	Data Privacy Day 28	29	30



FEBRUARY 2021

Black History Month

Because the great fire of 1928 was in February, the water sprayed on the building by fire department had turned to ice, frosting the street while containing the devastation.

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MARCH 2021

Women's History Month

In 2011, Citizens-Union Savings Bank purchased the Webster Bank (previously FirstFed) building at Swansea Mall Drive, in Swansea. Ten years later, our main headquarters is still here!

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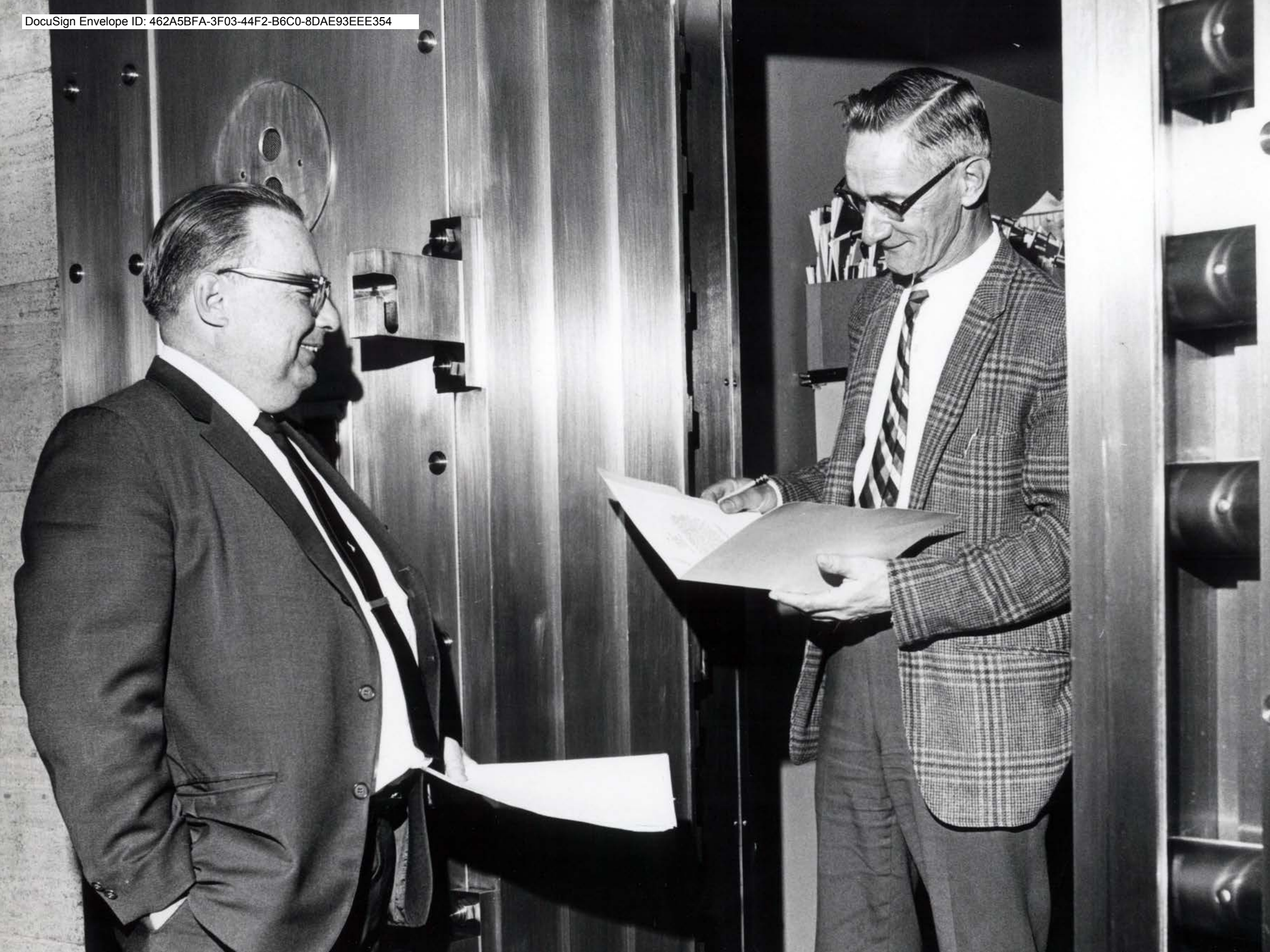


APRIL 2021

Financial Literacy Month

The above photo, taken between 1921 and 1923, shows staff at work behind the teller line. While technology has changed in 170 years, our pride in serving our community has stayed the same.

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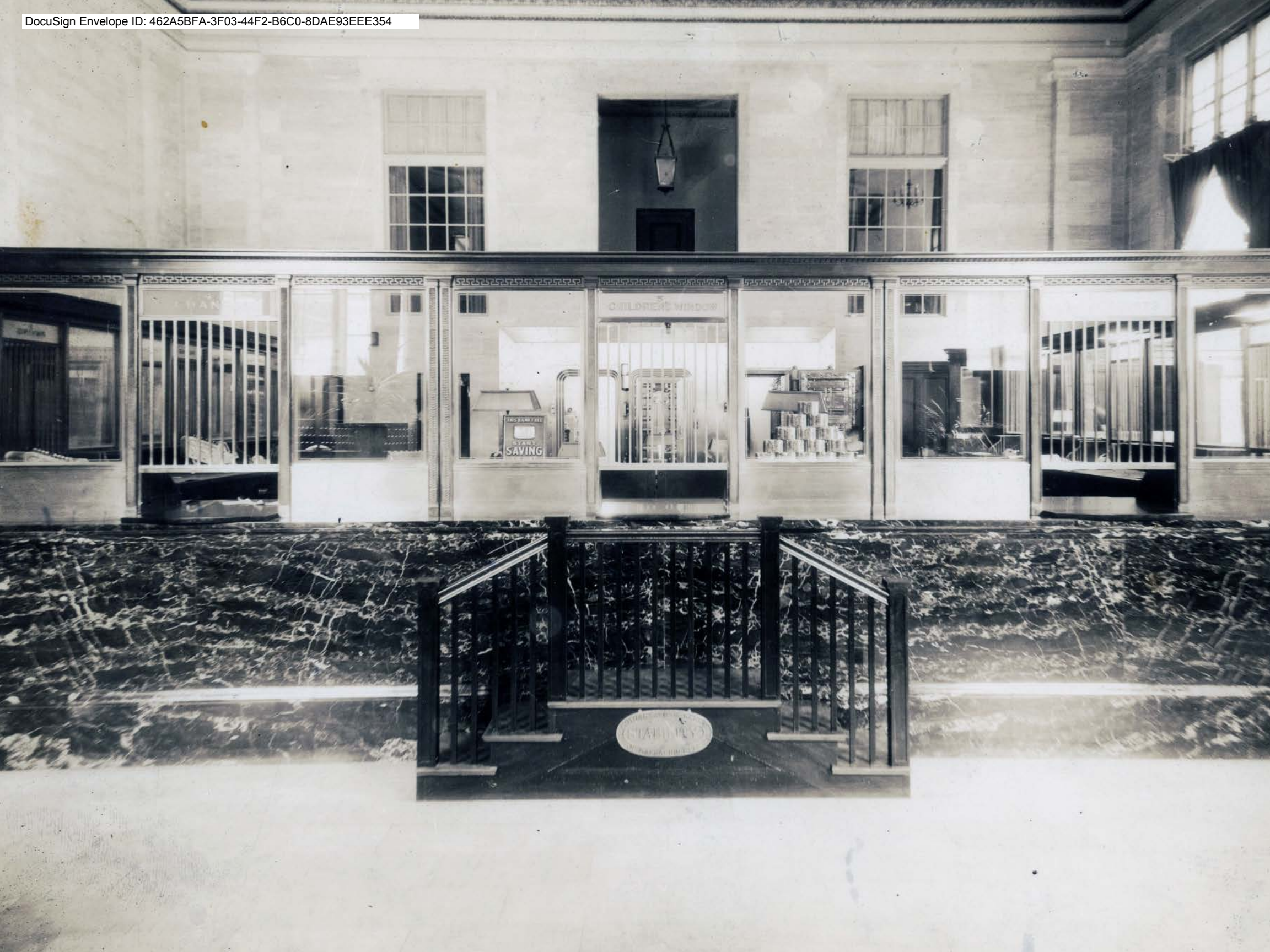


MAY 2021

Mental Health Month

The above photo taken somewhere between 1921 and 1923, shows then President Alfred F. Austin, Jr., (left) and Treasurer James F. Borden (right), pictured at the vault of the bank.

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ESTABLISHED 1852
NATIONAL CITY
CINCINNATI, OHIO

JUNE 2021

LGBTQ+ Pride Month

One of the unique features of the teller line after the 1929 rebuild is the inclusion of a small "children's window" for kids to conduct their banking and learn more about their finances.

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27	Stonewall Riots Anniversary 28	29	FAFSA Deadline 30		<table border="1"> <caption>May</caption> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr> <tr><td>30</td><td>31</td><td></td><td></td><td></td><td></td><td></td></tr> </table>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						<table border="1"> <caption>July</caption> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr> <tr><td>30</td><td>31</td><td></td><td></td><td></td><td></td><td></td></tr> </table>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					
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JULY 2021

Throughout our 170 years, we have always been dedicated to doing what's just right in our community. In 2013, this was brought to life with the introduction of our Just Right Crew.

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UNION SAVINGS BANK

UNION SAVINGS BANK
Incorporated 1869
A MUTUAL SAVINGS BANK

CERTIFIED
PUBLIC
ACCOUNTANT

43762

AUGUST 2021

Back to School Month

While the cars that visit our branches have changed a lot since 1962, we are still just as dedicated to providing quality banking solutions to our community as ever before!

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SEPTEMBER 2021

Hispanic Heritage Month

In 2017, as part of our Get On the Bus initiative, BayCoast Bank rehabbed an old school bus and set out to spread awareness about the importance of educational attainment in our community.

SUN	MON	TUE	WED	THU	FRI	SAT
August S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	October S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31					
5	Labor Day Rosh Hasahanah Begins 6	7	1 8	2 9	3 10 National 402(k) Day	4 11 Patriot Day
12 Grandparents Day	13	14	15 Yom Kippur Begins	16	17	18
19	20	21	22 Autumn Equinox Mabon	23	24	25
26	27	28	29	30		



OCTOBER 2021

National Cyber Security Awareness Month

In 2012, Citizens-Union Savings Bank officially adopted a new name, BayCoast Bank, which better reflects community we serve. Pictured above is the sign update at our Dighton branch.

SUN	MON	TUE	WED	THU	FRI	SAT
September S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	November S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30					
3	Customer Service Week Begins 4	5	6	Financial Planning Day 7	FAFSA Opening Day Intl. Day of Older Persons 1	2
10	Columbus Day National Coming Out Day 11	National Savings Day 12	13	14	8	9
17	18	19	20	Get Smart About Credit Day 21	22	23
24						
World Savings Day Halloween/Samhain 31	25	26	27	28	29	30



105

UNION SAVINGS BANK

105

UNION
SAVINGS
BANK

Union Savings Bank
Now at Old Location
MAIN ST. NEXT TO CITY HALL

MOVED
TO
OLD
LOCATION
MAIN ST.
CITY HALL

Service
for
Savings

UNION
SAVINGS
BANK

Union Savings Bank
Now at Old Location
MAIN ST. NEXT TO CITY HALL

NOVEMBER 2021

Native American Heritage Month

Taken in 1869, the above photograph depicts the Union Savings Bank's temporary location before moving back to the old location on Main Street next to City Hall.

SUN	MON	TUE	WED	THU	FRI	SAT
	All Saints Day 1	Election Day 2	3	Diwali 4	5	6
Daylight Savings Time Ends 7	8	9	10	Veterans Day 11	12	13
14	Intl. Fraud Awareness Week Begins 15	16	17	18	19	Transgender Day of Remembrance 20
21	22	23	24	Thanksgiving 25	26	Small Business Saturday 27
Hanukkah Begins 28	29	Giving Tuesday 30				

October							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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24	25	26	27	28	29	30	26	27	28	29	30	31	
31													

JOIN OUR CHRISTMAS CLUB



DECEMBER 2021

Identity Theft and Protection
Awareness Month

Our holiday displays looked a lot different in 1932 than they do today! Featured above is a photo of the Citizens Savings Bank Christmas Club window display at our main office at the time.

SUN	MON	TUE	WED	THU	FRI	SAT
November S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	January S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31					
5	6	Pearl Harbor Day 7	World AIDS Day 1	2	Intl. Day of Disabled Persons 3	4
12	13	14	8	9	Human Rights Day 10	11
19	20	Winter Solstice Yule 21	22	23	Christmas Eve 24	Christmas Day 25
Kwanzaa Begins 26	27	28	29	30	New Year's Eve 31	



WINDOW SHADES.

UPHOLSTERY GOODS.

M. G. B. SWIFT
ATTORNEY-LAW
GEORGE GRIME
QUINCY ST. L.I.

DOMESTIC
WOOLENS

P. ADAMS
HARRINGTON
TAILOR

FOREIGN
WOOLENS

BANK

BANK

FURNITURE, WOOD & HALL

THE UNION SAVINGS BANK

RICH'S THEATRE



**JUST RIGHT®
BANKING
SINCE 1851.**



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Member FDIC • Member DIF

