State of Vermont, Agency of Human Services
DCF- Department for Children and Families
DVHA - Department of Vermont Health Access

Bulletin Number: 26-06

From:

Miranda Gray, Deputy Commissioner
Economic Services Division

Signed by:
Miranda Gray
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7/23/2026

Leslie Wisdom, Deputy Commissioner
Department of Vermont Health Access

Leslie Wisdom
Digitally signed by Leslie Wisdom
Date: 2026.07.24 10:40:07 -04'00'

Date: 5/1/26

Subject: All Programs Procedures

Changes adopted effective date: 8/1/26

Procedure reference(s):

P2100

Brief description of changes:

The All Programs Procedure sections P2122A, P2122B, P2122C, & P2122D have been reviewed by Healthcare and the ESD program teams during the All Programs meeting. Each of the program teams determined that these procedure sections can be removed from the All Programs procedure as this information is either obsolete or captured in other program documents.

Manual maintenance:

Significant changes are indicated by highlighting text in gray.

Remove and Insert Section:

Procedure Name: All Program Procedures

Remove P-2122A (93-61), Insert nothing
Remove P-2122B (16-34), Insert nothing
Remove P-2122C (93-61), Insert nothing
Remove P-2122D (95-44), Insert nothing

Procedure Name:

Procedure Section: P2122, Sources of Verification for Eligibility Determination

Subsection: P2122A, Client Interview

Procedure:	**P2122A**	**Effective Date:**	**12/1/93**
Bulletin:	**93-61**	**Supersedes:**	**N/A**

Included Programs

All Programs

The client is the best source of information. Use the interview to obtain as much information as you can. Use the client's statement of income and expenses as a basis for discussing sources of possible income and budgeting. Be alert to major discrepancies which may indicate unrevealed information (for example: in-kind income, a third party paying bills, additional person in household paying bills). Check to make sure information is consistent, and compare it to any previous information in the case record.

During the interview, explain policy on confidentiality and collateral contacts. Also, explain that if we ask that a DSW form be completed for verification, an alternative to the form is acceptable (ex. note on doctor's letterhead regarding pregnancy rather than the DSW/VDH 210U (Pregnancy Verification). If necessary, give the client a DSW 202V (Verification Request).

Revision History for P2122A

12/1/93

Content unavailable

P-2122 Sources of Verification for Eligibility Determination (Continued)

B. Sources of Verification by Eligibility Factor

The following are guidelines to help you verify eligibility factors. Document verification in the case record by writing down the date, source, and any other relevant information or attach copies of documents. If possible, make photocopies of permanent documents such as birth certificates, Social Security Cards, etc.

1. Age and Identity
The birth certificate is the primary verification. If the client does not have a birth certificate available, birth record data is usually available from any of these sources:

1. Birth certificate/record
2. Baptismal certificate/record
3. Confirmation papers
4. Military service papers
5. Immigration papers
6. Naturalization papers
7. Hospital birth certificate
8. Adoption record
9. Passport
10. Marriage license
11. Driver's license
12. Liquor Control Board Age Card
13. School records
14. Physician's records
15. Draft card
16. Military service record
17. Alien registration card

2. Living with Specified Relative (verified for Reach Up if doubtful)

Two elements are considered: (1) the degree of relationship, and (2) living with the specified relative. The primary verification for relationship is the birth certificate. For school age children, the basic verification to establish "living with the specified relative" are school records showing address of the child and the relative responsible for the child. For pre-school children, use verification from other sources based on the individual situations.

1. Birth certificate/record
2. Adoption papers
3. Baptismal certificate/record
4. Marriage certificate
5. Court order record
6. Contact with school system
7. Reliable collateral contact (public housing, authority, minister neighbor, physician, etc.)

P-2122 Source of Verification for Eligibility Determination

B. Source of Verification by Eligibility Factor (Continued)

3. Real Estate

Verify property ownership with documents provided by the applicant/recipient or with town or county records.

Any of the following documents may provide verification:

1. Deed
2. Sales agreement
3. Mortgage
4. Estate data
5. Articles of agreement
6. Real estate tax receipts
7. School tax receipts
8. Income tax return

4. Life Insurance

There are two basic types of life insurance policies which clients may own, term life insurance and whole life insurance. All other kinds of life insurance policies (Universal life, variable life, etc) are variations of whole life.

Term insurance pays a benefit (face value) only if the insured person dies. Term insurance has a face value but has no cash value.

Whole life insurance generates a cash value from an accumulation of dividends and interest, in addition to the death benefit (face value). The policy owner may take a loan against the cash value of the policy.

Whole life policies usually contain a table of estimated cash values. These tables should be used only to estimate the potential cash value of the policy because they become inaccurate over time.

To determine the actual cash value of a policy, contact the insurance company using form 216L (Life Insurance Information Release) and (Life Insurance Cover Letter) 216LL.

When a client denies ownership of insurance, and this is questionable, a check can be made through local insurance agencies or brokers to establish the non-ownership of insurance. Evaluate which insurance companies might be a potential carrier for the client, (i.e., use the present and formatter insurance policies for auto, home, personal property and policies held by other family members, to furnish leads as to what brokers and companies to contact).

P-2122 Source of Verification for Eligibility Determination

B. Source of Verification by Eligibility Factor (Continued)

5. Savings, Cash, Investments, etc.

When the client has declared ownership of these resources, he will generally have documents in his possession to establish ownership and value of the asset. If the client does not have these documents, this information can be obtained from the custodian of the funds or the investment organization. (See P-2122 D for list of banks.)

When the client denies ownership of these assets, and this is questionable based on some other circumstantial evidence, the subject should be explored. Evaluate the client's past circumstances and present living standards to determine the possibility of these assets. For example, did the client recently move from his own home to an apartment? What happened to the home? Was it sold and did the client put the profit into a savings account? Is it now rented? Did the client give the house away to become eligible?

If the client is in a long-term care facility: you may want to have the client (or the person authorized to handle the client's affairs) sign a DSW 201B "Information Release Authorization" to facilitate obtaining required verification. Note, in the "Other" section of the "Case Record Contents" form, (1) that the form has been signed and (2) the date.

If DSW 208s, Verification of Bank Accounts, are sent to banks, include a postage-paid envelope for the banks to use.

Ask the client where he/she cashes his/her check, what banks or institutions were used for past transactions, or what source of financing was used for major purchases. Through a thorough and well-directed interview, leads can be obtained for verification sources to establish ownership or non-ownership of these resources.

6. Automobile Ownership

The "blue book" (N.A.D.A.) of car valuations can be used to establish the value of motor vehicles. Another source is car dealers who can give an approximate valuation based on make, model, year and condition of the vehicle.

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor (Continued)

7. Disposal of Property

This element of eligibility considers the type of property (real or personal), the valuation of property, consideration received for the transfer of property, and time period of the transfer. Eligibility factors in regard to provisions covering property disposal vary between programs.

In those situations, in which the client acknowledges that property was transferred, the client and the transferee will generally have some type of documentation to provide the necessary verification.

Courthouse records can be cleared to check on the transfer of real property. The docket books are listed by both grantor and grantee in the index so that real property transfers can be checked using either party's name.

When the client advises that he has not transferred property within the time limits of the State regulations, evaluate the client's circumstances, past and present, to determine if transfer might have occurred.

1. Property transfer tax return papers
2. Deed
3. Mortgage
4. Purchase and sales agreement for subject property
5. Court records
6. Attorney's records
7. Real estate agency or broker
8. Motor vehicle registration

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor

8. Earnings

The primary verification for declared earnings is the employee's pay record of wages received from his employer (pay stubs, etc.). When the client has declared earnings but does not have verification available, this information can be obtained in writing, electronically, or by telephone directly from the employer.

If obtaining over the phone for 3SquaresVT and Healthcare, enter a note in CATN that collateral verification was obtained.

For Reach Up, collateral phone contact should only be used as a last resort if every attempt has been made to obtain written verification. If this is the case, document pay information on an Employment Verification Form (218 or 218E). Enter a CATN that states that a collateral contact was used, refers to the employment form in OnBase, and documents why the written verification was not able to be obtained.

Investigate the receipt of tips for service related employment.

If the applicant does not list employment on the application the interview should include a discussion of past employment to give an indication whether the recipient/applicant might be returning to work in the future or be eligible to collect UC benefits.

1. Pay stubs
2. Pay envelope
3. Statement from client's employer
4. Client's self-employment bookkeeping records
5. Employee's W-2 form
6. Income tax forms (state and/or federal)
7. Sales and expenditure records
8. Department of Employment and Training

NOTE: All four paystubs may not be required. If, for example, you have the first and fourth paystubs with the YTD (year-to-date) earnings, use them to determine the missing earnings.

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor (Continued)

9. Pensions and other benefits

1. SSI/AABD or social security award letter
2. BENDEX
3. Social security (Form SSA-1610 U-2 or SSA-491-TC TPQY Input)
4. Social security district office files
5. SDX (State Data Exchange System)
6. Railroad retirement award letter
7. Benefit payment check
8. Correspondence on benefits
9. Department of Employment and Training (Unemployment Compensation Division)
10. Unemployment compensation award letter
11. Pension award notice
12. Worker's compensation records
13. Income tax record (state and federal)
14. Union records
15. Insurance company records.
16. Department of Veterans Affairs award notice
17. Department of Veterans Affairs [DSW 214 (Veteran's Benefit Information Request)]

NOTE: The Department of Veterans Affairs will verify the benefit amount without a signed release. If the VA requires a signed release, use the 214.

Mail inquiries for other information to VA Medical Center, 215 North Main St, White River Jct., VT 05009-0001 or call 1-800-827-1000

10. Support Payments and Contributions

The Office of Child Support Services is responsible for contacts with the absent parents of ANFC recipients to establish payment directly to the Department. An ANFC applicant/recipient must assign their rights to support and agree to turn over any support payments received.

The ES is responsible for verifying child support payments to the client for NPA cases. (See P-2260 for further procedures)

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor (Continued)

11. Other Income

This section covers all income not enumerated under its own individual income element. The principal items are income in kind, income derived from rental or lease of property or from property rights, money from friends on a regular basis, free shelter, and income from other sources.

The type of verification necessary depends on the type of income available to the client. The client's situation should be evaluated to ascertain the possibility of an additional source of income.

When the client discloses income of this type, she/he will generally have documents or papers to identify the source and amount. A contract or other document between the person making payments to the client to verify the purpose and the amount of money paid should be required.

Through a process of elimination, the possession or non-possession for most of these items can be established. For example, verification of client's shelter costs eliminated the possibility of free shelter, determination that the client does not own property eliminates rental income, lease rights, or income from property rights.

1. Rental agreement or lease
2. Receipts for service provided (income in kind)
3. Rent receipts of tenant, roomer or boarder
4. Statement of person providing income in kind, goods, or financial aid
5. Receipts, agreements, leases of person paying monies to client under this element.

12. Basic Budgetary Allowances (ANFS or GA) or Expense Deductions (FS or SF)

A basis for including each "need" item in the budget must be established. In addition, if actual cost is a factor, the cost of the item must be verified.

1. Rent receipts or lease
2. Tax statements
3. Utility bills or water/sewage bills
4. Home Owners Ins Policy
5. Mortgage payment receipts
6. Sales agreement or purchase contract
7. Room and board receipts
8. Contract with landlord
9. Real estate agent
10. Municipal taxing authority
11. Records of Public Housing Authority

NOTE: A completed DSW 202H (Shelter Expense Statement) is also acceptable verification.

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor (Continued)

13. Other--School Attendance

The primary verification for school attendance is certification from the proper school authority that the child is attending school and fulfilling the State requirements for school attendance.

14. Citizenship

A U.S. birth certificate in combination with verification of identity will usually establish citizenship. On foreign born individuals' other sources or combinations will be required.

1. U.S. passport
2. Naturalization certificate
3. U.S. Citizen Identity Card
4. Certificate of Citizenship
5. Consular report of birth
6. 202F (Citizenship/Legal Alien Statement) See also #16, "Alien Status".

15. Social Security Numbers

See individual program policy and procedures regarding who is required to have a Social Security number and the timeframes for applying for a number.

Temporary ID Number

Assign a temporary "666" ID number to each person who does not have a SSN (see P-2160). A client may receive benefits with a temporary ID number provided timeframes for applying for a SSN are met. See individual program policy and procedures.

To apply for a SSN:

The parent of a newborn can request a number for the child when the birth registration form is completed in the hospital.

All others complete a SS-5 (Application for a Social Security Number). These forms are available in Social Security offices as well as ESD offices. Explain to the client that the SS-5 explains how to apply (in person or by mail) and what evidence is required. SSA will not accept the application without the required evidence. Explain to the client that failure to provide evidence to SSA will delay the SSN application and may cause a delay or reduction in Department benefits.

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor

15. Social Security Numbers (Continued)

Verification of Application for a SSN:

The client must provide verification of application for a SSN. Verification can be any of the following forms:

- o Form 215A (Social Security Number Referral): This form is given to the client who applies for ESD benefits prior to applying for a SSN. The form is given to the client by you to be signed by a Social Security Office worker upon completion of the SSN application and submittal of required evidence. The client is responsible for returning it to ESD. A temporary ID number must be entered on the form.

- o SSA 5028 (Receipt of Application for Social Security Number): This form is completed by the Social Security Office worker at the client's request for verification of application. This is primarily used when the client applies for ESD benefits after applying for a SSN.

- o SSA 2853 (Message from Social Security - Information about when you will receive your baby's Social Security Card): This form is completed by a hospital official at the time the parent requests to apply for a SSN for the newborn. Hospitals report that over 90% of the parents request to apply.

Verification of a SSN

The client is not required to provide physical verification of a SSN. Because the SSN is used as the primary identification number for both IV-A and IV-D and is needed for computer tape matches (e.g. Bendex, SDX, IRS, DOL), it is to the Department's benefit to identify the client by SSN as soon as possible.

NOTE: It is usually ten business days between application for and receipt of a SSN.

ESD and the Social Security Administration exchange computer tapes to match real numbers with temporary "666" ID numbers. This only happens when the client applies for a SSN and submits a Form 215A at the same time. This is called "enumeration".

For those who verified SSN application with the SSA 5028 or SSA 2853, ask the client to notify ESD when the SSN is received. If the client does not notify ESD, check with the client at each review. Change the "666" number to the SSN upon notification.

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor

15. Social Security Numbers (Continued)

Numident: Once a SSN is entered into ACCESS, the numident tape exchange with Social Security will verify whether the number belongs to the person.

Discrepancies: Require verification of a SSN if a tape match discrepancy cannot be resolved with information available in ACCESS or in the case record. Potential causes of discrepancies include: name changes where SSA has not been notified; incorrect birth dates; incorrect spelling due to hyphenation; use of modifiers such as Jr, Sr, II, etc.

Send a verification letter asking for a copy of the individual's social security card.

- If the card matches what is on file, overwrite the 'D' in the numident field with a 'V'. Recurrent discrepancies after verification should be resolved with SSA collateral contact.
- If the card does not match what is on file, overwrite the 'D' with an 'S'. Direct recipient to report any changes to SSA that are causing the discrepancy.

If recipient fails to comply with verification, remove the individual from the eligibility household. If a Medicaid deemed newborn, pursue verification after the deemed eligibility period expires.

Examples

Application for SSN made before contacting ESD

1. Jane gives birth to her son John in Rutland Hospital. She applies for a SSN for him in the hospital and receives an SSA 2853 from the hospital social worker. Jane brings the SSA 2853 to you and asks to have John included on her Reach Up grant. Since we have verification that he's already applied for a SSN, do not require that this be done again. Since he has not received his SSN, assign him a "666" number. Ask Jane to notify you when she receives John's SSN.

   NOTE: If she did not receive an SSA 2853 in the hospital, tell her to call the hospital medical records section to request a SSA 2853. This is preferable to sending the client to the Social Security Office since they may ask her to reapply for a SSN which may result in the issuance of two SSNs.

2. Paul goes to the Social Security Office to apply for a SSN for his daughter Polly. A few weeks later he comes to ESD to apply for Reach Up. Since he has already applied for a SSN, do not require him to reapply. Since Polly has not received her SSN yet, you assign her a "666" ID number. Ask Paul to contact the Social Security Office for verification of SSN application. Upon checking their computer to verify that the SSN application has been received, SSA gives Paul a SSA 5028. He sends it to you. Ask Paul to notify you when he receives Polly's SSN.

P-2122 Source of Verification for Eligibility Determination

B. Sources of Verification by Eligibility Factor

15. Social Security Numbers (Continued)

Application for SSN made before contacting ESD

Sally reports that her 8-year-old son is now living with her and that she would like 3SquaresVT and Medicaid for him. He does not have a SSN. Instruct her that an application for a number is required. Assign a "666" number to the child and fill out the top of the 215A. The Social Security office completes the bottom of the 215A when they receive the complete SS-5 with required evidence. Sally returns the 215A to you as proof of application. Submitting the 215A to the Social Security Office at the time of application for a SSN also ensures that the enumeration tape match will update ACCESS with the SSN.

16. Alien Status Applicants

At the time of initial application all adults applying for ANFC, Medicaid or Food Stamps are required to declare in writing on the DSW 202F (Citizenship/Legal Alien Statement) whether they are a U.S. citizen or a legal alien, with the following exceptions:

a) The head of household, or other adult, in Food Stamp only and Food Stamp/Fuel households may sign the DSW 202F for all household members.
b) Applicants applying on the DSW/VDH 010B (WIC/Medicaid/Dr. Dynasaur Program Application) are only required to indicate their citizenship with a yes/no answer on the DSW/VDH 010B. If they are not U.S. citizens, complete legal alien verification is required.

NOTE: Children and pregnant women who meet all Dr. Dynasaur eligibility criteria except citizenship (i.e., illegal aliens) are eligible for Dr. Dynasaur as a "pure" Dr. Dynasaur.

NOTE: Individuals applying on a DSW 201 (Application) and DSW 202 (Statement of Need) for benefits for a child(ren), but not for themselves, are required to sign the DSW 202F to attest to the citizenship of the child(ren).

Recipients

Non-Food Stamp households need not sign a new DSW 202F at recertifications or reapplications providing the original DSW 202F is in the case file. Any new adult member being added to the assistance unit must attest to his or her citizenship/alien status by completing a DSW 202F.

P-2122 Sources of Verification for Eligibility Determination

B. Source of Verification by Eligibility Factor

16. Alien Status (Continued)

An adult member of a Food stamp recipient household must sign a new DSW 202F at each recertification. Adults who join a food stamp household do not need to verify citizenship/alien status until the next recertification, at which time the head of household, or other adult, may sign the DSW 202F for all household members.

Processing Non-Citizens
Notify legal aliens that changes in alien/citizenship status must be reported.

If a member of the assistance unit fails to fill out and sign the DSW 202F, count his/her entire resources and a prorated share of his/her income when computing the amount of assistance for the remaining household members
The Family Services Division (FSD) is responsible for obtaining information regarding the status of aliens. You must obtain the required information and submit it to the Family Services Clerical Unit according to the following procedures:

- Aliens must present original documentation of their alien registration or another form of documentation determined reasonable evidence of the alien's immigration status. Accept only original cards, forms and documents for verification purposes.

- Aliens without documentation, i.e. those claiming documents are lost or stolen, etc. should be referred to the local INS Office to request replacement prior to verification procedures.

MAILING ADDRESS: Immigration & Naturalization Services
P.O. Box 328
St. Albans, Vermont 05478
Tel: (802) 951-6506

LOCATED AT: 50 South Main Street, Federal Building
St. Albans, VT 05478

- Most aliens will present documentation containing his/her registration number. Referred to as the "A" number, it references the individual's alien file at the Immigration & Naturalization Service. The "A" number consists of seven or eight digits preceded by the letter "A". Each alien has his/her own number.

NOTE: Some INS documentation does not include a photo of the individual. In these instances, ask to see a document which includes a photo, such as a driver's license.

P-2122 Sources of Verification for Eligibility Determination

B. Source of Verification by Eligibility Factor

16. Alien Status (Continued)

Send an ACCESS "MAIL" message to "INS" requesting verification, giving the full name, the "A" number, and the programs the applicant is applying for. The "MAIL" message is to be followed by xeroxing both sides of the source document being used and send it to the Family Services Division (FSD).

If the alien does not have a "A" number, xerox any evidence he/she is presenting and submit it to the Family Services Division (FSD) in lieu of the "A" number.

Based on the "MAIL" message, FSD will verify the "A" number against the Immigration & Naturalization Service designated system, SAVE (Systematic Alien Verification for Entitlements). If there are discrepancies between the documentation provided by the individual and INS records, or if secondary verification is required based on the initial inquiry, ESD will be responsible requesting it. If additional hard copy documentation is needed for secondary verification, ESD will request it from the district.

In no case, however, should benefits be delayed, denied or reduced solely on the basis of immigration status before the results of the secondary verification have been received.

17. Death date

Before entering a death date in an individual's member panel, the death date should be verified for all programs except Supplemental Fuel. The Social Security Administration updates death date information on a daily basis. Death dates can be retrieved by updating SVES using the deceased individual's SSN. Other acceptable sources of verification include:

- death certification
- hospital records
- newspaper obituary
- Social Security, Railroad Retirement, Veterans Administration or similar award
- funeral home
- CFC 804A Discharge Notice from Nursing Home or Hospital
- Power of attorney or family member
- CFC 804 Home Based and ERC Change Report.

Procedure Section: P2122, Sources of Verification for Eligibility Determination

Subsection: P2122C, Health Insurance Data

Procedure:	**P2122C**	**Effective Date:**	**12/1/93**
Bulletin:	**93-61**	**Supersedes:**	**N/A**

Included Programs

All Programs

Medicaid is the "payor of last resort" after all other health insurance and other third-party payment resources have been applied. Enter in ACCESS the data on health insurance coverage, including program or company, policy or ID number, and dates of coverage (beginning and ending dates where applicable). Verify premium amounts and the payor to determine what is allowed in Medicaid and Food Stamps budgeting.

Insurance Type	Sources Available To Client	Other Sources
Medicare-Hospital (Part A)	Medicare ID Card	Bendex (see P-2115) Premium bill
Medicare-Medical (Part B)	Medicare ID Card	Bendex (see P-2115) Premium Bill Award Letter compared to check
Veteran’s Benefits	Award letter or other insurance identification document	Veteran’s Administration (see P-2122 B#9)
Individual or Family Policy	Identification Card Premium Bill	Insurance Company Insurance Agent Insurance Policy

Group Policy	Identification Card Premium Bill Insurance Policy or Equivalent Explanation of Policy furnished to group members	Employer (or other group agent) Insurance Company Insurance Agent
Fraternal Policy	Identification Card Organization by laws,	Group officer or other agent etc.
Champus/Champva (dependents of active duty, retired, deceased military personnel automatically eligible)	ID card	Champus/Champva representative for specific branch of service

When a DSW 202 (Statement of Need) for a Medicaid applicant does not include complete data on health insurance coverage and a face-to-face interview is not required, send the applicant a DSW 212I (Health Insurance Information Request) with a DSW 202V (Verification Request) and request its return within 12 days.

Revision History for P2122C

12/1/93

Content unavailable

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions

Following is a list of banks and credit unions.

Pages P-2122 D2, D3, and D4 alphabetically list the names and addresses of each Vermont bank or credit union that has a centralized bookkeeping department. Send requests for verification to these addresses, rather than to local branch offices.

Pages P-2122 D6 through P-2122 D23 list the banks and credit unions in each county in Vermont.

Those names with a "*" have a centralized bookkeeping department. Send requests for verification to the addresses in P-2122 D2-D4.

The names without a "*" do not have a centralized bookkeeping department. Send requests for verifications directly to the local address listed.

Each bank is numbered to simplify requests to clerical staff to complete bank verification forms.

For example:

A client lives in Putney (Windham County). See P-2122 D20 and D21. There are five banking institutions serving Putney: a local credit union, a credit union in Brattleboro, and local offices of three larger banks with centralized bookkeeping departments. Request the clerical staff to complete bank verification forms to #76 and 86 (credit unions) and #3, 4 and 28 (banks with centralized bookkeeping departments). You don't have to write out the names and addresses, and the clerical unit has an easy reference guide.

Pages P-2122 D24 through P-2122 D27 list banks and credit unions in Massachusetts, New Hampshire and New York. These banks and credit unions serve customers from Vermont border towns, but they are not bound by the Vermont law specified on the DSW 208 (Verification of Bank Accounts), so you need to enclose a DSW 201B (Information Release Authorization) signed by the client when you mail the DSW 208.

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Vermont Banks and Credit Unions

The following 31 banks and credit unions have centralized bookkeeping departments.

1 Bank of Woodstock
1 Bond Street, Box 30
Woodstock, VT 05091

2 Bennington CO-OP Savings & Loan Assoc.
P.O. Box 28
155 North Street
Bennington, VT 05201

3 Brattleboro Savings & Loan Assoc.
221 Main Street
Brattleboro, VT 05301

4 Chittenden Trust Company
ATTN: Bookkeeping
P.O. Box 820
Burlington, VT 05402

5 Citizens Savings Bank & Trust Company
P.O. Box 219
St. Johnsbury, VT 05819

6 Community National Bank
P.O. Box 259
Derby, VT 05829

7 Factory Point National Bank
P.O. Box 1567
Manchester Center, VT 05255

8 First VT Bank & Trust
P.O. Box 812
Brattleboro, VT 05301

9 Franklin-Lamoille Bank
P.O. Box 1430
8 North Main Street
St. Albans, VT 05478

10 Granite Savings Bank Trust Company
36 North Main Street, Box 483
Barre, VT 05641

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

11 Green Mountain Bank
P.O. Box 669
80 West Street
Rutland, VT 05102

12 Heritage Family Credit Union
30 Allen Street
Rutland, VT 05701

13 Howard Bank
P.O. Box 409
Burlington, VT 05402

14 Key Bank of VT
P.O. Box 949
Burlington, VT 05402

15 Lyndonville Savings Bank & Trust Co.
P.O. Box 125
Lyndonville, VT 05851

16 Maple Valley Federal Credit Union
34 Clinton Street
Springfield, VT 05156

17 Marble Bank
P.O. Box 978
47 Merchants Row
Rutland, VT 05701

18 Merchants Bank
P.O. Box 109
Burlington, VT 05402

19 National Bank of Middlebury
P.O. Box 189
30-32 Main Street
Middlebury, VT 05753

20 New England IBM EMPL Federal Credit Union
P.O. Box 527
Williston, VT 05495-0527

21 Northfield Savings Bank

P.O. Box 347
ATTN: Deposit Services
Northfield, VT 05663

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

22 Passumpsic Savings Bank
P.O. Box 38
St. Johnsbury, VT 05819

23 Peoples Trust Co of St. Albans
P.O. Box 320
25 Kingman Street
St. Albans, VT 05478

24 Randolph National Bank
P.O. Box 368
Randolph, VT 05060

25 Union Bank
P.O. Box 667
Morrisville, VT 05661

26 VT Federal Bank
P.O. Box 700
282 Williston Road
Williston, VT 05495-0700

27 VT Federal Credit Union
P.O. Box 407
84 Pine Street
Burlington, VT 05402

28 VT National Bank
ATTN: Accts Verification Clerk
P.O. Box 804
Brattleboro, VT 05301

29 VT State Employees Credit Union
P.O. Box 67
1 Bailey Ave
Montpelier, VT 05601

30 Wells River Savings Bank
P.O. Box 645
Wells River, VT 05081

31 Woodstock National Bank
P.O. Box 479
21 Elm Street

Woodstock, VT 05091

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Pages P-2122 D6 through D27 list banks and credit unions as follows:

Vermont County	P-2122
Addison	D6
Bennington	D7
Caledonia	D8
Chittenden	D9, D10, D11
Essex	D11
Franklin	D12
Grand Isle	D13
Lamoille	D13
Orange	D14
Orleans	D15
Rutland	D16 and D17
Washington	D18 and D19
Windham	D20 and D21
Windsor	D22 and D23

Border States	
Massachusetts	D24
New Hampshire	D24, D25 and D26
New York	D27

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Addison County

Bristol
*18 Merchants Bank

Ferrisburg
*4 Chittenden Trust Co.

Middlebury
*14 Key Bank of VT
* 4 Chittenden Trust Co.
*11 Green Mountain Bank
*19 National Bank of Middlebury
*26 VT Federal Bank
*27 VT Federal Credit Union
33 Middlebury CO-0P Credit Union
3 Court Sq.
Middlebury, VT 05753

Orwell
34 First National Bank of Orwell
P.O. Box 38
Orwell, VT 05760

Vergennes
* 4 Chittenden Trust Co.
*18 Merchants Bank
*26 VT Federal Bank
*27 VT Federal Credit Union
35 St. Peter's Community Credit Union
81 So. Maple St.
P.O. Box 86
Vergennes, VT 05491
36 Gov. Employees Credit Union (Simmonds Employees)
George St., Box 36
Burlington, VT 05402

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Bennington County

Arlington
*4 Chittenden Trust Co.
*7 Factory Point National Bank

Bennington
*2 Bennington CO-OP Savings & Loan
*4 Chittenden Trust Co.
*7 Factory Point National Bank
*8 First VT Bank & Trust
*18 Merchants Bank
*26 VT Federal Bank
*28 VT National Bank
37 Bennington County Teachers Credit Union
206 Pleasant St.
Bennington, VT 05201
38 Bennington E/E Federal Credit Union
401 Gage St.
Bennington, VT 05201
39 P.M.H. Credit Union
100 Hospital Dr. East
Bennington, VT 5201

Dorset
*7 Factory Point National Bank
Manchester
*2 Bennington CO-OP Savings & Loan
*4 Chittenden Trust Co.
*7 Factory Point National Bank
*8 First VT Bank & Trust
*18 Merchants Bank

North Bennington
*18 Merchants Bank
Shaftsbury
*4 Chittenden Trust Co.

Winhall
*11 Green Mountain Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Caledonia County

Danville
*18 Merchants Bank

Groton
*18 Merchants Bank

Hardwick
*18 Merchants Bank
*25 Union Bank

Lyndonville
*15 Lyndonville Savings Bank & Trust
*22 Passumpsic Savings Bank
40 North Country Federal Credit Union
1000 Shelburne Rd.
So. Burlington, VT 05403
41 VT Northeast Credit Union
P.O. Box 775
86 Main St.
Lyndonville, VT 05851

St. Johnsbury
*5 Citizens Savings Bank & Trust
*13 Howard Bank
*18 Merchants Bank
*22 Passumpsic Savings Bank
43 Fairbanks Federal Credit Union
711 East St. Johnsbury Rd.
St. Johnsbury, VT 05819
44 St. John's Credit Union
21 Winter St.
St. Johnsbury, VT 05819

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Chittenden County

Burlington
*14 Key Bank of Vermont
*4 Chittenden Trust Co.
*9 Franklin-Lamoille Bank
*13 Howard Bank
*18 Merchants Bank
*26 VT Federal Bank
*28 VT National Bank
45 Burlington City Employees Credit Union
156 College St.
Burlington, VT 05401
46 Henry B. Caswell School & College Emp. Credit Union
1111 North Ave.
Burlington, VT 05641
47 Edlund Co. Employees Credit Union
159 Industrial Parkway
P.O. Box 929
Burlington, VT 05402
40 Northcountry Federal Credit Union
1000 Shelburne Rd.
So. Burlington, VT 05403
49 St. Anthony's Credit Union
348 Flynn Ave.
Burlington, VT 05401
50 VT Healthcare Credit Union
P.O. Box 5540
Burlington, VT 05402-5540
51 VT Development Credit Union
95 North Ave.
Burlington, VT 05401
*27 VT Federal Credit Union

Colchester
*4 Chittenden Trust Co.
*14 Key Bank of VT
*13 Howard Bank
*18 Merchants Bank
*26 VT Federal Bank

Essex
*4 Chittenden Trust Co.
*14 Key Bank of VT

*13 Howard Bank
*28 VT National Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Essex Jct.
*14 Key Bank of VT
*4 Chittenden Trust Co.
*13 Howard Bank
*18 Merchants Bank
*26 VT Federal Bank
*27 VT Federal Credit Union
53 Chittenden County Teachers Credit Union
P.O. Box 82
Essex Jct, VT 05453-0082
54 New England IBM Emp. Federal Credit Union
P.O. Box 527
Williston, VT 05495-0527

Hinesburg
*18 Merchants Bank

Jericho
*18 Merchants Bank

Milton
*14 Key Bank of VT
*4 Chittenden Trust Co.
*9 Franklin-Lamoille Bank

Richmond
*13 Howard Bank

Shelburne
*14 Key Bank of VT
*4 Chittenden Trust Co.
*13 Howard Bank
*17 Marble Bank

South Burlington
*4 Chittenden Trust Co.
*13 Howard Bank
*14 Key Bank of VT
*18 Merchants Bank
*26 VT Federal Bank
*28 VT National Bank
40 Northcountry Federal Credit Union
1000 Shelburne Rd.
So. Burlington, VT 05403

55 Green Mt. Power Emp. Credit Union
4 Laurel Hill Dr.
So. Burlington, VT 05403

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Williston
*4 Chittenden Trust Co.
*13 Howard Bank
*14 Key Bank of VT
*26 VT Federal Bank
54 New England IBM Emp. Federal Credit Union
P.O. Box 527
Williston, VT 05495-0527

Winooski
*13 Howard Bank
*14 Key Bank of VT
*18 Merchants Bank
*28 VT National Bank

Essex County

Gilman
43 Fairbanks Federal Credit Union
711 East St. Johnsbury Rd.
St. Johnsbury, VT 05819

Island Pond
*6 Community National Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Franklin County

Enosburg Falls
*9 Franklin-Lamoille Bank
*18 Merchants Bank

Georgia
*23 Peoples Trust Co. of St. Albans

Richford
*9 Franklin-Lamoille Bank

St. Albans
*9 Franklin-Lamoille Bank
*14 key Bank of VT
*23 Peoples Trust Co. of St. Albans
*26 VT Federal Bank
*27 VT Federal Credit Union
61 Central VT Railway Employee Credit Union
2 Federal St.
P.O. Box 225
St. Albans, VT 05478
64 E. B. C. Employees Credit Union
75 Swanton Rd.
St. Albans, VT 05478
73 Northwest Health Emp. Credit Union
137 Pearl St.
St. Albans, VT 05478

Sheldon
78 St. Patrick Parish Credit Union
P.O. Box 21
Fairfield, VT 05455

Swanton
*4 Chittenden Trust Co.
*9 Franklin-Lamoille Bank
74 Northwest Teachers (VEA) Credit Union
9 Winter Court
Swanton, VT 05488

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Grand Isle County

Alburg
*4 Chittenden Trust Co.

South Hero
*18 Merchants Bank

Lamoille County

Hyde Park
*25 Union Bank

Jeffersonville
*9 Franklin-Lamoille Bank
*25 Union Bank

Johnson
*18 Merchants Bank
*25 Union Bank

Morrisville
*9 Franklin-Lamoille Bank
*25 Union Bank

Stowe
*4 Chittenden Trust Co.
*9 Franklin-Lamoille Bank
*25 Union Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Orange County

Bradford
*18 Merchants Bank
*30 Wells River Savings Bank

Chelsea
*11 Green Mountain Bank

East Randolph
70 Middle Branch Credit Union
Rt. 14, P.O. Box 316
E. Randolph, VT 05041

Fairlee
*18 Merchants Bank

Newbury
*18 Merchants Bank

Randolph
*21 Northfield Savings Bank
*24 Randolph National Bank
*26 VT Federal Bank

South Strafford
*11 Green Mountain Bank

Thetford
*18 Merchants Bank

Wells River
*30 Wells River Savings Bank
43 Fairbanks Federal Credit Union
711 East St. Johnsbury Rd.
St. Johnsbury, VT 05819

Williamstown
*28 VT National Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Orleans County

Barton
*6 Community National Bank
*13 Howard Bank

Derby
*6 Community National Bank
*15 Lyndonville Savings Bank

Derby Line
*6 Community National Bank
57 Border Lodge Credit Union
34 Autumn St.
Newport, VT 05855-1818
70 Orlex Gov. Employees Credit Union
U.S. Custom Bldg.
P.O. Box 464
Derby Line, VT 05830

Newport
*4 Chittenden Trust Co.
*6 Community National Bank
*22 Passumpsic Savings Bank
57 Border Lodge Credit Union
34 Autumn St.
Newport, VT 05855-1818
72 Northeast Schools & Hospital Credit Union
RD 1, Box 570
Orleans, VT 05860

North Troy
*4 Chittenden Trust Co.

Orleans
*13 Howard Bank
65 Ethan Allen Credit Union
Railroad Ave., Box E
Orleans, VT 05860

Troy
*6 Community National Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Rutland County

Brandon
89 First Brandon National Bank
2 Park St., P.O. Box 9
Brandon, VT 05733
90 First VT Bank & Trust Co.
1 Franklin St.
Brandon, VT 05733

Castleton
*17 Marble Bank
91 First Vermont Bank & Trust Company
Box 317
Castleton, VT 05735

Fair Haven
*18 Merchants Bank
*28 VT National Bank

Pawlet
*7 Factory Point National Bank
*11 Green Mountain Bank

Pittsford
89 First Brandon National Bank
2 Park St., P.O. Box 9
Brandon, VT 05733

Poultney
*11 Green Mountain Bank

Proctor
*11 Green Mountain Bank

Rutland
*4 Chittenden Trust Co.
*8 First VT Bank & Trust
*11 Green Mountain Bank
*12 Heritage Family Credit Union
30 Allen St.
Rutland, VT 05701
*14 Key Bank of VT
*17 Marble Bank
*26 VT Federal Bank
*28 VT National Bank

93 First VT Bank-Banknorth
P.O. Box 999
Rutland, VT 05702-0999

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

59 CVPS Employees Credit Union
77 Grove St.
Rutland, VT 05701
77 Rutland County Teachers &
Municipal Emp. Credit Union
P.O. Box 85
Rutland, VT 05701
79 Southwestern VT Federal Emp. Credit Union
151 West St.
P.O. Box 6328
Rutland, VT 05702
81 VT Grocers Credit Union
33 Lafayette St.
Rutland, VT 05701
92 Ludlow-Rutland G.E. Emp. Credit Union
30 Allen St.
Rutland, VT 05701

Sherburne
*8 First VT Bank & Trust
*17 Marble Bank

Wallingford
*18 Merchants Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Washington County

Barre
*10 Granite Savings Bank
*14 Key Bank of VT
*18 Merchants Bank
*21 Northfield Savings Bank
*28 VT National Bank
56 Barre Catholic Credit Union
14 Howard St.
Barre, VT 05641
62 Central VT Teachers (VEA) Credit Union
265 So. Main St., Box 745
Barre, VT 05641
80 United Community Credit Union
297 So. Main St.
P.O. Box 366
Barre, VT 05641

Berlin
*10 Granite Savings Bank
*28 VT National Bank
60 Central VT Med. Ctr. Inc. Credit Union
Box 547
Barre, VT 05641

Cabot
40 Northcountry Federal Credit Union
1000 Shelburne Rd.
So. Burlington, VT 05403

East Montpelier
40 Northcountry Federal Credit Union
1000 Shelburne Rd.
So. Burlington, VT 05403

Montpelier
*4 Chittenden Trust Co.
*13 Howard Bank
*21 Northfield Savings Bank
*26 VT Federal Bank
*28 VT National Bank
29 VT State Employees Credit Union
1 Bailey Ave., P.O. Box 67
Montpelier, VT 05601
71 National Life Employees Credit Union
National Life Dr.
Montpelier, VT 05602
84 Washington Cty. U. S. Gov't Emp. Credit Union

Federal Bldg. Rm. 305
P.O. Box 695
Montpelier, VT 05601

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Northfield
*18 Merchants Bank
*21 Northfield Savings Bank
*28 VT National Bank

Waitsfield
*4 Chittenden Trust Co.
*13 Howard Bank

Waterbury
*4 Chittenden Trust Co.
*13 Howard Bank
*21 Northfield Savings Bank
29 VT State Employees Credit Union
1 Bailey Ave., P.O. Box 67
Montpelier, VT 05601
40 Northcountry Federal Credit Union
1000 Shelburne Rd.
So. Burlington, VT 05403

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Windham County

Bellows Falls
*4 Chittenden Trust Co.
*8 First VT Bank & Trust
*28 VT National Bank
69 Maple Valley Federal Credit Union
34 Clinton St.
Springfield, VT 05156

Brattleboro
*3 Brattleboro Savings & Loan Assoc.
*4 Chittenden Trust Co.
*8 First VT Bank & Trust
*14 Key Bank of VT
*18 Merchants Bank
*28 VT National Bank
66 Graphic Communications Credit Union
P.O. Box 8245
No. Brattleboro, VT 05304-8245
76 Putney Credit Union
Main St., P.O. BOX 266
Putney, VT 05346

Jamaica
*28 VT National Bank

Londonderry
*4 Chittenden Trust Co.

Newfane
*28 VT National Bank
76 Putney Credit Union
Main St., P.O. Box 266
Putney, VT 05346

Putney
*3 Brattleboro Savings & Loan Assoc.
*4 Chittenden Trust Co.
*28 VT National Bank
76 Putney Credit Union
Main St., P.O. Box 266
Putney, VT 05346
86 Windham County (VEA) Credit Union

RR 5, Box 434
Brattleboro, VT 05301

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

South Londonderry
68 Londonderry Credit Union
P.O. Box 195
So. Londonderry, VT 05155

Stratton
*28 VT National Bank

Wilmington
*18 Merchants Bank
*28 VT National Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Windsor County

Bethel
*11 Green Mountain Bank
*24 Randolph National Bank
85 White River Credit Union
P.O. Box 419, Main St.
Rochester, VT 05767

Chester
*8 First VT Bank & Trust
*28 VT National Bank

Hartland
*11 Green Mountain Bank

Ludlow
*4 Chittenden Trust Co.
*28 VT National Bank

Norwich
*11 Green Mountain Bank
*17 Marble Bank

Quechee
*31 Woodstock National Bank

Rochester
*24 Randolph National Bank
85 White River Credit Union
P.O. Box 419, Main St.
Rochester, VT 05767

South Royalton
*24 Randolph National Bank

Springfield
*7 Factory Point National Bank
*17 Marble Bank
*18 Merchants Bank
*28 VT National Bank
58 Bryant Credit Union
55 Clinton St.
Springfield, VT 05156

P-2122 <u>Sources of Verification for Eligibility Determination</u> (Continued)

D. <u>List of Banks and Credit Unions</u> (Continued)

94 Springfield Savings & Loan Assoc.
P.O. Box 361
85 Main St.
Springfield, VT 05156
69 Maple Valley Federal Credit Union
34 Clinton St.
Springfield, VT 05156
87 Windsor County South Credit Union
160 Wall St.
Springfield, VT 05156

<u>West Wardsboro</u>
68 Londonderry Credit Union
P.O. Box 195
So. Londonderry, VT 05155

<u>White River Jct.</u>
*11 Green Mountain Bank
*17 Marble Bank
*28 VT National Bank
83 VT VAF Employees Fed. Credit Union
P.O. Box 917
White River Jct., VT 05001
88 Windsor-Orange County Credit Union
8 Alden Ave., Box 365
White River Jct., VT 05001

<u>Windsor</u>
*18 Merchants Bank
*26 VT Federal Bank
*28 VT National Bank
63 Covered Bridge Credit Union
Depot Ave., Box 575
Windsor, VT 05089

<u>Woodstock</u>
*1 Bank of Woodstock
*17 Marble Bank
*28 VT National Bank
*31 Woodstock National Bank

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

Banks & Credit Unions in Border States

Massachusetts Banks

97 First Agricultural Bank
90 Main St.
North Adams, MA 01247

98 First Agricultural Bank
65 Spring St.
Williamstown, MA 01267

99 North Adams Hoosac Savings Bank
93 Main St.
North Adams, MA 01247

100 Shelburne Falls National Bank
58 Bridge St.
Shelburne, MA 01370

101 Union Federal Savings
102 Main St.
North Adams, MA 01267

102 Williamstown National Bank
Spring St.
Williamstown, MA 01267

103 Williamstown Savings Bank
171 Main St.
Williamstown, MA 01267

New Hampshire Banks

104 Cheshire National Bank
Main St.
Hinsdale, NH 03451

105 Cheshire National Bank
15 Main St.
Keene, NH 03431

106 Cheshire National Bank
Keene Shopping Plaza
West St.
W. Keene, NH 03431

107 Cheshire National Bank
2 Michigan St.
Winchester, NH 03470

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

New Hampshire Banks (Continued)

108 Claremont Savings Bank
145 Broad St.
Claremont, NH 03743

109 Connecticut River National Bank
Main St.
Charlestown, NH 03603

110 Dartmouth National Bank
44 South St.
Hanover, NH 03755

111 Dartmouth Savings Bank
40 South St.
Hanover, NH 03755

112 Farmers & Traders National Savings Bank
Main St.
Colebrook, NH 03576

113 First Colebrook Banks
P.O. Box 88, Main St.
Colebrook, NH 03576

114 Hanover Bank & Trust Co.
80 South St.
Hanover, NH 03755

115 Hanover Bank & Trust Co.
20 Bridge St.
W. Lebanon, NH 03784

116 Indian Head National Bank
Sullivan St.
Claremont, NH 03743

117 Indian Head National Bank
20 Central St.
Keene, NH 03431

118 Lafayette National Bank
85 Main St.

Littleton, NH 03561

119 Lancaster National Bank
1 Middle Rd.
Lancaster, NH 03584

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

New Hampshire Banks (Continued)

120 Le Bank
20 Bridge St.
W. Lebanon, NH 03784

121 Littleton National Bank
Littleton, NH 03561

122 Littleton Savings Bank
85 Main St.
Littleton, NH 03561

123 Mascoma Savings Bank
67 North Park
Lebanon, NH 03766

124 National Bank of Lebanon
20 West Park
Lebanon, NH 03766

125 Peoples National Bank of Littleton
Main St.
Littleton, NH 03561

126 Siwooganock Guaranty Savings Bank
117 Main St.
Lancaster, NH 03584

127 Walpole Savings Bank
Westminster St.
Walpole, NH 03608

128 Whitefield Savings Bank & Trust Co.
60 Kings Sq.
Whitefield, NH 03598

129 Woodsville Guaranty Savings Bank
63 Central St.
Woodsville, NH 03785

130 Woodsville National Bank
63 Central St.
Woodsville, NH 03785

131 Woodsville Savings Bank

River Rd.
Piermont, NH 03779

P-2122 Sources of Verification for Eligibility Determination (Continued)

D. List of Banks and Credit Unions (Continued)

New York Banks

132 Albany Savings Bank
37 Bay St.
Glens Falls, NY 12801

133 Albany Savings Bank (Queensbury Office)
Rt. 9 & Aviation Rd.
Glens Falls, NY 12801

134 First National Bank of Glens Falls
Main Office
237 Glen St.
Glens Falls, NY 12801

135 First National Bank of Glens Falls
6 Main St.
Granville, NY 12832

136 Glens Falls National Bank & Trust Co.
250 Glen St.
Glens Falls, NY 12801

137 Marine Midland Bank
Main St.
Salem NY 12865