



RONALD A. WILBUR
BANK COMMISSIONER
ROBERT A. FLEURY
DEPUTY BANK COMMISSIONER

State of New Hampshire

Banking Department

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January 26, 2012

TO: New Hampshire Bankers Association
New Hampshire Credit Union League
New Hampshire Mortgage Bankers Association

Re: Interest Payable on Escrow Accounts

Pursuant to NH RSA 384:16-c and 384:16-e, I, Ronald A. Wilbur, Bank Commissioner, hereby announce to applicable trade associations the minimum interest rate payable on moneys on deposit in escrow accounts maintained for the payment of taxes or insurance premiums related to loans on property secured by real estate mortgages.

Said rate shall be 0.00% and shall be effective commencing February 1, 2012 and shall remain in effect until the next rate announcement on August 1, 2012.

Very truly yours,

Ronald A. Wilbur
Bank Commissioner

RAW/bp