

April 14, 2015

**OTCQB Initial Certification**

- Ledyard Financial Group, Inc. uses Bank Reporting as its reporting standard.
- Ledyard Financial Group, Inc. is current in its reporting obligations to its regulator and such information has been posted on the OTC Markets website.
- Ledyard Financial Group, Inc. is NOT an SEC Registrant
- Ledyard Financial Group Inc.'s company profile on the OTC Markets website is current and complete
- The total shares outstanding as of 12/31/14 were 1,074,926
- Bayne Stevenson, Director, owns 6.92% of Ledyard Financial Group, Inc.'s outstanding shares.

  
Kathryn G. Underwood  
President & CEO  
Gregory D. Stevenson  
EVP & Chief Financial Officer