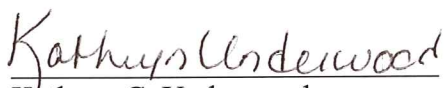
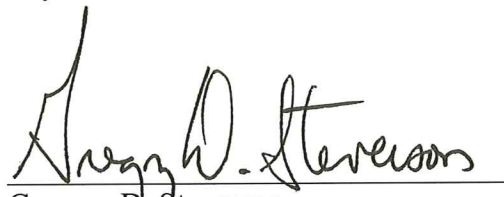


April 14, 2015

OTCQB Annual 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