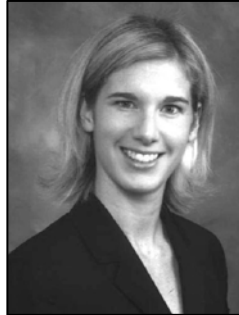


Board of Directors Profile



Celia K. Leonard

General Counsel, Citizens Bank NH

Celia Leonard is General Counsel for Citizens Bank New Hampshire (CBNH) headquartered in Manchester. She is responsible for representing CBNH and the Vermont operations of Citizens Bank, N.A. generally as well as several Citizens' business lines including government banking, trust and retirement services. Celia also serves as Secretary to both the CBNH Board of Directors and the Joint Trust Committee.

Prior to joining Citizens, Celia was an attorney with Gallagher, Callahan & Gartrell in Concord. During law school, she was a Law Clerk with Foley Hoag, Peabody & Arnold and Pitt, Hubbard & Marshall in Boston. In addition, she served as a Judicial Intern for the late Honorable Hugh H. Bownes, US Court of Appeals for the First Circuit in Boston.

Celia received her Juris Doctorate from Northeastern University School of Law and is a graduate of the University of Colorado-Boulder with a Bachelor of Arts degree in Philosophy and Political Science. She is a member of the Bar in New Hampshire, Massachusetts and the US District Court for the District of NH. Celia was highlighted as a "Rising Star" in the May 2005 issue of Business NH Magazine.

Celia enjoys equestrian activities, and is a member of the board of directors of UpReach Therapeutic Riding Center in Goffstown and the New Hampshire Bar Foundation. She also enjoys reading and cooking, and has backpacked extensively throughout Europe. She and her daughter reside in Manchester.