AGENDA

10:30 am  Introductory Remarks  
Christine Cumming, First Vice President

10:40 am  The National Economy  
Richard Peach, Senior Vice President

11:10 am  The International Outlook  
John Clark, Senior Vice President

11:45 am  Adjourn to the  
NWCR – 10F

12:00 pm  Lunch

12:15  Discussion with  
William Dudley, President and Christine Cumming, First Vice President

Questions for discussion:

Your experience and that of your customers and suppliers can give us insight into current economic conditions.

1. Has your firm experienced an increase in demand in recent months?
2. Has demand for your product or service increased sufficiently that you increased or plan to increase employment in 2013?
3. Has demand for your product or service increased sufficiently that you plan to increase investment in plant and equipment in 2013?
4. Has your access to credit changed in 2013?
5. Is fiscal restraint affecting demand for your products or services – is there an impact from changes due to healthcare legislation, sequestration or payroll taxes?

2:00 pm  Adjourn