

<p style="text-align: center;"><b>Institutions Tentatively Scheduled for CRA Examination by the Division of Banks During the Third Quarter, 2016</b></p>
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<u><b>Institution</b></u>	<u><b>Location</b></u>
Alden Credit Union	Chicopee
Athol Credit Union	Athol
Commonwealth Utilities Employees Credit Union	Marion
Massachusetts Family Credit Union	Lynn
Monson Savings Bank	Monson
Mutual Bank	Whitman
North Shore Bank, a Co-operative Bank	Peabody
The Provident Bank	Amesbury
The Savings Bank	Wakefield
Watertown Savings Bank	Watertown

The schedule of institutions to be examined between July 1, 2016 and September 30, 2016 is based upon the best information now available. Examination schedules may change; unanticipated complex issues could arise, for example, that may require more time and resources than originally allotted, thus delaying completion of an examination and delaying other scheduled examinations. For supervisory reasons, the listing of institutions does not include credit unions with assets under \$5 million. However, the Division will continue to publish the public CRA ratings and make available all CRA public evaluations for all state-chartered institutions.

The Division established alternative examination procedures for the CRA at depository institutions under Regulatory Bulletin 1.3-105. The alternative examination procedures are applicable to all banks and credit unions who received a rating "High Satisfactory" or "Outstanding" at their most recent CRA examination conducted by the Division, or by the appropriate federal banking regulatory agency (if applicable). This procedure is designed to reduce cost to the institution, decrease regulatory burden, and provide incentive for superior CRA performance. Best efforts will be employed by the Division to grant scheduling accommodations requested by the institution should conflicts arise.

#### Large Institutions and Intermediate Small Institutions

The Division will extend the examination cycle for all "Outstanding" and "High Satisfactory" rated Large Institutions and Intermediate Small Institutions, conducting the CRA examination no sooner than 36 months following the prior Division CRA examination, and no sooner than 12 months following the prior federal regulator's examination. The Division will continue to examine all other institutions at least once every 24 months.

#### Small Institutions

The Division will extend the examination cycle for all "Outstanding" and "High Satisfactory" rated Small Institutions, conducting the CRA examination no sooner than 60 months following the prior Division CRA examination and no sooner than 12 months following the prior federal regulator's examination. The Division will continue to examine all other institutions at least once every 48 months.

The Division reserves the right to examine an institution on a shorter interval if interim data received from an institution indicates a deviation from the previous CRA rating or to accommodate a request from the institution to coordinate with an examination being conducted by another supervisory agency.

#### Public Participation

The alternative examination procedure shall in no way limit public participation. Examiners will continue to conduct meetings with area community organizations as part of the regular CRA examination process. The quarterly publication of the planned examination schedule will also apply, and the Division encourages written comments regarding the institution's CRA performance as detailed in 209 CMR 46.21.

#### Exceptions

The Division reserves the right to examine any institution at any time due to written complaints, regulatory concerns, or any other issues which would require on-site examination or follow-up.

If you have any questions regarding the Division's examination schedule, please call (617) 956-1546.