

2020
ANNUAL REPORT

Massachusetts Division of Banks



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**This annual report has been developed in accordance with
Massachusetts General Laws chapter 167, §13.**

Residents of the Commonwealth:

The goal of the Office of Consumer Affairs & Business Regulation (OCABR) is to empower consumers through advocacy, educational programs, and community outreach, while ensuring a fair and competitive marketplace for the business our five agencies regulate. In advancing our mission, OCABR continually strives to find a balance between protecting consumer rights and supporting business vitality throughout the state.

I believe that local businesses are the lifeblood of our Massachusetts economy and many of these are within our regulatory purview. At no other time in recent history has that been more true than over the past year when the COVID-19 pandemic threatened our economy and forced many businesses to dramatically alter how they operate. Our agency heads and their staff worked tirelessly through the state of emergency to support the Commonwealth businesses that they regulate, and I commend them for their hard work, commitment, and leadership.

So, as we all return to some semblance of normalcy, I would like to share a few of the highlights from this past year with you. To that end, we have prepared an annual report for the Massachusetts Division of Banks (DOB).

Together, OCABR and its regulatory agencies employ over 600 individuals and have a combined operating budget of \$87 million. In addition, OCABR oversees the state's Home Improvement Contractor (HIC) Program, Lemon Laws, and Data Breach Notification Law. Finally, we operate a Consumer Hotline Monday through Friday from 9:00AM - 4:30PM @ 617-973-8787.

I hope that the contents this report provide you with insight into the work that we have done this past year as well as our commitment to the citizens of the Commonwealth.

Sincerely,



Edward A. Palleschi
Undersecretary
Office of Consumer Affairs and Business Regulation

Letter from Undersecretary Palleschi



As we emerge from a year fraught with the challenges of a global health pandemic, it is truly my pleasure to present the 2020 Annual Report of the Massachusetts Division of Banks (Division). As employers and employees of all industries grappled with response to the coronavirus, I am incredibly proud of my colleagues at the Division of Banks who continued to meet our agency mission of ensuring the safety and soundness of financial institutions and balancing consumer protections for Commonwealth residents *with virtually zero interruption*. Our team rose to the occasion with proactive and responsive engagement with stakeholders including the Baker-Polito Administration, the Massachusetts Legislature, industry, and our fellow state and federal regulators as we collectively navigated a rapidly evolving environment. I applaud our regulated financial institutions who demonstrated early in the COVID-19 pandemic a willingness to understand customer needs while balancing the health and safety considerations for their customers and employees alike.

While federal and state legislation (including the CARES Act and Massachusetts Chapter 65) included provisions for consumer financial relief particularly in the mortgage space, I note that many state-chartered banks, credit unions, and finance companies played a pivotal role in our local economy. They provided financial relief to Massachusetts consumers (via waived fees, proactive engagement with borrowers, millions of dollars in covid-relief including contributions including PPE to the healthcare community and efforts to combat food insecurity for vulnerable populations), and notably they served as critical players in the Paycheck Protection Program to support small businesses.

The Division of Banks managed to conduct our “normal” business in an extraordinary year—notching several notable accomplishments amongst pages of highlights as the following report showcases. In 2020, the Division achieved re-accreditation in the areas of bank, credit union, and mortgage supervision—an event which occurs every five years and requires the attention of the entire agency. We pursued efficiency and technology solutions to achieve remote operation and engagement with regulated entities. We bolstered existing relationships with key stakeholders to reflect on prior financial crises as we brainstormed to anticipate the financial impacts of a novel coronavirus. We recognized the opportunity to leverage our existing industry outreach platform, *DOB connects*, to reach hundreds of participants from the industry and consumer groups on pertinent and emerging topics including COVID Compliance, Diversity/Equity/Inclusion, and Fintech & Innovation. We welcomed a dozen new colleagues to the Division via an entirely remote hiring and onboarding process. We witnessed significant licensee growth particularly in the mortgage space as consumers refinanced in record amounts. All the while, we managed to keep our agency functioning and our employees healthy.

While covid and its economic impact will continue to dominate our regulatory conversations and examinations for the foreseeable future, the Division and our regulated entities are well positioned for the year ahead.

Sincerely,

Mary L. Gallagher
Commissioner
Division of Banks

Letter from Commissioner Gallagher



Accomplishments

14,591

Licenses issued or renewed by the Division to mortgage companies, mortgage loan originators, money services businesses, debt collectors, loan servicers, and consumer finance companies.

3,972

Consumers receiving reimbursements totaling \$2.5 million from complaint resolution or Division enforcement actions.

449

Total number of completed bank, credit union, licensee, and other approval requests (443) and total number of legal opinions (6) issued.

390

Total number of examination reports mailed to depository (142) & non-depository (248) institutions.

77

Foreclosure delay requests received by the Division, of which 43 were granted. The number of foreclosure delay requests received by the Division was down 75% in 2020 compared with 2019. The decrease in requests was largely driven by the foreclosure moratoriums and forbearance opportunities provided in response to the COVID-19 pandemic.

36

Formal & informal regulatory orders issued by the Division.

14

Total number of major corporate transactions consummated involving banks & credit unions.

12

The Division hosted 12 webcasts on its *DOB connects* platform. Topics ranged from COVID Compliance, Fintech, Diversity/Equity/Inclusion, and general financial matters with an average of 275 registrants.

7

Division employees achieved a total of 7 new certifications in 2020.

7

In 2020, the Division filled 7 positions including 2 management positions (internal candidates), a Counsel II, 2 Consumer Protection Examiner, and 2 Risk Management Examiner.

Activities Related to the COVID-19 Pandemic

At the start of the pandemic, the Division recognized the potential for the Coronavirus Disease (referred to as COVID-19) to adversely affect the customers and operations of financial institutions. The Division established a dedicated webpage of resources including Division-issued guidance as well as other federal and state regulatory agency advisories to provide financial institutions, consumers, and small businesses with timely pandemic-related information. In addition, the agency leveraged its *DOB Connects* outreach platform by launching a sub-series of webcasts referred to as “Compliance Strong” dedicated to providing information to consumers and the financial services industry during the pandemic. The Division continues to disseminate appropriate regulatory assistance to affected financial institutions subject to their supervision, as warranted.

The following highlights reflect the Division’s COVID-related outreach including myriad advisories and guidance posted to the Division’s COVID-19 resource website throughout the pandemic:

March 2020

- On March 10th, Governor Baker issued [Executive Order 591](#) declaring a state of emergency in the Commonwealth in response to the COVID-19 pandemic thus setting in motion a myriad of related actions. (Please see the Pandemic Response section of this report for additional information regarding the Division’s response to the coronavirus pandemic.)
- On March 11th, the Division issued [guidance](#) to all licensees and financial institutions under its authority a reminder about business continuity preparedness in light of the emerging coronavirus outbreak.
- On March 16th, the Division established the dedicated page [COVID-19 Resources](#) on its website containing resources related to **COVID-19** for guidance to financial institutions, consumers, and small businesses. The page sets forth consumer and small business resources, state and federal guidance, and other coronavirus resources.
- On March 16th, the Division released a [statement](#) to encourage financial institutions to work with customers affected by the coronavirus.
- The Division’s Depository and Non-depository Institution Supervision (DIS and NDIS) units initiated outreach to supervised entities to confirm necessary preventative measures taken to mitigate the negative impact on performance caused by the COVID-19 Pandemic.
- On March 19th, the Division joined federal agencies in promoting [CRA Consideration for Activities in Response to COVID-19](#).
- In response to COVID-19, on March 23rd Governor Charlie Baker issued an [Executive Order](#) ordering all non-essential businesses to cease in person operation and directed the Department of Public Health to issue a Stay at Home Advisory for two weeks beginning on March 18th.
- On March 23rd, the Division posted an [advisory](#) that financial services are “essential services” and therefore exempt from Governor Baker’s order to close physical locations.
- On March 24th, Deputy Commissioner Rivera moderated the *DOB connects* webcast discussion with Marla Snyder, Vice President of Compliance and Risk Management at South Shore Bank titled “[Responding to Needs of Consumers in Midst of COVID-19](#)”. [Presentation slides](#) and the Division’s [E-Sign Act Guidelines](#) were posted on the Division’s website.
- On March 25th, the Division issued a [message](#) to Massachusetts Financial Institutions, Mortgage Lenders, and Mortgage Loan Servicers regarding support for mortgage loan borrowers impacted by the novel coronavirus.

April 2020

- On April 6th, the Division posted Industry Guidance regarding [Small Business Administration's \(SBA\) Paycheck Protection Program](#).
- On April 8th, the Division posted the Conference of State Bank Supervisors (CSBS) letter reflecting the state system's [Comments on Proposed CRA Rulemaking](#).
- On April 9th, Deputy Commissioner Rivera moderated the *DOB connects* "[COVID-19 Mortgage Modifications: Observations and Considerations](#)" webcast discussion with Marla Snyder, Vice President of Compliance and Risk Management at South Shore Bank. [Presentation slides](#) were posted to the website.
- On April 16th, the Division published a [Cyber Threat Notice](#) warning the industry that during times of crisis, cybercriminals and nation-state actors often look to exploit financial institutions and their customers for political and/or financial gain.
- On April 21st, the Division joined a multi-state initiative to secure payment relief options for Massachusetts student loan borrowers impacted by COVID-19 and issued a [Consumer Advisory](#) with important information and resources for private student loan borrowers.
- On April 23rd, Deputy Commissioner Rivera and Examiner Agyemang participated in the *DOB connects* "[Small Business Credit: Fair Lending Guidance for Financial Institutions](#)" webcast. [Presentation slides](#) were posted to the website.
- On April 25th, the Division posted [FAQs](#) relating to Chapter 65 of the Acts of 2020: Moratorium on Evictions and Foreclosures.
- On April 29th, the Division joined the CFPB in providing consumers with information regarding [Flexible Mortgage Options](#) in the midst of COVID-19.
- Due to the COVID-19 pandemic, the Division's exam and licensing units continued outreach and industry engagement with increased liquidity monitoring efforts of regulated entities. In addition, many Division staff volunteered to collaborate on various COVID-19 working groups with fellow state and federal regulators.

May 2020

- On May 11th, the Baker-Polito Administration announced the [Massachusetts Four-Phase Reopening Plan and Mandatory Workplace Safety Standards](#).
- On May 19th, Senior Deputy Commissioner Bienvenu moderated the *DOB connects* discussion "[Staying Strong for our Employees, Customers and Community: Lessons from a Community Bank](#)" with guest speaker Edward Manzi, Chairman and CEO of Fidelity Bank. [Presentation slides](#) were posted to the website.
- After a brief pause in the examination cycle to provide temporary relief to regulated entities engaged in COVID-19 response efforts, the Division's exam units resumed off-site exam activity in late May.

June 2020

- On June 3rd, the Division distributed its [COVID Control Plan](#) to all staff.
- On June 4th, Deputy Commissioner Rivera moderated the *DOB connects* "[Cybersecurity Preparedness at Financial Institutions During and After the Pandemic](#)" webcast discussion with IT/Cyber/Fintech Director Chase and Examiners Connor and Whitten.
- On June 11th, Commissioner Gallagher and Chief Risk Officer Gibson joined a group of state regulators to form the [COVID-19 Recovery Steering Group](#) to address post-crisis economic recovery and financial infrastructure.
- The Division conducted a survey of all state chartered community banks and credit unions about their experiences with the CARES Act Paycheck Protection Program ("PPP") and issued the [PPP Survey Report](#) on June 11th.
- On June 13th, the Division issued [Annual Meeting](#) guidance for state-chartered banks and credit unions.

- On June 23rd, Commissioner Gallagher issued a [letter](#) regarding the Federal Financial Institutions Examination Council (FFIEC) Interagency Examiner Guidance for Assessing Safety and Soundness, which includes consideration of the effect of the COVID-19 pandemic on institutions.

July 2020

- On July 1st, Deputy Commissioner Rivera moderated the *DOB connects* “[Fair Lending Risk COVID-19 Strategies for Maintaining Fair Lending Compliance](#)” webcast discussion with Supervisory Examiner Grieco and Senior Bank Examiner Park.
- In response to the spike in fraudulent unemployment insurance claims related to the COVID-19 pandemic involving the use of stolen personally identifiable information, the Division issued [information](#) from the FBI on July 6th about the methods used in this fraud and how to combat them.
- On July 21st, the Baker-Polito Administration extended the [Eviction and Foreclosure Moratorium](#) through October 17, 2020.
- On July 23rd, the Cooperative Credit Union Association (CCUA) hosted a regulatory webinar for its member credit unions featuring Commissioner Gallagher and Division senior staff who provided an update on the Division’s focus and examination practices during the pandemic.

August 2020

- In response to the extension of the Eviction and Foreclosure Moratorium, the Division updated its [Chapter 65 FAQs](#).

Ongoing: Pivot to Virtual Training Opportunities for Staff

- The Division quickly adapted planned in-person staff training offerings to virtual webinars including a compliance webinar series coordinated with the National Association of State Credit Union Supervisors (NASCUS) and several management and skill-building programs coordinated with UMass Donohue Institute (UMDI). The agency’s units also continued to conduct internal and cross-training virtual programs through GoToMeeting and Microsoft Teams.
- As a result of increased virtual training opportunities in 2020, staff completed 60 hours of training on average in 2020, far exceeding the agency’s annual training goal of 21 external hours per year per employee. Some examples: Division staff participated in 178 FFIEC virtual conferences, 16 examiners completed core FDIC requirements, 70 staff participants joined regulatory association conferences, 85 participants completed regulatory and compliance programs, and 55 participants engaged in skill building classes.

2020 Year in Review

First Quarter

January

- On January 3rd, the Division issued [Opinion 19-010](#) relative to whether a fee for the processing of a company's customer credit card payments, charged and collected by a third-party payment processor engaged by the company, is permissible under Massachusetts law.
- On January 13th, in partnership with the Office of State Treasurer, the Division opened the application process for the [Financial Education Innovation Fund grants](#), a high school financial literacy program to increase financial literacy access for students.
- Senior Division managers met with representatives from New England Collectors Association on January 14th to discuss emerging issues with the debt collection Industry and trends in supervision.
- On January 17th, the Division issued [Opinion 19-008](#) relative to the licensing requirements for a company with regard to its online operations involving virtual currency.
- Semi-annual trainings were held on January 22nd for the NDIS and DIS units.
- On January 23rd, Commissioner Gallagher provided remarks on agency priorities and industry trends to the Massachusetts Mortgage Bankers Association (MMBA).
- On January 24th, Examiner Shah presented supervisory hot topics, areas of heightened risk and violations, and best practices with respect to Home Mortgage Disclosure Act (HMDA) at the annual MMBA HMDA Conference.
- On January 24th, Commissioner Gallagher provided remarks on agency priorities, examination trends, and industry hot topics at the Massachusetts Credit Union Share Insurance Corporation (MSIC) Annual Meeting.
- On January 31st, Commissioner Gallagher spoke at the Mass Bankers Association (MBA) Public Policy meeting on trends in examinations, Division priorities, and issues facing the financial industry.
- The [Online Annual Report System](#) (OARS) went live for banks and credit unions to file 2019 annual reports.

February

- On February 3rd, the Division, in partnership with the State Treasurer's Office, opened the funding application process for [Operation Money Wise: Financial Education Opportunity Grants](#) supporting non-profit organizations, public agencies, and Massachusetts higher education institutions to increase financial education programming for military personnel, veterans, and their families.
- Division staff completed and submitted the Accreditation Questionnaire for CSBS, NASCUS, and AARMR in February in preparation for the virtual Accreditation Reviews scheduled for April.
- On February 5th, the Division served a [Cease Directive](#) to Reunion Student Loan Finance Corporation to cease engaging in the business of debt collection until it has obtained the appropriate license in Massachusetts and pay an administrative penalty.

- On February 11th, a [public meeting](#) for the *Special Commission to Plan, Develop, and Implement Strategies to Support and Promote Minority-Owned Real Estate and Financial Services* was held at the Reggie Lewis Track & Athletic Center. Chaired by Deputy Commissioner Rivera, the Special Commission included representatives from the Division of Professional Licensure, the National Association of Real Estate Brokers, and two minority business owners. The meeting provided the opportunity for the Commission to engage with focus groups of invited industry representatives interested in the Commission's mission.
- On February 18th, members from the Division's NDIS Unit attended the 2020 National Multistate Licensing System (NMLS) Annual Conference Training.
- In coordination with the UMDI, the Division offered staff two skill building sessions on "Emotional Intelligence" and "Influencing for Impact."
- On February 25th, First Deputy Commissioner Begin moderated the *DOB connects* webcast discussion with Deputy Commissioner Barrett and Regional Field Manager (RFM) Dumont titled "[Reflecting on the Past, Looking to the Future: Perspectives from Financial Regulators](#)".
- The Division officially announced the new IT, Cyber, and FinTech Unit comprised of Director Chase and Examiners Connors and Whitten. The main objective of the Unit is to assist and support examiners during the IT portion of examinations with integrity, knowledge, and efficiency.
- In support of [America Saves Week 2020](#) (February 24th through 29th), the Division posted information from the America Saves website.
- The Division submitted comments to the Senate Ways & Means Committee on S. 160: Student loan servicing and S. 2470: Credit union modernization.
- The 2020 Chapter 206 Grant Program application review process began with 15 staff members on 4 teams reviewing a total of 20 grant applications.

March

- On March 10th, Governor Baker issued Executive Order 591 declaring a state of emergency in the Commonwealth in response to the COVID-19 pandemic thus setting in motion a myriad of related actions. Please see the Pandemic Response section of this report for information regarding the Division's response to the coronavirus pandemic.
- On March 10th, the *Special Commission to Plan, Develop, and Implement Strategies to Support and Promote Minority-Owned Real Estate and Financial Services* held a [public meeting](#) to discuss important themes and recommendations provided during recent focus group sessions with industry stakeholders.
- On March 11th, the Division, in conjunction with the Office of Consumer Affairs and Business Regulation and the State Treasurer's Office, [announced](#) the second round of Financial Literacy Education Grant Winners for the 2019-2020 academic year.
- On March 11th, the Division served a [Cease Directive](#) to Low Price Convenience to cease engaging in the business of check cashing until it has obtained the appropriate license in Massachusetts.
- On March 12th, the Division issued a [decision](#) relative to the merger of The Co-operative Central Bank with and into the Depositors Insurance Fund.
- On March 12th, the Division issued a [statement](#) that Financial Institutions including Mortgage Companies should be mindful of current levels of liquidity and ensure that funding sources are commensurate with current loan pipelines because of the unprecedented low interest rates and high levels of refinancing activity.
- On March 13th, the *Special Commission to Plan, Develop, and Implement Strategies to Support Minority-Owned Real Estate and Financial Services Organizations in the Commonwealth* filed its [report](#) with the Legislature illustrating its findings and recommendations.
- On March 19th, Commissioner Gallagher provided remarks at the annual meeting of the Depositors Insurance Fund (DIF). This was the first meeting of the combined DIF and Cooperative Central Bank.

Second Quarter

April

- As part of the agency's five-year re-accreditation review process for bank, credit union, and mortgage supervision, dozens of Division staff participated in remote interviews with the accreditation review teams throughout the week of April 6th.
- On April 16th, the Division's [Cyber Threat Notice](#) was published warning that during times of crisis, cybercriminals and nation-state actors often look to exploit financial institutions and their customers for political or financial gain or both.
- On April 22nd, the Division issued a [decision](#) relative to the merger of Mansfield Co-operative Bank of Mansfield, MA with and into the Bridgewater Savings Bank of Raynham, MA.
- Examiners Greve and Grieco created the CRA Community Contact Database, which provides a detailed list of available CRA community contacts for examinations.

May

- At the CUA Compliance Coffee Conference Call on May 2nd, Director Chase, Examiner Connors, and Examiner Whitten provided a review of recent trends in the cybersecurity landscape and an overview of basic cyber hygiene tips for all institutions.
- On May 14th, the Division achieved re-accreditation from the Conference of State Bank Supervisors, the National Association of State Credit Union Supervisors, and the American Association of Residential Mortgage Regulators for the three areas of bank, credit union, and mortgage supervision, respectively.
- On May 15th, the Division entered into a [Consent Order](#) with UNISA, Inc. requiring various corrective actions and administrative penalties, and cease operating as a third party loan servicer until it has obtained the appropriate license in Massachusetts.
- On May 15th, the Division issued a [decision](#) relative to the merger of Wellesley Bank of Wellesley, MA with and into the Cambridge Trust Company of Cambridge, MA.
- Seventy-six Division employees attended the virtual Compliance Lending Webinar Series, a collaboration between NASCUS and the Division. This comprehensive webinar series devoted twelve hours of training on the current regulatory environment related to mortgage lending.
- On May 22nd, the Division issued [Opinion 020-003](#) relative to the licensing requirements for a company with regard to its operations involving virtual currency.
- On May 22nd, the Division issued a [decision](#) relative to the merger of Melrose Bank of Melrose, MA with and into the Cambridge Savings Bank of Cambridge, MA.
- In conjunction with the Community Banking Research and Policy Conference, DIS staff began to participate in the *Banker Interviews - Five Questions for Five Bankers* at the end of May.

June

- On June 15th, the Division issued a [decision](#) establishing certain maximum dishonored check fees at Massachusetts state-chartered institutions.
- On June 15th, the Division posted information in support of [World Elder Abuse Awareness Day](#).
- On June 25th, the Division held its agency-wide Annual Training Symposium virtually. Invited speakers included Executive Office of Housing and Economic Development Secretary Mike Kennealy, Economist Dr. Michael Goodman from the University of Massachusetts Dartmouth, and an expert speaker on mortgage servicing and delinquencies.
- The [2019 Annual Report of the Commissioner of Banks](#) was filed on June 29th.
- The Mortgage Exam Unit completed two exams as part of the Conference of State Bank Supervisors (CSBS) Cybersecurity Pilot Program.

- The Division successfully implemented the collection of Investigation and Licensing Fees for FT Agents on NMLS.
- The Division submitted the annual CFPB Washington Report, which provides the Division with a Truth in Lending Act (“TILA”) review exemption status.

Third Quarter

July

- On July 1st, the Division issued [Opinion 020-001](#) as to the applicability of Massachusetts law to a loan that is owned, guaranteed, insured, payable to, or administered on behalf of the Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Ginnie Mae, the Federal Housing Authority, United States Department of Agriculture, Department of Veterans Affairs, or other federal or state agency or authority.
- On July 2nd, the Division entered into an [Agreement](#) with Affirm, Inc. to cease engaging in the business of a third party loan servicer until it has obtained the appropriate license in Massachusetts and pay a penalty.
- On July 8th, the Division issued a [decision](#) relative to the merger of Freedom National Bank of Greenville, RI with and into Bristol County Savings Bank of Taunton, MA.
- On July 23rd, the Division announced the [2020 Chapter 206 Grant Program Recipients](#) for \$1.5 million to support foreclosure education and first-time homebuyer counseling. Twenty awards in total were made to ten consumer counseling organizations and ten foreclosure prevention regional centers.
- On July 28th, Deputy Commissioner Cipolla participated on a panel for the CUA Elder Exploitation Webinar.
- On July 30th, the Division entered into a [Consent Order](#) with Freedom Mortgage Corporation requiring various corrective actions and administrative penalties.
- The Division released the first phase of new functionality to track foreclosure delay requests within the agency’s internal record management system (RMS).

August

- On August 5th, *DOB connects* series *Diversity and Inclusion* held its first webcast entitled “[Diversity, Equity and Inclusion: A Priority for the Financial Industry and for Regulators](#)” moderated by Commissioner Gallagher and Deputy Commissioner Rivera. Guest speakers included Secretary of Labor and Workforce Development Rosalin Acosta, President and Chief Executive Officer of Reading Cooperative Bank Julieann M. Thurlow, and Chief Human Resource Officer of Reading Cooperative Bank, Maxine Hart.
- On August 13th, the Division issued [Opinion 020-002](#) as to whether a corporation offering certain virtual currency exchange services requires a license under Massachusetts law.
- On August 26th, the Division entered into a [Consent Order](#) with Source One Financial Corporation to requiring various corrective actions and administrative penalties.

September

- On September 1st, the Division entered into a [Consent Order](#) with Hashi Money Wiring, LLC requiring to cease engaging in the business of a foreign transmittal agency until it has obtained the appropriate license in Massachusetts and various corrective actions.
- On September 1st, the DIS Credit Union Safety & Soundness Unit implemented and updated template for the Report of Examination (ROE) document to be utilized for all exams.

- On September 2nd, Commissioner Gallagher, Deputy Commissioner Rivera, and Examiner Laguerre moderated the *DOB connects* webcast discussion titled, “[How to Be a Successful Leader and Catalyst of Diversity, Equity and Inclusion.](#)” Guest speakers included Commissioner Monserrate “Monsi” Quiñones from the Massachusetts Commission against Discrimination and Joni Lee Rossi, Founder and CEO of Back Bay Staffing Group.
- On September 2nd, the Division entered into a [Consent Order](#) with Ralph Cerundolo (d/b/a Recreations Finance Company) to resolve allegations of substantial non-compliance with statutes, rules, and regulations governing the conduct of those engaged in the business of motor vehicle sales finance and retail installment sale finance companies.
- On September 8th, the DIS Consumer Protection & Outreach Unit met with the New York State Department of Financial Services to discuss recent amendments to the NY CRA regulation to provide CRA credit for loans made to women and minority owned businesses and the application of Mortgage Lender Community Investment (MLCI) at the Division.
- On September 8th, Deputy Commissioner Rivera, Chief Director Weydt, and Chief Director Barry were interviewed by the General Accounting Office about the new Dodd Frank HMDA data fields and related impact on examinations and fair lending.
- The CFMSB Licensing Unit successfully implemented renewal fee invoice and application procedures for foreign transmittal agents.
- On September 10th, in collaboration with the FDIC, Regional Field Manager Gill organized a webinar presentation for the Western MA Compliance Association (WMCA) about Compliance Hot Topics.
- On September 14th, 14 examiners and 1 compliance officer received promotions.
- On September 16th, the Division entered into a [Consent Order](#) with Fair Collections & Outsourcing of New England, LLC requiring various corrective actions and administrative penalties.
- On September 17th, Chief Director Desai was appointed to the Board of Directors of the Mortgage Testing and Education Board (MTEB).
- On September 23rd, the Division issued a [decision](#) relative to the reorganization into a mutual holding company by Haverhill Bank, Haverhill, Massachusetts.
- On September 29th, the Division, along with the Federal Trade Commission and more than 50 federal and state law enforcement partners, announced [Operation Corrupt Collector](#), a nationwide law enforcement and outreach initiative to protect consumers from phantom debt collection and abusive and threatening debt collection practices.
- The second phase of the new RMS function to track foreclosure delay requests was released.

Fourth Quarter

October

- On October 6th, First Deputy Commissioner Begin participated in the Worcester Regional Chamber of Commerce Financial Services Roundtable, providing an industry overview and discussed agency priorities, issues of concern and focus, and industry and regulatory challenges.
- On October 7th, First Deputy Commissioner Begin participated on a panel sponsored by the Boston Bar Association titled “Meet the Bank Regulators”.
- On October 8th, the Division issued a [Consent Order](#) to Poli Mortgage Group, Inc. requiring various corrective actions and administrative penalties.
- On October 13th, a [public meeting](#) for the Insurance Premium Finance Board was held.
- On October 14th, Massachusetts joined other state and federal agencies for an announcement of a [Self-Assessment Tool for Mitigating the Risks of Ransomware](#).
- On October 14th, Commissioner Gallagher participated in the inaugural meeting of the [FDIC’s Advisory Committee of State Regulators](#).

- On October 16th, Deputy Commissioner Cipolla and Chief Director O’Driscoll participated on the American Financial Services Association (AFSA) Government Affairs Panel to discuss emerging issues and common findings identified on finance company exams.
- On October 21st, First Deputy Commissioner Begin and Examiner Whitten moderated the *DOB connects* panel discussion with entrepreneurs from [FiVerity, Inc. – AI for Cyber Fraud Detection](#).
- On October 29th, the Division entered into a [Consent Order](#) with David Kravets requiring him to cease operating as mortgage loan originator and refrain from applying for a regulated license from the Division for a stipulated period.
- The Mortgage Exam Unit commenced the second phase of its Monitoring Project to proactively review licensed servicers’ compliance with the CARES Act and Chapter 65.

November

- The *2020 Licensing Renewal Season* opened on November 1st.
- On November 3rd, the Division issued [Opinion 020-004](#) relative to the applicability of registration and licensing requirements in the Commonwealth of Massachusetts as pertains to interactive entertainment software.
- On November 4th, Tujuana Williams, an executive consultant with the Ivy Planning Group, provided an all staff presentation, *The Perfect Storm: Exploring Anger, Frustration and Hopelessness from COVID to George Floyd*.
- On November 5th, the Insurance Premium Finance Board held a [public meeting](#).
- On November 5th, the CFMSB Exam Unit RFMs conducted a training for examiners on commingling.
- On November 6th, the Division issued an [Order of Suspension](#) for the mortgage broker license of Decision Mortgage Company, Inc.
- On November 12th, First Deputy Commissioner Begin and Examiner Whitten moderated the *DOB connects* panel discussion with [MassChallenge](#), a Zero-Equity Startup Accelerator.
- On November 17th, Division managers participated in the UMDI virtual training “Empowering Teams.”
- On November 27th, the voluntary liquidation of OneTwenty Credit Union was completed.

December

- On December 3rd, UMDI provided an all staff skill-building opportunity on “Root Cause Problem Solving.”
- On December 7th, the Division entered into a multi-state [Settlement Agreement and Consent Order](#) with Nationstar Mortgage, LLC (d/b/a Mr. Cooper) to resolve allegations of substantial non-compliance with applicable state and federal laws and regulations governing the conduct of those engaged in the business of mortgage servicing and requiring payment of administrative penalties and consumer reimbursements.
- On December 7th, Senior Deputy Commissioner Bienvenu and Deputy Commissioner Rivera moderated the *DOB connects* “[A Call for Action: Playbooks of Two Inclusive Leaders](#)” webcast discussion with Betty Francisco of Compass Working Capital and Amplify Latinx & Latina Circle and Dorothy Savarese of Cape Cod Five Cents Saving Bank.
- On December 10th, 20 Division employees participated in the Massachusetts Conference for Women.
- On December 14th, the Insurance Premium Finance Board issued a [Request for Information & Comment](#).
- On December 16th, the Division joined other state regulators and the U.S. Secret Service in issuing a [ransomware mitigation tool](#) for nonbank companies.
- On December 22nd, the Division’s Policy Group approved the agency’s Networked Supervision Exam Acceptance Policy.
- The Mortgage Exam Unit began its first exam utilizing the new State Examination System (SES).

Annual Enforcement

In 2020, the Division issued a total of 36 formal and informal regulatory Enforcement Orders which included 13 formal public orders listed below. The Division collected a total of \$2,571,096 in administrative penalties and reimbursed \$2,582,336 to a total of 3,972 consumers.

Mortgage Companies	
Decision Mortgage Company, Inc.	Order of Suspension
Freedom Mortgage Corporation	Consent Order
Nationstar Mortgage, LLC.	Agreement and Consent Order
Poli Mortgage Group, Inc.	Consent Order
Mortgage Loan Originators	
David Kravets	Consent Order
Third Party Loan Servicers	
Affirm, Inc.	Agreement
UNISA, Inc.	Consent Order
Foreign Transmittal Companies	
Hashi Money Wiring, LLC	Consent Order
Debt Collectors	
Fair Collections & Outsourcing of New England, LLC	Consent Order
Reunion Student Loan Finance Corporation	Consent Order
Check Cashers	
Low Price Convenience	Cease Directive
Motor Vehicle Sales Finance Companies	
Ralph Cerundolo d/b/a Receptions Finance Company	Consent Order
Source One Financial Corporation	Consent Order

Consent Orders Terminated/Resolved

- **State Street Corporation:** Written Agreement was terminated on May 29, 2020
- **Sierra Pacific Mortgage Company, Inc.:** Consent Order was terminated on April 1, 2020
- **Freedom Mortgage Corporation:** Consent Order of August 21, 2016 was superseded and replaced by Consent Order of July 30, 2020
- **Source One Financial Corporation:** Consent Order of December 5, 2013 was terminated and replaced by Consent Order of August 26, 2020
- **Ralph Cerundolo, d/b/a Recreational Finance Company:** Consent Order of October 9, 2014 was superseded and replaced by Consent Order of September 2, 2020
- **Home Point Financial Corporation:** Consent Order was terminated on September 8, 2020
- **Semper Home Loans, Inc.:** Consent Order of January 23, 2019 was terminated on November 24, 2020
- **MLD Mortgage Inc., d/b/a The Money Store:** Consent Order of October 28, 2011 was terminated on December 1, 2020
- **Lendingclub Corporation and Springstone Financial LLC:** Consent Order of March 1, 2018 was terminated on December 17, 2020

Key Agency Actions

- Massachusetts Governor Baker declared a State of Emergency in Massachusetts on March 10, 2020 and the Division of Banks established a dedicated page on its website containing resources related to COVID-19 for guidance to financial institutions, consumers, and small businesses. The page sets forth consumer and small business resources, state and federal guidance, and other coronavirus resources. It is updated with pertinent information. The full resource page can be accessed [here](#).
- The Division of Banks expanded the [DOB connects](#) program to include 3 new series:
 - *Compliance Strong* – pandemic guidance for the financial industry
 - *Diversity and Inclusion* – discussions with community-centric organizations on building a culture of change and successful leadership around diversity, equity, and inclusion
 - *Fintech* – dialogues between state regulators and fintech entrepreneurs in Massachusetts.
- Prior to the coronavirus emergency, the Division held a series of public meetings for the *Special Commission to Plan, Develop, and Implement Strategies to Support and Promote Minority-Owned Real Estate and Financial Services*. On March 13, 2020, the final report of the Special Commission was published. It can be read [here](#).
- On March 11, 2020 the Division of Banks, in conjunction with the Office of Consumer Affairs and Business Regulation and the State Treasurer's Office, announced the second round of Financial Literacy Education Grant Winners for the 2019-2020 academic year. Through Credit for Life fairs, this funding offers high-quality experiential learning for high school students, allowing them to acquire the financial skills needed for preparation for entering college and the workforce. More information can be found [here](#).
- On June 11, 2020 the Division published its report of the results of the Paycheck Protection Program (PPP) survey it conducted in May. The survey was sent to all Massachusetts state-chartered banks and credit unions to gauge their participation in and experience with the Small Business Administration's program. The full report can be read [here](#).
- In July, the Division announced \$1,500,000 in grants to support foreclosure prevention education and first-time homebuyer counseling programs throughout the Commonwealth. Twenty awards in total were made to ten consumer counseling organizations and ten foreclosure prevention regional centers. This is the thirteenth-consecutive year the Division has awarded financial education and foreclosure prevention funds to support Massachusetts residents pursuing homeownership opportunities as well as those families working to stay in their homes. Read more about these grants [here](#).
- In September, the Massachusetts Division of Banks, along with the Federal Trade Commission and more than 50 federal and state law enforcement partners, announced a nationwide law enforcement and outreach initiative to protect consumers from phantom debt collection and abusive and threatening debt collection practices. Information about the initiative, called **Operation Corrupt Collector**, can be found [here](#). In addition, the Division posted [Steps to Take When Called by a Debt Collector](#) and a [Know Your Rights](#) video to assist consumers when they are faced with these abusive practices.
- In December the Massachusetts Division of Banks joined other state regulators and the U.S. Secret Service in issuing a ransomware mitigation tool for nonbank companies. More information about this tool can be found [here](#). In addition, the Division, other state financial regulators, the Bankers Electronic Crimes Task Force, and the U.S. Secret Service, issued a self-assessment tool for banks in an effort to help mitigate ransomware attacks. More information can be found [here](#). These ready-to-use ransomware tools allow banks and nonbanks, as well as outside security consultants and auditors, to assess an organization's efforts to control and mitigate risks associated with the threat of ransomware and identify gaps that require increased security.

Agency Strategic Goals

The Division of Banks' (Division) 2020 Strategic Plan reflected the agency's commitment to the mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth. The Plan focused on our agency's vision and core values, as reflected and strived for in the daily work of the Division's staff. Throughout the year, agency staff made significant steps in working to achieve our vision of a financial services environment in which:

- the public has confidence in its financial institutions;
- consumers have the information needed to make wise financial choices; and
- financial institutions can compete on a level playing field.

We worked towards our mission and vision by focusing on the following goals:

Supervision and Regulatory Environment

Effectively supervise and examine the Division's regulated entities through a regulatory framework which ensures consumer protection while promoting a competitive industry.

Consumer Protection and Outreach

Implement and enforce consumer protection laws and regulations while providing consumers and/or industry with information to make informed financial decisions and be prepared to mitigate anticipated risks.

Administration Staffing and Development

Update and establish operational policies and procedures to mitigate risk and ensure the Division functions effectively and efficiently. Ensure efficient staffing by having the right people in the right roles with the right skills to perform their responsibilities and work towards achieving the Division's vision.

Accreditation

Coordinate the preparation efforts for the accreditation review process and visitation from the accreditation review team. *

* During the Q4 2019 through Q2 2020 timeframe, the Division underwent the required five-year re-accreditation review process covering the regulatory areas of banks, credit unions, and mortgage supervision and successfully attained re-accreditation demonstrating continued adherence to established national regulatory and operational standards.

Non-Depository Institution Supervision

The Non-Depository Institution Supervision (NDIS) unit licenses and examines the nearly 15,000 non-depository financial institutions in Massachusetts. These institutions include:

- Mortgage lenders
- Mortgage brokers
- Consumer finance companies
- Money services businesses
- Debt collectors
- Loan servicers
- Check Cashers
- Check Sellers

To evaluate the overall safety and soundness of the non-depository financial institutions in Massachusetts, and to comply with our mission to ensure sound, competitive, and accessible financial services, NDIS examiners conduct periodic examinations of these companies to assess the level of compliance with consumer protection laws and determine if the licensee is operating in a safe and sound manner.



Mortgage Supervision

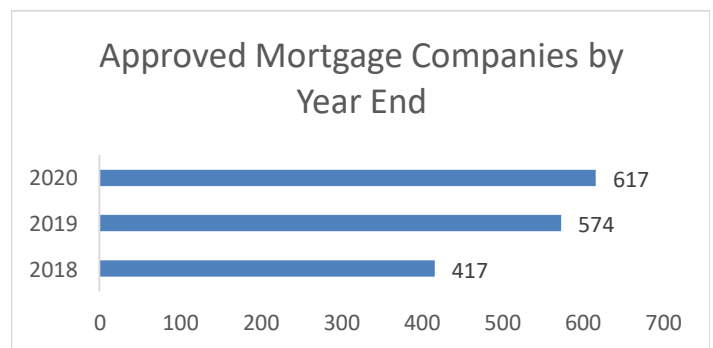
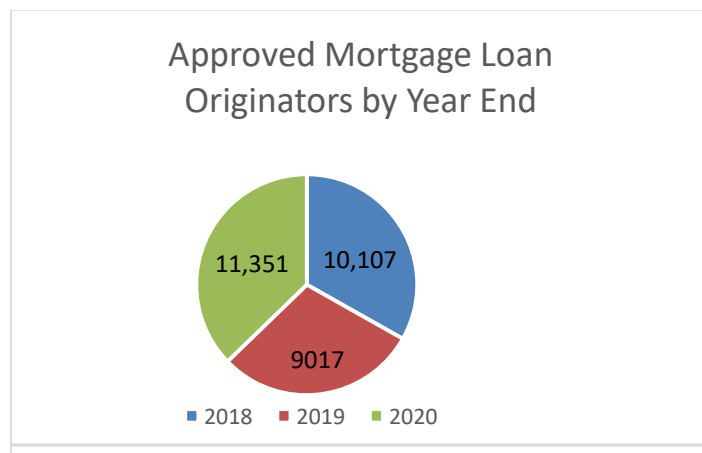
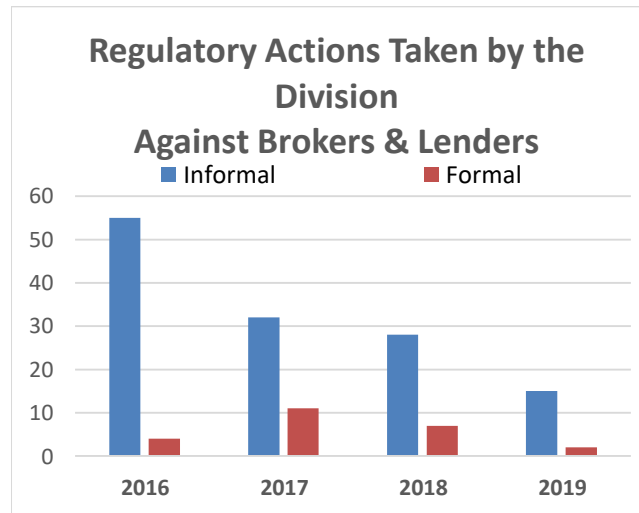
In 2020, the Division's Mortgage Exam Unit (MEU) continued to improve its exam procedures by following comprehensive exam and risk scoping guidelines in an effort to increase efficiency and effectiveness in the allocation of resources. In addition, the MEU continues to participate in coordinated exams with other states through the Multi-State Mortgage Committee (MMC) as well as piloted examinations that explore Network Supervision / One Company One Examination and other innovative and coordinated strategies.

The Unit continues its proficiency in the examination of complex loan servicers and debt collectors. In doing so, the MEU is well versed in and regularly takes advantage of the Nationwide Multistate Licensing System and Registry (NMLS), including the analytics and mortgage call reporting functions, resulting in efficient risk scoping during the pre-exam phase of the examination. In support of the MEU's overall risk assessment, key risk indicators are regularly evaluated to ensure appropriate strategic, operational, financial, and compliance tolerances.

The MEU engaged in comprehensive cyber-security training in order to be better prepared for ever-increasing global cyber threats. MEU management also attended and participated in COVID-19 emergency management with other federal and state counterparts.

In 2020, the Division's Mortgage Licensing Unit (MLU) continued to see increases in Mortgage lender and broker license applications, specifically for smaller businesses (proprietors) and other start-up ventures. The increasing complexity of financial transactions correlated to the license applications received from non-qualified mortgage lenders, lead generators, Fintech and hybrid related lenders and servicers. The Unit continues to consider applications for *other* residential financing options that challenge the traditional definitions for mortgage. The Mortgage Licensing Unit regularly evaluates the overall state of the Massachusetts economy, residential real estate market as well as the sustainability of mortgage loan servicing in this state of emergency COVID stressed model.

The figures below include regulatory action and approved licensee information occurring with the MEU during 2020.



The Division conducted 18 CRA examinations of mortgage lenders during 2020. There are currently 76 Public Evaluations of mortgage lenders posted on the Division's website.

Consumer Finance/Money Services Business Activity

In 2020, the Consumer Finance/Money Services Business Unit's many accomplishments helped promote the Division's mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth.

- Over \$360,000 was reimbursed to almost 2,000 Massachusetts consumers during 2020 as a result of examinations conducted on licensed finance companies and debt collectors.
- The Division maintains membership in regulatory trade groups to aid in the supervision of regulated entities, including the National Association of Consumer Credit Administrators (NACCA), the North American Collection Agency Regulatory Association (NACARA), and the Money Transmitters Regulatory Association (MTRA).
- The Division maintains membership in state member committees for NACCA and NACARA. Senior Deputy Commissioner Pope sits on the MTRA Board and Deputy Commissioner Cipolla serves on NACCA's Emerging Issues Committee. Several Division staff also serve on the NACARA Regulatory Supervision Committee, as well as NMLS committees and working groups focusing on Networked Supervision, Consumer Finance Call Reports, and Licensing Standards.
- The Division's CF/MSB Unit participated on seven multi-state examinations in 2020. Three joint examinations were conducted with NACCA members, two were conducted with MTRA, and two were conducted with NACARA. Six of these examinations were conducted concurrently with the Consumer Financial Protection Bureau (CFPB).
- The Division entered into Consent Orders with two finance companies, a debt collector and a foreign transmittal company to address deficiencies identified during recent examinations. The Orders are intended to resolve allegations of substantial non-compliance with applicable state laws and regulations governing the conduct of those engaged in the business. The Division also entered into several informal regulatory actions with licensees to address deficiencies identified during recent examinations; many of these dealt with violations of the Small Loan Rate Order, which limits the rates that can be charged on consumer loans.
- Throughout 2020, the Division issued several cease letters and issued formal regulatory actions against unlicensed debt collectors, check cashers, and consumer loan and finance companies. Unlicensed activity was identified through examinations and the license application process, as well as information provided by other state regulators and anonymous tips. The Division entered into several enforcement actions during 2020 resolving unlicensed activity, resulting in over \$2.25 million in fines and penalties collected for the Commonwealth.
- In December, the Division adopted an Examination Acceptance and Sharing Policy, in conjunction with the Division's participation in the Multistate MSB Examination Taskforce's (MMET) Networked Supervision One Company One Exam (OCOE) program for nationally operating money remitters. The Policy establishes policies and procedures for accepting reports of examination from other states in lieu of conducting a full-scope Massachusetts examination, while also conducting a limited-scope review to evaluate compliance with the laws and regulations governing MSBs in Massachusetts.
- Also in December, the Division's CF/MSB and Mortgage units joined other state regulators and the U.S. Secret Service to issue a Ransomware Self-Assessment Tool for nonbank companies. The tool is designed for licensees to identify key measures for protecting their business against ransomware threats.



Depository Institution Supervision

The main objective of the Depository Institution Supervision (DIS) unit is to evaluate the overall safety and soundness of the depository financial institutions in Massachusetts in order to comply with the Division's mission to "ensure a sound, competitive, and accessible financial services environment throughout the Commonwealth." This process includes an assessment of the institution's risk-management systems, financial condition, and compliance with applicable banking laws and regulations.

The DIS unit examiners and managers supervise the Commonwealth's 163 state-chartered banks and credit unions to ensure they comply with federal and state laws and regulations. As prescribed in MGL c. 167, the DIS unit conducts examinations of these institutions for

- Risk management (also known as safety and soundness)
- Consumer protection compliance
- Community Reinvestment Act (CRA) and Fair Lending.

Other responsibilities of the DIS unit include consumer outreach and education. The unit will issue guidance specific to banks and credit unions on various topics and issues. The *DOB connects* program, featuring state and federal experts and guest speakers, consists of periodic webinars and webcasts covering regulatory developments and consumer-related topics for financial institutions and community organizations.

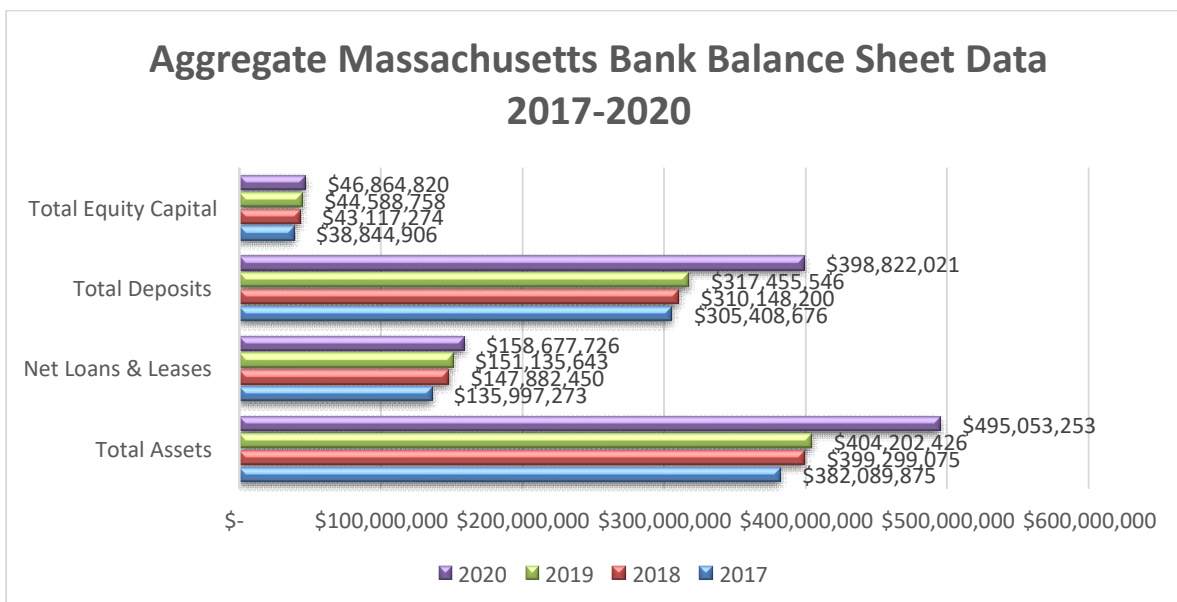
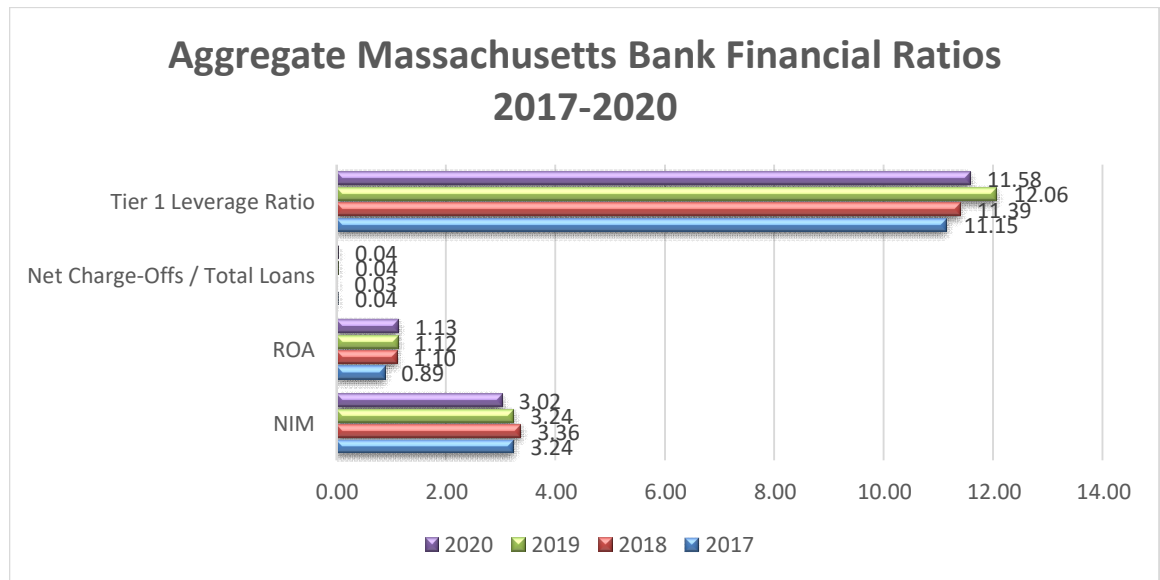


Bank Summary: Balance Sheet and Income Statement

Despite a year filled with unprecedented economic headwinds and uncertainty due to the COVID-19 Pandemic, Massachusetts state-chartered banks weathered the storm to emerge relatively unscathed at year-end 2020. Explosive asset growth of approximately 22% was driven by an influx of funds due to deposit inflow. This has resulted in banks holding record levels of liquidity in the form of cash and deposits. Banks have been prudent in providing for the allowance for loan and leases losses over 2020, as difficult business conditions led to an increase in both non-current loans and deferrals over the period.

Earnings were down year-over-year primarily due to a combination of compression of the net interest margin, and increased provision for loan and lease losses expense. Despite decreased earnings, banks continued to invest in both their employees and branch network, as both expense categories experienced growth of 5% during 2020. As expected, due to the COVID-19 Pandemic, charge-offs were up 71% year-over-year to \$144 million. While this is a marked increase, the level of deferrals and non-current assets appear to have peaked in the third quarter of 2020, with both metrics falling steadily on an aggregate basis since then.

The manner in which Massachusetts state-chartered banks navigated this past year is a testament to solid leadership and decisive action with respect to funding the allowance for loan and lease losses, deferral flexibility and Paycheck Protection Program loan program origination efforts. While there are still elevated levels of deferrals and non-current assets, Massachusetts chartered banks are well-positioned to deal with future headwinds. Some anticipated challenges for the banks in the year ahead will likely be utilizing the excess liquidity on their balance sheet, battling net interest margin compression should interest rates remain low, and anticipating a changing interest rate environment should inflation start to pick up.



Bank Balance Sheet

Years Ending December 31	2019	2020	% Change
	\$ in 000s	\$ in 000s	
Cash & Balances due from depository institutions	77,163,505	139,667,455	81%
Total securities	117,043,590	133,864,716	14%
Federal funds sold and reverse repurchase	1,824,708	3,338,192	83%
Gross Loans and Leases	152,289,795	160,324,337	5%
Loan loss allowance	1,154,152	1,646,611	43%
Net loans and leases	151,135,643	158,677,726	5%
Trading account assets	5,466,772	6,701,159	23%
Bank premises and fixed assets	4,424,540	4,415,483	0%
Other real estate owned	9,201	19,616	113%
Goodwill and other intangibles	11,440,726	10,852,435	-5%
All other assets	35,693,741	37,516,471	5%
Total assets	404,202,426	495,053,253	22%
Total deposits	317,455,546	398,822,021	26%
Federal funds purchased and repurchase agreements	1,994,681	4,094,462	105%
Trading liabilities	6,373,907	10,702,497	68%
Other borrowed funds	13,311,720	13,964,615	5%
Subordinated debt	1,499,000	1,584,000	6%
All other liabilities	18,978,814	19,020,838	0%
Total Liabilities	359,613,668	448,188,433	25%
Perpetual preferred stock	\$12,131	\$12,129	0%
Common stock	83,902	95,912	14%
Surplus	22,265,179	23,610,415	6%
Undivided profits	22,211,768	23,139,986	4%
Equity, minor interest in consolidated subs	15,778	6,378	-60%
Total equity capital	44,588,758	46,864,820	5%
Total Liabilities and Equity Capital	404,202,426	495,053,253	22%

Bank Income Statement

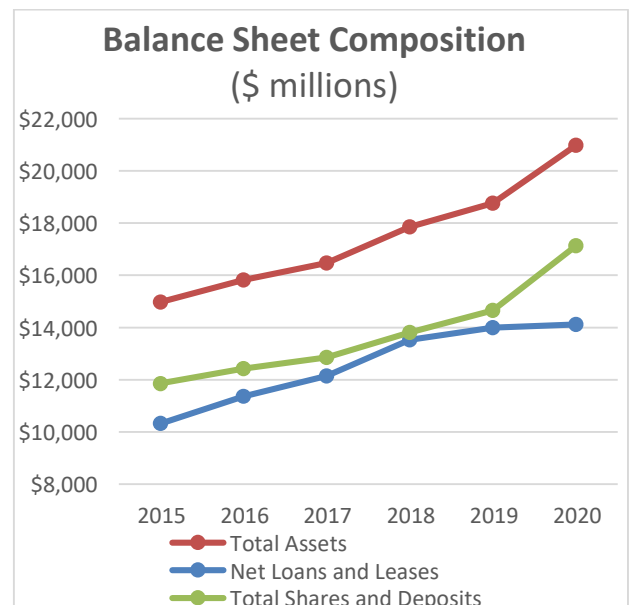
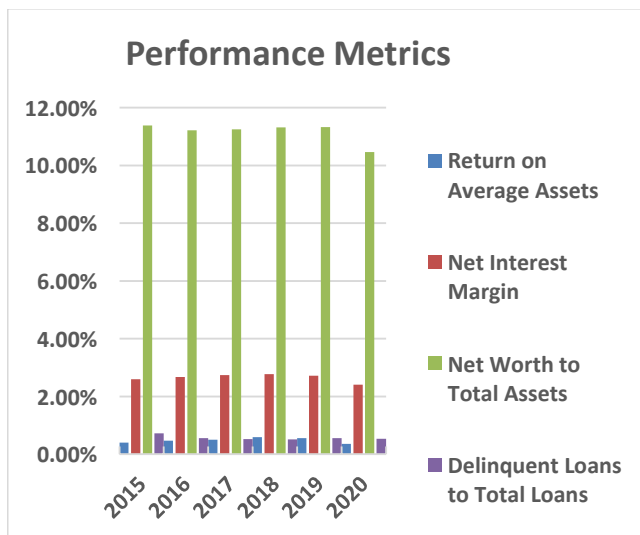
Years Ending December 31	2019	2020	% Change
	\$ in 000s	\$ in 000s	
Total interest income	10,188,898	8,487,026	-17%
Total interest expense	2,405,360	1,192,581	-50%
Net interest income	7,783,538	7,294,445	-6%
Provision for loan and lease losses	134,415	633,256	371%
Gross Fiduciary activities income	5,860,752	6,562,517	12%
Service charges on deposit accounts	191,373	156,654	-18%
Trading account gains and fees	488,247	1,007,067	106%
Additional Noninterest Income	3,024,175	2,907,727	-4%
Total noninterest income	9,564,547	10,633,965	11%
Salaries and employee benefits	6,477,988	6,818,837	5%
Premises and equipment expense	2,199,317	2,310,679	5%
Additional noninterest expense	3,741,976	3,853,045	3%
Total noninterest expense	12,419,281	12,982,561	5%
Pre-tax net operating income	4,794,389	4,312,593	-10%
Securities gains (losses)	174,647	96,481	-45%
Applicable income taxes	940,587	929,888	-1%
Income before extraordinary items	4,028,449	3,479,186	-14%
Extraordinary items, net	(4,071)	(19,842)	387%
Net income	4,024,378	3,459,344	-14%

Credit Union Summary: Balance Sheet and Income Statement

Massachusetts state-chartered credit unions remained resilient throughout 2020 while facing headwinds brought on by the COVID-19 pandemic. Overall, the majority of state-chartered credit unions remain in sound financial condition notwithstanding the impacts to operations during the pandemic. Further, the state-chartered credit union industry is supported by strong net worth and satisfactory earnings performance.

As a result of the flight to safety during the pandemic, coupled with multiple economic stimulus programs undertaken throughout 2020, total assets for the Massachusetts-chartered credit union industry grew \$2.22 billion, or 12%, year over year, reaching \$20.98 billion by year-end 2020. However, this was below the aggregate national credit union industry total asset growth rate of almost 18% year over year. Over the same period, gross total loans only increased by \$125.86 million, or 1%, to \$14.19 billion, while the aggregate national industry total loan growth was 5%. Furthermore, total shares & deposits grew by \$2.48 billion, or 17%, year over year, while the aggregate national industry share & deposit growth was 20%. With this significant influx of deposits to the system, and meager loan demand throughout 2020, credit unions kept the majority of growth held in cash and investments. Cash and total investments held grew from \$3.98 billion to \$5.91 billion, or 48%, between years-ending 2019 and 2020. Total regulatory net worth only grew by \$69.53 million, or 3%, during the year. As a result of the marginal increase in net worth levels, and the above average total asset growth throughout 2020, the aggregate regulatory net worth ratio dropped from 11.32% to 10.46%. The ratio is above the aggregate national industry net worth ratio of 10.32% as of year-end 2020.

Earnings performance for 2020 decreased significantly compared to 2019 results. Bottom line net income dropped precipitously by \$31.53 million, or 31%, year over year to \$70.55 million. Net interest income declined by roughly 4% year over year, and was the result of both decreased interest income, and offsetting interest expense savings due to general market and interest rate conditions as a result of the COVID-19 pandemic. This led to the reported net interest margin declining from 2.72% to 2.41% between the years-ending 2019 and 2020. The provision for loan losses in 2020 totaled \$35.28 million, or 0.18% of average assets, and was a 75% increase compared to 2019 provisions of \$20.16 million. The increased provisions were mainly due to early stage uncertainty of the economic impacts of the pandemic, as both reported delinquency and net charge off ratios remained relatively stable throughout 2020 as stimulus and safety net programs were rolled out to combat the economic impacts of the pandemic. Partially offsetting weaker net interest income results, total non-interest income increased by \$25.81 million, or 17%, year over year. This was the result of both a decrease in the Fee Income category, and significant increase in the Other Operating Income category, which primarily was the result of increased mortgage sales activity throughout 2020. Total non-interest, or overhead, expenses increased by 4% in 2020, and was driven by increasing costs in the areas of employee compensation & benefits and office occupancy & operations expenses, while modest savings were realized in the areas of travel & conference expense and educational & promotional expense. Although gross overhead expenses increased year over year, the overhead expense ratio declined from 2.90% to 2.78% of average assets due to the larger than usual asset growth during 2020. The cumulative result of operations led to the aggregate return on average assets ratio declining from 0.56% in 2019 to 0.36% in 2020. This aggregate performance is below the national industry aggregate return on average assets of 0.70% in 2020.



Credit Union Balance Sheet

Years ended December 31	2019	2020	% Change
	\$ in 000's	\$ in 000's	
Assets			
Cash & Equivalents	979,616	2,223,852	127%
Total Investments	3,004,178	3,690,250	23%
Loans Held for Sale	24,259	92,005	279%
Loans and Leases, Net of Unearned Income	14,065,757	14,191,621	1%
Allowance for Loan and Lease Losses	-65,717	-79,535	21%
Net Loans and Leases	14,000,040	14,112,086	1%
Land and Building	217,580	227,024	4%
Other Fixed Assets	55,997	63,408	13%
NCUSIF Deposit	133,497	151,165	13%
Other Assets	343,105	421,054	23%
Total Assets	18,758,272	20,980,846	12%
Liabilities			
Dividends Payable	1,056	418	-60%
Notes & Interest Payable	1,825,670	1,462,063	-20%
Accounts Payable & Other Liabilities	152,030	150,078	-1%
Total Shares & Deposits	14,652,543	17,136,384	17%
Total Liabilities	16,631,299	18,748,943	13%
Equity			
Regular Reserves	224,552	216,323	-4%
Undivided Earnings	1,819,220	1,830,946	1%
Equity Acquired in Merger	84,357	147,387	75%
Accum. Unrealized Gain/(Loss) on AFS	7,070	46,822	562%
Accum. Unrealized Gain/(Loss) on CF Hedges	0	101	100%
Other Reserves/Miscellaneous Equity	67	9	-87%
Other Comprehensive Income	-8,293	-9,686	17%
Total Equity Capital	2,126,973	2,231,902	5%
Total Liabilities + Equity Capital	18,758,272	20,980,846	12%

Credit Union Income Statement

Years ended December 31	2019	2020	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	669,312	632,777	-5%
Total Interest Expense	170,993	154,656	-10%
Net Interest Income	498,319	478,121	-4%
Provision for Loan and Lease Losses (PLLL)	20,157	35,282	75%
Net Interest Income after PLLL	478,162	442,839	-7%
Fee Income	77,865	67,285	-14%
Other Operating Income	71,155	105,179	48%
Gain/(Loss) on Equity Securities	312	1,235	296%
Gain/(Loss) on Other Securities	3,193	5,353	68%
Gain/(Loss) on Disposition of Assets	1,266	-44	-103%
Other Non-Operating Income/(Expense)	777	1,371	76%
Total Non-Interest Income	154,568	180,379	17%
Employee Compensation and Benefits	275,513	291,350	6%
Travel and Conference Expense	5,272	2,597	-51%
Office Occupancy Expense	41,499	43,066	4%
Office Operation Expense	97,276	103,382	6%
Education and Promotional Expense	20,844	18,311	-12%
Loan Servicing Expense	20,336	21,088	4%
Professional and Outside Services	54,533	54,055	-1%
Member Insurance-Other	1,432	2,819	97%
Operating Fees	2,271	2,207	-3%
Miscellaneous Operating Expenses	11,674	13,796	18%
Total Non-Interest Expense	530,650	552,672	4%
Net Income(Loss)	102,079	70,546	-31%

Consumer Protection and Outreach

Due to the challenges and disruptions resulting from the pandemic, the Division had to pivot outreach efforts, embracing technology and creativity to expand our consumer and industry outreach. While the agency's participation in scheduled workshops, school financial literacy fairs, and the Division's inaugural "Office Hours" events for fintech/innovation entrepreneurs were obviously interrupted due to covid-cancelations, the Division expects these events to resume post-pandemic. In the interim, Division staff successfully participated in *virtual* First Time Home Buyer Workshops, Credit for Life Fairs, Community Housing and Planning Association presentations, and other consumer presentations throughout 2020 and worked with the State Treasurer's Office to amend the Interdepartmental Service Agreement to extend the deadline for spending of unrealized grants for high schools until December 31, 2021. In addition, other agency consumer protection and outreach efforts in 2020 continued to focus on elder financial abuse prevention and cybersecurity awareness. Information on America Saves Week, abusive debt collection practices, cybersecurity risk mitigation, and elder financial abuse was posted regularly to the Division's website.

A notable 2020 success story for the Division's Consumer Protection and Outreach effort was the expansion and leveraging of the *DOB Connects* webinar outreach platform. Under the stewardship of Deputy Commissioner Rivera, the Division produced 12 webcasts during the pandemic with topics ranging from COVID Compliance, Fintech, Diversity/Equity/Inclusion, and general financial matters. Half of this programming came shortly after the onset of the pandemic as the Division recognized the opportunity to convey industry guidance and compliance best practices by launching the "Compliance Strong" series. Audience reach for *DOB Connects* included financial industry personnel, community organizations, and consumers with an average of 275 registrants. At year's end, a webcast on reverse mortgages was in the development stage. Further, throughout the pandemic, the Division developed and maintained a website landing page devoted to COVID-19 resources featuring consumer, small business, financial institution, and general guidance on pandemic related issues.

Looking ahead, the Division notes that the longer term impact from the pandemic and associated reduction for in-person gatherings have resulted in a still-to-be-determined strategic shift by community outreach organizations, high schools, and other stakeholders. Financial literacy fairs and homeowner workshops which have traditionally occurred in-person may shift entirely online thereby reducing the need for Division volunteers. As non-profit and school partners return to in-person gatherings, Division hopes to resume its long-standing participation/volunteerism for such outreach events. In any event, the Division anticipates its continues support and sponsorship of important outreach efforts via grant funding.



Foreclosure Prevention & Other Grant Initiatives

Since the inception of the foreclosure counseling and education grant initiative in 2008, the Division has awarded over \$15 million to nonprofits with a focus on consumer counseling and education services pursuant to Chapter 206 of the Acts of 2007, *An Act Protecting and Preserving Homeownership*. These organizations have been able to assist over 41,000 consumers. Funding for this initiative is possible through administrative fees associated with the licensure of loan originators according to M.G.L. c. 255F.

In 2020, the Division awarded 20 organizations a total of \$1.5 million in Chapter 206 grants. These grants assist homeowners who are experiencing some type of financial hardship as well as prospective homebuyers who are determining if homeownership is right for them. Awarded organizations offer programs including, but not limited to, foreclosure prevention counseling services, loan modification assistance, first-time homeownership education, or counseling for non-traditional or high-cost loans such as subprime products. Responding to the pandemic, these organization quickly pivoted to offering their services and programs through online platforms.

In addition to the announcement of \$1.5 million in Chapter 206, the Baker-Polito Administration, State Treasurer's Office, and the Division of Banks announced a commitment of \$43,300 to Operation Money Wise. This program supports non-profit organizations, public agencies, and higher education institutions in the Commonwealth that foster financial literacy in the Military, Veteran, Family, and Survivor Community. It is funded entirely by Division funds obtained through a settlement involving alleged unlawful lending practices.



Community Reinvestment Act

The Consumer Protection unit examined 44 depository institutions for consumer protection compliance and Community Reinvestment Act (CRA). An added focus on COVID-19 industry services and activities was introduced to compliance and CRA reviews in April of 2020. A new COVID-19 Risk Assessment was developed to assist our banks and credit unions with identifying elevated consumer risk areas as a result of changes in branch operations; loan servicing processes; and repayment options and products. The unit has provided recommendations for monitoring and documenting compliance responsiveness. The preliminary results from the risk assessments indicate that the majority of examined institutions are offering some type of COVID-19 relief program such as mortgage forbearances, flexible loan products and services, PPP lending and community donations to assist with pandemic-related needs.

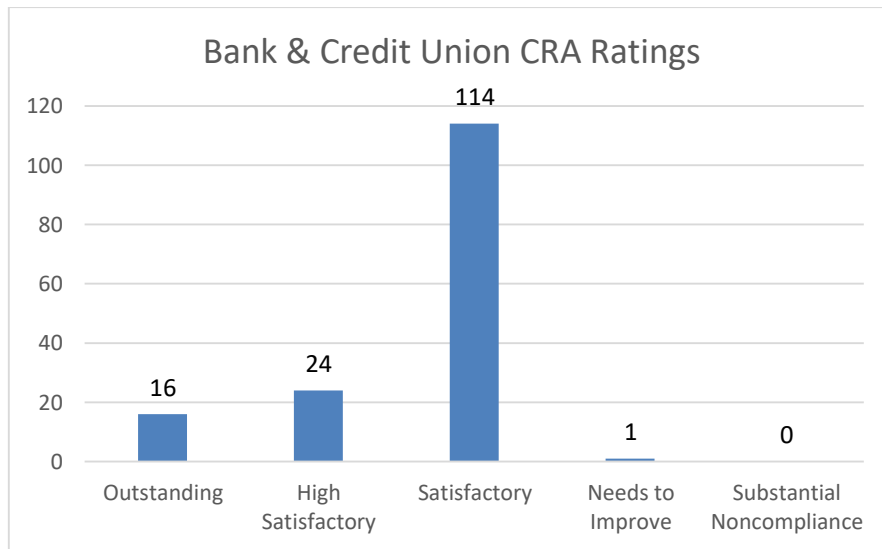
The Division held several outreach and educational *DOB connects* podcasts to assist financial institutions and community stakeholders with a range of COVID-19 informational and regulatory questions. A “Compliance Strong COVID-19 Series” centering on consumer compliance and loan servicing industry guidance was held from April through July. The first webcast of the series, “Responding to Needs of Consumers in Midst of COVID-19,” drew 670 participants from banks, credit unions, mortgage lenders and nonprofit representatives. In total, the “Compliance Strong COVID-19” series enrolled over 2,000 attendees; webcasts are accessible through [DOB connects](#).



CRA for Banks and Credit Unions

Under the Massachusetts Community Reinvestment Act (CRA), the Division examines state-chartered banks and credit unions to assess the institution's record of meeting the needs of its entire assessment area, including low-and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of a CRA examination, the Division prepares a written Public Evaluation which can be obtained on the Division's website or directly through the institution.

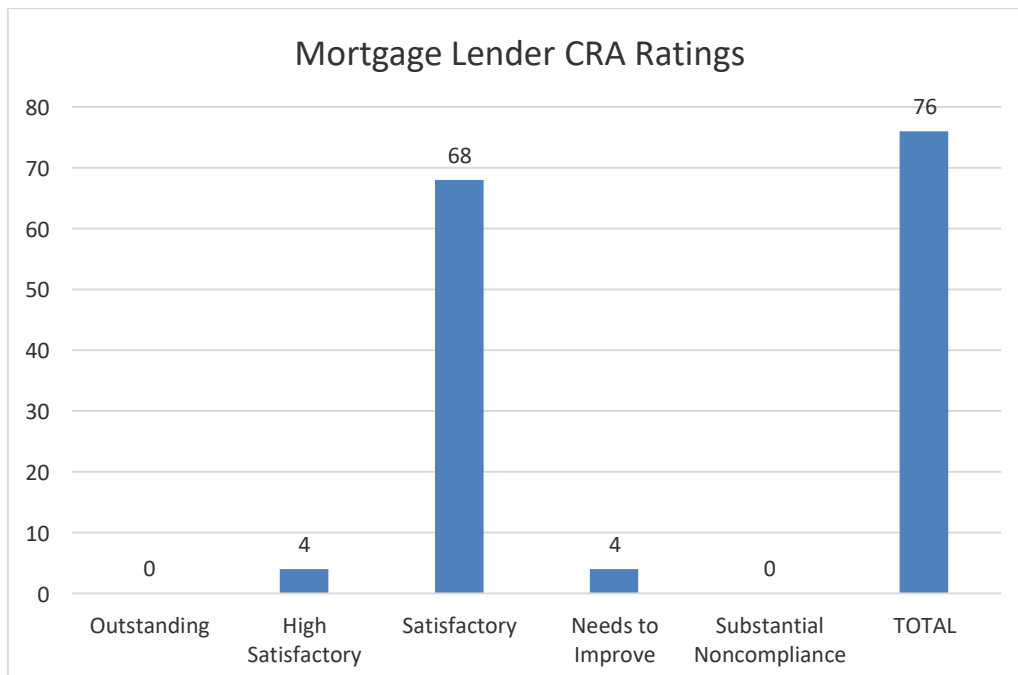
The Division conducted 44 CRA examinations of banks and credit unions during 2020. There are currently 155 Public Evaluations of banks and credit unions posted on the Division's website.



CRA for Mortgage Lenders

CRA requirements are in place for certain mortgage lenders in accordance with M.G.L. c. 255E, § 8. These provisions require a CRA evaluation of mortgage lenders that have originated 50 or more Home Mortgage Disclosure Act (HMDA) reportable mortgage loans in the previous two calendar years.

The Division conducted 18 CRA examinations of mortgage lenders during 2020. There are currently 76 Public Evaluations of mortgage lenders posted on the Division's website.



Cyber/IT/Fintech

In January, 2020, the Division launched a new **Cyber/IT/FinTech Unit** with the goal of establishing enterprise-wide supervision of cybersecurity, information technology, and FinTech activities at the Division's chartered and licensed institutions. Since its formation, the Unit has focused primarily on improving the quality and efficiency of IT and cybersecurity examination activities by conducting extensive internal training for both examiners and examination managers, assigning subject matter experts to review all IT and cybersecurity related analysis in Reports of Examination, improving the quality of IT examination work-programs with a focus on key cybersecurity controls, and risk-scoping examination work-programs and budgets.

Other focuses of the Unit have included outreach to the Division's regulated institutions to improve awareness of and preparedness for cybersecurity threats and to evaluate or assist with incident response to widespread supply chain attacks, and collaboration with other state and federal regulatory agencies to improve or harmonize IT and cybersecurity supervision in the Commonwealth and nationwide.



Legal Unit

The Legal unit provides legal advice and representation to the Commissioner of Banks and Division. Representation and advice is given on matters related to the regulation of the Division's supervised financial institutions and licensees. The Legal unit drafts and coordinates all legislative and regulatory filings on behalf of the Division of Banks.

The Legal unit reviews and responds to:

- Applications submitted by regulated financial institutions
- Requests for regulatory approvals submitted by regulated entities or attorneys
- Requests for regulatory opinions submitted by regulated entities or attorneys



Major Depository Corporate Transactions

There were fourteen major corporate transactions consummated in 2020.

- 11 transactions involved mergers:
 - Seven of the mergers resulted in the reduction of three co-operative banks, one trust company, and three credit unions.
 - One of the mergers involved a federally-chartered savings bank merging with and into a Massachusetts state-chartered co-operative bank.
 - One of the mergers involved a federally-chartered national bank merging with and into a Massachusetts state-chartered savings bank.
 - One of the mergers involved a federally-chartered credit union merging with and into a Massachusetts state-chartered credit union.
 - One of the mergers involved the excess deposit insurer for co-operative banks merging with and into the excess deposit insurer for savings banks resulting in a single excess deposit insurance fund providing excess deposit insurance coverage to all Massachusetts state-chartered co-operative banks and savings banks.
- A co-operative bank reorganized into a mutual holding company structure.
- A mutual holding company converted to a stock holding company.
- A credit union ended operations and voluntarily liquidated.

Bank Transactions

Merger Transactions

In 2020, there were six bank merger transactions, four of which reduced the number of Massachusetts-chartered banks. At year end, there were forty-eight savings banks, thirty-four co-operative banks, fifteen trust companies, and two limited purpose trust companies.

The following is a list of the bank merger transactions that were consummated in 2020:

- Family Federal Savings, F.A, Fitchburg, merged with and into Fidelity Co-operative Bank, Leominster effective January 1, 2020
- First Ipswich Bank, Ipswich merged with and into Brookline Bank, Brookline effective February 15, 2020.
- Melrose Bank, Melrose merged with and into Cambridge Savings Bank, Cambridge effective June 1, 2020.
- Wellesley Bank, Wellesley merged with and into Cambridge Trust Company, Cambridge effective June 1, 2020.
- Freedom National Bank, Greenville, Rhode Island merged with and into Bristol County Savings Bank, Taunton effective July 31, 2020.
- Mansfield Co-operative Bank, Mansfield merged with and into Bridgewater Savings Bank, Bridgewater under the charter and bylaws of Bridgewater Savings Bank and changed its name to Bluestone Bank effective October 1, 2020.

Excess Deposit Insurance Merger

- The Share Insurance Fund of The Co-operative Central Bank merged with and into the Depositors Insurance Fund effective March 17, 2020 and as a result, all Massachusetts state-chartered co-operative banks became members of the Depositors Insurance Fund.

Reorganization into Mutual Holding Company Structure

- Haverhill Bank reorganized into a mutual holding company structure, HB Holdings. MHC effective October 8, 2020.

Conversion of Mutual Holding Company into Stock Holding Company

- Eastern Bank Corporation, the mutual holding company for Eastern Bank, converted to a stock holding company under the name Eastern Bankshares, Inc. effective October 14, 2020.

Name Change

- Bridgewater Savings Bank changed its name to Bluestone Bank in connection with its merger with Mansfield Co-operative Bank effective April 22, 2020.

Credit Union Transactions

The number of Massachusetts state-chartered credit unions was reduced from sixty-four to sixty during the year. Two Massachusetts state-chartered credit unions merged with and into federally-chartered credit unions. A federally-chartered credit union merged with and into a Massachusetts state-chartered credit union. One Massachusetts state-chartered credit union merged with and into another Massachusetts state-chartered credit union. One Massachusetts state-chartered credit union completed a voluntarily liquidation of the credit union.

Below is the list of credit union transactions consummated in 2020:

Mergers

- Ocean Spray Employees Federal Credit Union, Bridgewater merged with and into Merrimack Valley Credit Union, Lawrence effective January 1, 2020.
- Pressers Union Local 12 ILGWU Credit Union, Boston merged with and into Somerville Municipal Federal Credit Union, Somerville effective January 1, 2020.
- Crescent Credit Union, Brockton merged with and into Sharon Credit Union, Sharon under the charter and bylaws of Sharon Credit Union and changed its name to Sharon & Crescent United Credit Union effective January 1, 2020.
- Waltham Municipal Credit Union merged with and into RTN Federal Credit Union effective January 22, 2020.

Voluntary Liquidation

- One Twenty Credit Union, Boston ended operations and completed a liquidation of the credit union effective November 27, 2020.

Name Change

- Sharon Credit Union changed its name to Sharon & Crescent United Credit Union in connection with its merger with Crescent Credit Union effective January 1, 2020.

Legislative Summary

Legislation Signed into Law

Chapter 21 of the Acts of 2020, An Act Further Regulating Banks and Banking:

Massachusetts-chartered savings banks (savings banks) and Massachusetts-chartered co-operative banks (co-operative banks) are required by law to have excess insurance for deposits beyond the deposit insurance limits established by the Federal Deposit Insurance Corporation (FDIC). Prior to the passage of Chapter 21 of the Acts of 2020 (Chapter 21 or the Act), the Depositors Insurance Fund (DIF) provided the excess deposit insurance for savings banks and The Co-operative Central Bank provided excess deposit insurance for co-operative banks. Chapter 21 merged DIF and The Co-operative Central Bank into one entity to provide excess deposit insurance for both savings banks and co-operative banks, with DIF as the surviving entity. The Act also included other provisions to modernize and update DIF's enabling statute, Chapter 44 of the Acts of 1932 as amended, and other related statutes. Some of the main amendments include broadening the types of banks in which DIF can deposit funds, updating governance provisions, and updating provisions relative to qualifying as a DIF member. There are several technical updates as well.

Chapter 65 of the Acts of 2020, An Act Providing for a Moratorium on Evictions and Foreclosures during the COVID-19 Emergency:

Chapter 65 of the Acts of 2020, *An Act Providing for a Moratorium on Evictions and Foreclosures during the COVID-19 Emergency* (Chapter 65 or the Act), was signed into law on April 20, 2020, and became effective immediately. Chapter 65 established a temporary moratorium on foreclosures on 1-4 family owner-occupied residential properties in Massachusetts; provided residential mortgage borrowers that have experienced a financial impact from COVID-19 with a right to obtain a forbearance on their mortgage payments for up to 180 days; and amended the in-person counseling requirements for prospective reverse mortgage loan borrowers by authorizing counseling to occur by synchronous, real-time video conference or by telephone. The Act also included additional provisions relative to a moratorium on non-essential evictions for residential dwellings and small business premises units.

Chapter 323 of the Acts of 2020, An Act Relative to the Board of Directors of the Massachusetts Credit Union Share Insurance Corporation:

Chapter 323 of the Acts of 2020 (Chapter 323 or the Act) amends the enabling statute of the Massachusetts Credit Union Share Insurance Fund (MSIC), which is the excess deposit insurer for state-chartered credit unions, and certain federally chartered credit unions with a main office located in the Commonwealth. MSIC provides deposit insurance for amounts in excess of federal deposit insurance limits for state-chartered credit unions. Chapter 323 amends the MSIC enabling statute, Chapter 294 of the Acts of 1961, as amended, in three provisions. One amendment allows greater flexibility in the composition of MSIC's board of directors, to permit a board of not less than 9 nor more than 15 directors and makes other related changes regarding board composition. Another amendment adds new authority for MSIC, with approval of the Commissioner of Banks, to provide specified types of financial assistance to credit unions in need of assistance. In addition, the Act authorizes MSIC to invest in shares and deposits of any credit union insured by the National Credit Union Association.

Chapter 338 of the Acts of 2020, An Act Modernizing the Credit Union Laws

Chapter 338, *An Act Modernizing the Credit Union Laws* (Chapter 338 or the Act) updates and modernizes many provisions of G.L. c. 171, governing state-chartered credit unions in order to help enable state-chartered credit unions to better serve the financial needs of their members and to remain competitive in the financial marketplace. The Act primarily updates certain provisions of G.L. c. 171 by streamlining and modernizing certain governance procedures, reducing certain reporting procedures and requirements for advance approval from the Division, providing new authorities, and making technical corrections. Chapter 338 includes several corresponding updates to state banking law as well.

Some of the key components of the Act include the following authorities for state-chartered credit unions:

- Authorizes real estate loans on properties located beyond the current limit of a 100-mile radius of the main office of the credit union or on real estate situated within the Commonwealth;
- Adds authority relative to real estate participation loans;
- Updates credit union governance provisions including, but not limited to, authorizing credit union members to vote electronically on matters presented to the credit union membership for a vote and reducing the minimum number of directors required for a credit union board of directors; and
- Amends the provisions regarding investment in fixed assets to increase the investment limits to be up to 5% of shares and retained earnings without advance approval by the Commissioner of Banks.

Chapter 358 of the Acts of 2020, An Act Enabling Partnerships for Growth

Chapter 358 of the Acts of 2020, *An Act Enabling Partnerships for Growth* (Chapter 358 or the Act), sets forth several provisions relative to student loan servicing. One main provision is the establishment of a new chapter of the General Laws, G.L. c. 93L, which requires the licensure of certain student loan servicers not otherwise exempt from licensure. This new chapter also establishes the standards for licensure by the Division, defines prohibited conduct, and sets forth the powers and authority of the Commissioner of Banks with respect to supervising and examining student loan servicers. G.L. c. 93L also includes an “automatic federal student loan servicer” license for entities which service federal student loans pursuant to contracts with the U.S. Secretary of Education. Such automatic federal student loan servicers are exempt from certain license application requirements. In addition, the Act also amends G.L. c. 26 to require that the Division maintain a consumer assistance unit and also to require that the Commissioner provide certain information to the Student Loan Ombudsman in the Office of the Attorney General of the Commonwealth.

Legislative Testimony Provided during the 2019-2020 Legislative Session

The Division provided written testimony to the Joint Committee on Financial Services during the 191th General Court in support of the following four bills:

- House 924 of the 2019-2020 session, *An Act Relative to the Regulation of the Business of Domestic and Foreign Money Transmission by the Division of Banks*;
- House 925 of the 2019-2020 session, *An Act Relative to Mortgage Review Boards and a Small Business Loan Review Board within the Division of Banks*;
- House 1057 of the 2019-2020 session, *An Act Establishing Uniform Confidentiality and Enforcement Provisions Relative to Certain Licensees under the Jurisdiction of the Division of Banks*; and
- House 1058 of the 2019-2020 session, *An Act Relative to the Licensing and Supervision of Finance Companies by the Division of Banks*.

As a preview of legislation before the 192nd General Court, the above noted bills remain of great interest and importance to the Division, and updated versions of these bills have been refiled for the 2021-2022 session. While these filings all represent significant statutory updates for the Division, in particular, passage of *An Act Relative to the Regulation of the Business of Domestic and Foreign Money Transmission by the Division of Banks* (House 1166), is of critical importance to the Division. Money transmission is an area within financial services that is evolving very quickly, and Massachusetts currently is without oversight authority over the great majority of this business. The Division's regulatory authority is currently inadequate to provide effective supervision for a substantial portion of established and emerging money transmission activities—ranging from transactions involving the use of mobile payment platforms, prepaid cards, and enhanced technologies including novel business models such as transmission activity utilizing virtual currency. Passage of this legislation remains a key priority.

The Division has twenty-one effective regulations:

209 CMR 18.00	209 CMR 41.00	209 CMR 50.00
209 CMR 20.00	209 CMR 42.00	209 CMR 53.00
209 CMR 26.00	209 CMR 43.00	209 CMR 54.00
209 CMR 31.00	209 CMR 45.00	209 CMR 55.00
209 CMR 32.00	209 CMR 46.00	209 CMR 56.00
209 CMR 33.00	209 CMR 48.00	209 CMR 57.00
209 CMR 40.00	209 CMR 49.00	209 CMR 58.00

Staff List

As of 12/31/2020

William Adams	Kevin Cuff	John Kelley	Denisse Reyes
Kevin Adamson	Maureen Cunningham	Shagne King	Saul Rivas-Quintana
Akwasi Agyemang	Audrey Cutelis	Joshua Laguerre	Mayté Rivera
John Allen	Sean Dempsey	Domenick Lasorsa	Timothy Roberts
Tayana Antin	Aimee Desai Kehoe	Nicholas Lattarulo	Nelia Sales
Beverley Ashby	Joseph DeStefano	Michele Lindenmuth	Anand Shah
Shawna Avey	Jennifer DeWitt	Jonathan Liu	Christopher Shea
James Barrett	Valentina Dimunah	Wen Lomas-Tham	Mark Sheehan
Ruth Barry	Harkeem Dixon	Amanda Loring	Gregory Short
Benedic Beaulieu	Kelly Donohue	Andrew Lowney	Matthew Spence
Richard Becker	Marc Dorval	Richard Luchini	Karen Speziale
Cynthia Begin	Richard Dumais	Ezekiel Luhigo	Kevin St. Onge
Denise Beighley	Thomas Dumont	Mary Ann Manning	Gregory Stevens
Daniel Bennett	Chris Dupont	Alanna Martineau	Kristin Strycharz
Heather Bennett	Brian Dupuis	Bertram Martins	Wei-Kwan Tam
Elizabeth Benotti	Georges Esperance	Jonathan McPartland	Herb Tanner
Giovanni Benson	Lia Fahey	Margaret Mezzetti	Jennifer Tigano
Jay Bienvenu	Brendan Fitzgerald	Christopher Miles	Felix Torres
Betty Boakye	Christine Frodema	Brenda Miller	Keith Vaidya
Jean Boustany	Tammy Gaffey	Janet Miller	Diana Wambui
Deirdre Brassil	Mary Gallagher	Marisol Monzon	Samuel Wangombe
Karen Brown	Merrily Gerrish	Brian Morecraft	Paul Ward
Virginia Buckley	Paul Gibson	Christopher Morrison	Lynn Washburn
Nicole Bullock	Donna Gill	Janelle Mullen	Irene Weydt
Corey Burrows	Otilia Gomes	Ales Norsky	Allison Whalen
Gustavo Cabarcas	Jared Gordon	Kolby O'Brien	Kimberly Whalen
Isabelle Campanini	Christian Greve	Shawn O'Brien	Matt Whitten
Valerie Carbone	Anita Grieco	Stephen O'Brien	Christopher Williams
Michael Carey	Azieb Haile	Liam O'Driscoll	Tanya Woodberry
Marjorie Catanoso	Amanda Hastry	Daniel O'Leary	Kimberly Wood-Grazulis
Anthony Chapdelaine	Michael Hensler	Russell Olson	Garrett Young
Holly Chase	Seth Hersey	Susana Ortiz Valdez	
Andrea Cipolla	Wesley Ho	Andrew Papalegis	
Ann Cobleigh	Elizabeth Hopkinson	Richard Park	
Michael Collins	Katherine Hopkinson	Barbara Pelletier	
Mauricio Coloma	Mulugheta Isayass	Andrea Perez	
Alex Connors	Martin Jewett	Christopher Pope	
Christopher Cook	Hitaishi Jhaveri	Corwin Proffitt	
Adam Costoplus	Leopold Jonas	Brittany Pulford	
Alannah Crowley	Pamela Kaufman	Mary Ellen Quirk	

Appendix I: Cooperative Banks

Abington Bank

6 Harrison Avenue

Abington, MA 02351

Telephone: 781-878-0045

Fax: 781-878-9764

Branches:

1 East Main Street, Avon, MA 02322-1413
40 South Main Street, Cohasset, MA 02025-1801
800 Chief Justice Cushing Way, Cohasset, MA 02025
95 North Franklin Street, Holbrook, MA 02343-0304
350 Front Street, Marion, MA 02738

Officers:

Patrick Waters, Senior Ex. VP
Andrew J Raczka, CEO/President
David B Gomes, Ex. VP/CFO

Directors/Trustees:

Paul Donlan,
Angelo Tempesta,

Chris Sexton,

Bank of Easton, a Co-operative Bank

275 Washington Street

North Easton, MA 02356-1110

Telephone: 508-238-1000

Fax: 508-230-3004

Branches:

12 Robert Drive, South Easton, MA 02375

Officers:

Margaret Murray, Senior Vice President - Residential Lending

John F. Morley, President & Chief Executive Officer

Jeanette Camara, Treasurer

Directors/Trustees:

Craig Binney,

Kenneth J. Fernandes

Mark Lombardi,

Carolyn Carpentier

Hossein S. Kazemi

John Ventresco

BankGloucester

160 Main Street

Gloucester, MA 01930

Telephone: 978-283-8200

Fax: 978-283-7283

Branches:

15 Martin St, Essex, MA 01929

Officers:

Amy Mitchell, AVP Residential Lending

Patricia A. Natti, Assistant Vice President, Information Technology Systems Officer

Mark E Grenier, Vice President & Senior Commercial Banking Officer

Dennis J Doolin, Treasurer & Vice President

Patrick B Thorpe, Chief Executive Officer & President

Lisa Leahy, Vice President

Directors/Trustees:

Cynthia Cafasso Donaldson

James C Greely, IV

John P Judd,

Thomas M. Lattof

Charles G. Nahatis,

Patrick B Thorpe

Dennis J Doolin

Mark Hubbard

Julie Lafontaine,

Paul T. Muniz

James M. Perry

Canton Co-operative Bank

671 Washington Street,

Canton, MA 02021

Telephone: 781-828-8811

Fax: 781-828-8815

Branches:

Officers:

Anabela Vargas, VP Senior Loan Officer

Kelly Howard, AVP, Assistant Treasurer, BSA Officer

David DiFronzo, Commercial RE Loan Officer

Stanley Taylor, Senior Vice President & Chief Lending Officer

Laurie O'Leary, Senior Vice President & Chief Operating Officer

Nicholas Maffeo, President/CEO

Directors/Trustees:

Daniel Erickson

Deborah Kreuzsch,

Jeffrey Phaneuf

Alan Holbrook,

Nicholas Maffeo,

William Russell,

Charles River Bank

70 Main Street,

Medway, MA 02053-1816

Telephone: 508-533-8661

Fax: 508-533-3850

Branches:

2 South Maple Street, Bellingham, MA 02019

88 Summer Street, Medway H.S., Medway, MA 02053

1 Hastings Street, Mendon, MA 01756

Officers:

Derek Plourde, SVP Senior Loan Officer

Charlene G Hebert, AVP/Administration

Cheryl A Beauvais, Senior Vice President

Ann M Sherry, Senior Vice President

Susan E Correia, Senior Vice President/Technology/Compliance

John S Hamilton, President/CEO

Robert E Leist, Senior Vice President & Chief Financial Officer

Directors/Trustees:

Peter L Brunelli,

Pia Brunelli Jarret,

Robert J Parrella,

James M Reardon,

John S Hamilton

Stephen J Kenney,

Paul E Rao,

Steven M Richardson,

Coastal Heritage Bank

195 Washington Street,

Weymouth, MA 02188

Telephone: 781-796-6001

Fax: 781-337-3069

Branches:

6 Central Street, East Bridgewater, MA 02333

744 Broad Street, East Weymouth, MA 02189

1165 Washington Street, Hanover, MA 02339

One Derby Street, Hingham, MA 02043

83 Summer Street, Kingston, MA 02364

400 Broadway, Lynn, MA 01904-2644

560 Plain Street, Marshfield, MA 02050

259 Dyke Street, Marshfield, MA 02050

28 Nahant Road, Nahant, MA 01908-1026

1 River Street, Norwell, MA 02061

111 Washington Street, Quincy, MA 02169

30 Franklin Street, Quincy, MA 02169

72 Front Street, Scituate, MA 02066

Officers:

John Pelrine, SVP/Marketing

Thomas Kazanowski, VP - BSA/Compliance

Brian Madden, SVP, Residential Lending

Richard Crowley, SVP, CIO

Mark D'Onofrio, SVP, Commercial Lending/Credit

James L. Golden, SVP Retail Banking

Robert W. Terravecchia, Jr., President and CEO

Thomas Quinn, SVP Security Officer

Scott Ambroceo, SVP, Administration and Operations

Maria Vafiades, SVP, CFO

Directors/Trustees:

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Paul J. Durgin,

Paul Haley,

David Leahy, Jr.

Thomas McDonough,

Joanne Pompeo,

David B. Scott,

A. Stephen Tobin,

Carleton Chandler,

Peter Finnegan,

Robert E Haley, Jr

Maria Levin,

David Pinkham,

Richard Rowe, Jr.

Robert W. Terravecchia, Jr.

Commonwealth Cooperative Bank

1172 River Street

Hyde Park, MA 02136-2917

Telephone: 617-364-6000

Fax: 617-361-5658

Branches:

25 Court Street, Boston, MA 02108

3815 Washington Street, Jamaica Plain, MA 02130

Officers:

Mark A McKinnon, SVP Technology and Retail Banking

William E. Smith, Senior Vice President - Lending

Robert A Nelson, Executive Vice president & COO

Carol R. McClintock, President & CEO/Chairman of the Board

Directors/Trustees:

Vicki C. Balsamo,

Thomas E. Cremin,

Carol R. McClintock

Leo H. Bonarrigo,

Andrew H Kara,

John A Pulgini,

Dean Co-operative Bank

21 Main Street

Franklin, MA 02038-0307

Telephone: 508-528-0088

Fax: 508-541-5687

Branches:

411 Pulaski Blvd., Bellingham, MA 02019

8 Main Street, Blackstone, MA 01504

32 Hastings Street - Route 16, Mendon, MA 01756

Officers:

Michael Carroll, Senior Vice President, Marketing

Mary Miller, AVP, Data Processing Manager

Jonathan P. Davis, Executive Vice President, Lending

Kevin R. Goffe, President

Nancy J Davidge, Senior Vice President, Retail Banking

Americo A Pinheiro, VP, Compliance and Risk Mgmt Officer

Michael Browne, Chief Information Officer

Michelle R. Fairweather, CFO/Treasurer

Diana Goncalves, AVP, Operations Officer

Directors/Trustees:

Peter A. Baglioni,

James F. Daddario,

Kevin R. Goffe,

Daniel J. Ranieri,

Wayne A. Cottle,

James P. Ginley,

Curtis P. Patalano,

John P. Vignone,

Everett Co-operative Bank

419 Broadway

Everett, MA 02149-3486

Telephone: 617-387-1110

Fax: 617-387-3167

Branches:

771 Salem Street, Lynnfield, MA 01940

Officers:

Carmela Vitale, SVP & Treasurer

Emily Cieri, Senior Vice President & Senior Credit Officer

Richard J. O'Neil Jr., President & CEO

John Citrano, EVP, COO, CFO

Erica Barney, VP & Branch Manager

Karen Chasse, SVP/Compliance Officer

Joseph D. Keohane, EVP/Senior Lender

Directors/Trustees:

Paul A. Delory

Dennis Leonard,

Joseph Sachetta

Marjorie A. White,

Elizabeth P Jones,

Richard J. O'Neil Jr.,

Susan Sgroi,

Fidelity Co-operative Bank

9 Leominster Connector

Leominster, MA 01453

Telephone: 978-870-1400

Fax: 978-343-2021

Branches:

56 Common Street, Barre, MA 01005-0940
130 Whalon Street, Fitchburg, MA 01420
6 City Hall Avenue, Gardner, MA 01440-0338
75 Main Street, Leominster, MA 01453
16 South Main Street, Millbury, MA 01527
129 Chestnut Street, Needham, MA 02492
713 Pleasant Street, Paxton, MA 01612-1997
206 Worcester Road, Route 31, Princeton, MA 01541
21 Main Street, Shirley, MA 01464-0695
148 Great Road, Stow, MA 01775
1 School Square, Winchendon, MA 01475
153 Front Street, Worcester, MA 01608
465 Shrewsbury Street, Worcester, MA 01604

Officers:

Barry Bliss, Chief Commercial Lending Officer
Christopher W. McCarthy, President & COO
Deborah Sendrowski, SVP Human Resources
Sheila Julien, SVP Strategic Capabilities
Brad Kirlin, Officer
Sheila King-Goodwin, Head of Retail
David Brassard, EVP Senior Strategy Officer
Nancy E Coyle, Chief Financial Officer
Edward F. Manzi, Jr., Chairman & CEO
Dana J. Roberts, SVP/Operations and Mortgage Lending & Business Lending Administration

Directors/Trustees:

John Allen,	Janet S. Chambers,
Brian Cirelli,	Alvin B. Collins,
Scott Howard,	Ronald J. LeBlanc,
Patricia Leonhardt,	Edward F Manzi, Jr
Ronald L. Marchetti,	Maureen Marshall,
Edward J McLaughlin,	C. Deborah Phillips,
Ronald L. Salois,	Dean R Sweeney,

Greenfield Co-operative Bank

63 Federal Street

Greenfield, MA 01301

Telephone: 413-772-0293

Fax: 413-773-3808

Branches:

390 College Street, Amherst, MA 01002
 6 Main Street, Florence, MA 01062
 277 Federal Street, Greenfield, MA 01301
 67 King Street, Northampton, MA 01060
 144 Main Street, Northfield, MA 01360
 33 Bridge Street, Shelburne Falls, MA 01370
 487 Newton Street, South Hadley, MA 01075
 18 Amherst Road, Sunderland, MA 01375
 176 Avenue A, Turners Falls, MA 01376

Officers:

Mary J. Rawls, Senior Vice President
 Jane W. Trombi, Senior Vice President
 Sean S Sormanti, Senior Vice President
 Michael P. Buckmaster, Senior Vice President
 Janet L. Rosenkranz, Vice President
 Kevin Bowler, Senior Vice Preseident
 Lisa D. Kmetz, Senior Vice President
 Anthony J. Worden, President & Chief Operating Officer
 Brandon S. Lively, Executive Vice President
 Michael F. Turley, Senior Vice President & Controller
 Michael E. Tucker, Esq., Chief Executive Officer
 Colleen T. Bugbee, Senior Vice President & Treasurer

Directors/Trustees:

Martha S. Borawski,	Robert R. Carey, Esq
William A. Dufraine,	Susan G. Fentin, Esq.
Keith C. Finan,	JoAnne J. Finck,
Nancy A. Fournier, CPA	Daniel F. Graves, Esq.
John W. Kuhn,	Eugene A. L'Etoile,
Peter W. MacConnell, Esq.	Robb D. Morton, CPA
Kevin J. O'Neil,	Josiah J. L. Simpson, Jr.
Michael E. Tucker, Esq.	Robert L. Underhill,
Peter J. Whalen,	

Haverhill Bank

180 Merrimack Street

Haverhill, MA 01830-6167

Telephone: 978-374-0161

Fax: 978-556-4258

Branches:

163 South Main Street, Haverhill, MA 01835-7438

1094 Main Street, Haverhill, MA 01830

137 Monument Street, Haverhill, MA 01832

Whittier RVTHS, 115 Amesbury Line Rd, Haverhill, MA 01830

6 West Main Street, Merrimac, MA 01860

396 Main Street, Salem, NH 03079

281 Main Street, West Newbury, MA 01985

Officers:

Stanley Ward, Vice President

Erin M Daley, Vice President

Thomas O Faulkner, Vice President

Denise M Joslin, Vice President

Janet F Odenwelder, Vice President

A Richard Hanlon, Vice President

Deven M Robinson, Vice President

James Henebry, Vice President

Lisa Sullivan, Vice President

Alan Collopy, Vice President

Ana Gonzalez, Assistant Vice President

Marcos Melo, Assistant Vice President

John P Teoli, Senior Vice President

Kelly C. Quevillon, Vice President

Lise Zapatka, Senior Vice President

Thomas L. Mortimer, Chief Executive Officer & President

Harry Korslund, Senior Vice President

Paul Frank, Vice President

John Patriakeas, Senior Vice President

Duncan O Clark, Vice President

Charlette Weeden, Senior Vice President/Chief Financial Officer/Treasurer

Directors/Trustees:

Paul Accardi,

Joseph Bevilacqua

Stuart Davis

Dana Fields

Kristin M Murphy,

Richard J. Sheehan, Jr.

William J Barron,

Mary Carrington

William Faraci,

Thomas L. Mortimer,

Christos Papaefthemiou

Hometown Bank

31 Sutton Avenue

Oxford, MA 01540-1775

Telephone: 508-987-1200

Fax: 508-987-6734

Branches:

90 Exchange Street, Athol, MA 01331
569 Southbridge Street, Auburn, MA 01501
13 Canterbury Road, Brooklyn, CT 06234
3 Central Street, Danielson, CT 06239
9 Sack Boulevard, Leominster, MA 01453
109 Elm Street, Millbury, MA 01527-0151
835 Riverside Drive, N. Grosvenordale, CT 06255
182 Main Street, Putnam, CT 06260
131 Main Street, South Lancaster, MA 01523
331 Main Street, Sturbridge, MA 01566
4 Gore Road, Webster, MA 01570
218R Main Street, Webster, MA 01570
148 Route 171, Woodstock, CT 02681
1001 Millbury Street, Worcester, MA 01607
270 Grove Street, Worcester, MA 01605

Officers:

Cassandra S Day, AVP Controller
Shawn McNerney, SVP Commercial Loan Officer
Christina DiRusso, VP Commercial Loan Officer
John Mattison, VP Senior Commercial Credit Officer & Reg O Officer
Ryan Stolle, VP Government Banking
Marc Ostberg, AVP Branch Manager
Tina Puzo, AVP Branch Manager
Donna Daigle, AVP Branch Manager
Susan Collins, Cash Management Officer
Michelle L Kile, SVP, Retail Banking
Susan Rheault, AVP, Operations Supervisor
Anthony A. Marini, AVP, Branch Manager
Nancy Roberts, AVP, Branch Manager
Mary C Mulrenin, Clerk of the Board of Directors
Randall J Gage, EVP and Chief Credit Officer
Lynn M Starr, EVP, Chief Information Officer and Information Security Officer
Bozena Dabek, EVP, Chief Administrative Officer and Risk Management Officer
Dena M Hall, EVP, Chief Marketing Officer
Barbara Yanke, VP, Residential Lending
Alison McCoy, CRA Officer
Norma Collins, SVP Operations, Human Resources and Bank Secrecy Act Officer
Michael P. Mahlert, EVP & Senior Loan Officer
Kathryn Latour, VP Security & Fraud Risk Officer
Sharon Mahlert, VP, Learning and Development
Deanna L. Mills, VP, Commercial Lending and Business Development Coordinator
Karen Yancik, VP Compliance Officer
Gilbert F Ehmke, SEVP/CFO and Treasurer

Directors/Trustees:

Peter Deary,	Steven H. Duvarney,
Julie Fitton,	Brian Galonek,
Marshall D Gould,	J. Michael Grenon,
Henry J. LaMountain, Sr.,	Helder Machado,
Kevin Mack,	Robert J Morton
James O'Coin,	Sam S. Pappas,
Michael Stowe,	David E Surprenant,
Edward Woodcome,	

Mechanics Cooperative Bank

316 Broadway,

Taunton, MA 02780-1834

Telephone: 508-823-7744

Fax: 508-880-3928

Branches:

72 Main Street, Bridgewater, MA 02324-1408
 60 Bedford Street, Fall River, MA 02720
 1238 Kempton Street, New Bedford, MA 02740
 596 Somerset Avenue, North Dighton, MA 02764-1827
 1236 County Street, Somerset, MA 02726
 201 G.A.R. Highway, Swansea, MA 02777
 75 County Street, Taunton, MA 02780-3500
 165 State Road, Westport, MA 02790

Officers:

Curtis McKinney, Senior Loan Officer
 Joseph T Baptista, Jr, Chief Executive Officer & President
 Andrew C Hewitt, Treasurer & Chief Financial Officer
 Deborah A Grimes, Executive Vice President

Directors/Trustees:

Joseph T Baptista, Jr	Richard Bentley, Jr
Barry R Bibeau,	Edmund J Brennan, Jr
Mark Dangoia,	Robert L Horne,
Robert A Iafrate,	Adrienne Mollor,
Joseph S Mozzone,	Eileen Pelletier,
George Shaker, Jr	

Methuen Co-operative Bank

243 Broadway

Methuen, MA 01844-3037

Telephone: 978-682-5271

Fax: 978-682-4848

Branches:

Officers:

Robert A Armano, Mr, President

Snehlata Patel, Vice President & Treasurer

Directors/Trustees:

Alan Cregg,

William Fitzgerald

Frederic E. Hoyle, Jr.

Harold S. S Otto,

Kenneth E. Daher

John J. Freeman

Kenneth Hyde, Jr.

MutualOne Bank

160 Cochituate Road

Framingham, MA 01701-4611

Telephone: 508-820-4000

Fax: 508-532-8370

Branches:

1 Lincoln Street, Framingham, MA 01702
 828 Concord Street, Framingham, MA 01701-4611
 49 Main Street, Natick, MA 01760

Officers:

Kimberly Sambuchi, FVP/Risk Management Officer
 Rahnuma Habib, VP/Human Resources Officer
 Yasmine S Oujeiwan, VP/Branch Manager II
 Joanne Pizzigno, VP/Loan Servicing Officer
 Andrew E Zelman, SVP/Commercial Loan Officer
 Jeffrey D Ryan, VP/Commercial Loan Officer
 Frank W Chamberlain, VP/Credit Officer
 Lynnette A Maloney, VP/Commercial Loan Support Officer
 Carmela Canal, FVP/Operations Officer
 George A Gilroy, FVP/Information Technology Officer
 Kimberly L Tyler, VP/Controller
 Gregory A Kennedy, SVP/Retail Banking Officer
 Brenda J Fishlock, VP/Compliance-BSA Officer
 Osman K. Acheampong, VP/Credit Management Officer
 Clarice D. Santos, VP/Client Services
 Mobolaji O. Omisore, AVP/Core Banking Officer
 Kevin M. Chandley, SVP/Treasurer
 William J. Easty, SVP/Senior Residential Loan Officer
 Steven M Sousa, EVP/Chief Operating Officer
 Brien K. Maginnis, EVP/Chief Financial Officer
 Brian E. Ledwith, EVP/Senior Commercial Lender
 Brady Connors, SVP/Commercial Loan Officer
 Michael Bilinsky, Jr., VP/Business Development Officer
 Mark R Haranas, President & Chief Executive Officer

Directors/Trustees:

Susan E. Acton	Dennis W Cardiff,
Paul V. Galvani	Mark R Haranas
William H Mayer,	Brian K. Peoples
Robert Raider	William R. Swanson

Needham Bank

1063 Great Plain Avenue

Needham, MA 02492

Telephone: 781-444-2100

Fax: 781-453-0182

Branches:

41 Front Street, Ashland, MA 01721

402 Washington Street, Dedham, MA 02026

60 Centre Street, Dover, MA 02030

520 Main Street, Medfield, MA 02052

857 Main Street, Millis, MA 02054

17 West Central Street, Natick, MA 01760

1457 Tremont Street, Roxbury, MA 02120

458 Washington Street, Wellesley, MA 02482

341 Washington Street, Westwood, MA 02090

Officers:

Jeffrey Marshall, Senior Vice President
 Salvatore Rinaldi, Executive Vice President & COO
 Stephanie Hitchings, Vice President
 Kevin Henkin, EVP - Chief Credit Officer
 Michael Sinclair, EVP - Residential & Consumer Lending
 James White, EVP - Chief Administrative Officer
 Linda Farley, Senior Vice President
 Carrie Vargas, Senior Vice President
 Michael Semizoglou, Senior Vice President
 Anthony Morelli, First Vice President
 Nadia Hunter, Vice President
 James Dietel, Vice President
 Delisa Joseph, Vice President
 Wilfred Edwards, Vice President
 Pamela LeBlanc, Vice President
 Kathryn Lawes, Vice President
 Eric Olson, Vice President
 Janelle Rabbottino, Vice President
 Marina Petrusheva, Vice President
 Margaret Agcaoli, Vice President
 Jaclyn Biancuzzo, Vice President
 Brittany Bouchard, Vice President
 Adam Cupples, Vice President
 Cody D'Ambruoso, Vice President
 Jonathan Mack, Vice President
 Karen Marryat, Senior Vice President
 Matthew Seminerio, Vice President
 Brian Sutton, Senior Vice President
 Michael Tudino, Vice President
 James Daley, Senior Vice President
 Margaret Watson, Senior Vice President
 David Crane, Senior Vice President
 Kathy Wright, First Vice President
 Sean O'Brien, Vice President
 Scott Drugotch, Vice President
 Rhiannon Hernandez, Vice President
 Christopher Gleason, Vice President
 Deborah Carlson, Vice President
 Michelle DeSimone, Vice President
 Marsha Rasin, Vice President
 Paula Mason, First Vice President
 Jillian Rafter, First Vice President
 Peter Bakkala, EVP - Chief Risk Officer
 Catherine Reurs, Vice President
 Katie Gomes, Vice President
 Timothy Day, Vice President
 Melissa Glowa, Vice President
 Richard Reder, First Vice President

Stephanie L. Maiona, EVP - Senior Commercial Lender
James O. Roberts, First Vice President
John T. Shea, Senior Vice President
Lawrence Pitman, Senior Vice President
Eric T. Johnson, First Vice President
Patrick M. Lee, Senior Vice President
Paul J. Sodano, Senior Vice President
James C. Gordon, Senior Vice President
Karl D. Ruuska, Senior Vice President
Francis P. Driscoll, Vice President
Kenneth S. Fishman, Senior Vice President
Alyson Lobisser, First Vice President
Craig Connolly, FVP - Controller
Danielle M. Walsh, EVP - CFO & Treasurer
Andrew Rafter, Vice President
Michael Isaac, Vice President
Joseph Campanelli, President & CEO

Directors/Trustees:

Lennox Chase	Robert D. Cicerone,
William Darcey,	William R Day,
Susan Elliott,	Arthur F. Howe,
Christopher Lynch,	John W McGeorge,
Thomas D. McInerney,	Paula McLaughlin
Francis X. Orfanello	Richard P. Quincy
Mark R Whalen	

North Cambridge Co-operative Bank

2360 Massachusetts Avenue

Cambridge, MA 02140-1852

Telephone: 617-876-5730

Fax: 617-661-6878

Branches:

Officers:

Tracy A King, Comptroller

Lucille A. Stackhouse, Vice President/Treasurer

Debra E Lundholm-Reed, Assistant Treasurer

Michael G. Culhane, Chief Executive Officer & President

Directors/Trustees:

Joseph G. Adams, III

Michael G. Culhane,

David W. Masse'

Donna I. Perry

John L. Bruschi, Dr.

Brian Greene,

Peter J McLaughlin,

Brendan J. Sullivan

North Shore Bank, a Co-operative Bank

248 Andover Street

Peabody, MA 01960-5589

Telephone: 978-538-7000

Fax: 978-538-7049

Branches:

140 Brimbal Avenue, Beverly, MA 01915
254 Cabot Street, Beverly, MA 01915-0498
48 Enon Street, Beverly, MA 01915-0498
63 Dodge Street, Beverly, MA 01915-0498
48 Elm Street, Danvers, MA 01923
1 West Main Street, Merrimac, MA 01860-1999
237 South Main Street, Middleton, MA 01949
29 South Main Street, Newton, NH 03858
637 Lowell St., Peabody, MA 01960
32 Main Street, Peabody, MA 01906
167 Washington Street, Peabody, MA 01960
73 Lafayette Street, Salem, MA 01970
319 Highland Avenue, Salem, MA 01970
489 Lincoln Avenue, Saugus, MA 01906-3794
One Hamilton Street, Saugus, MA 01906-2209
412 Lynn Fells Parkway, Saugus, MA 01906

Officers:

William Beitler, Senior Vice President
Diane Ayers, Vice President
Beth A. Tichy, Senior Vice President
Michael D. Brown, Executive Vice President
Kimberly Lovett, Vice President, Senior Compliance Officer
Kevin M. Tierney, Sr., CEO
Michael R Wheeler, President & COO
George J. Sophinos, CFO, Executive Vice President
Kathryn Carty, Senior Vice President

Directors/Trustees:

Thomas Alexander,	Luis L. Azevedo,
Jennifer Buras,	Jonathan N. Bursaw,
Timothy F. Clarke	Bradley R. Gauthier
Andrew Goldberg,	Charles E. Holden,
Cynthia McGurran,	Pamela Casey O'Brien,
Monique Pelletier,	Jayne Rice,
Kevin M. Tierney, Sr.	Michael R Wheeler
Richard A Yagjian,	

Norwood Co-operative Bank

11 Central Street,
Norwood, MA 02062-3570

Telephone: 781-762-1800

Fax: 781-255-7847

Branches:

Officers:

Julie A McDermott, Senior Vice President
Victoria L Lazarova, Senior Vice President/CFO
Carolyn Shea, Senior Vice President
Karen Goggin, Vice President/Treasurer

Directors/Trustees:

William G. Crowley, Jr.,
Diane Geraghty Hall,
Joseph B Moriarty,
Matthew D Smith,

Robert A. Dempsey,
Paul G Keady,
William P O'Donnell,
Robert M Thornton,

Patriot Community Bank

237 Lexington Street,

Woburn, MA 01801

Telephone: 781-935-3318

Fax: 781-935-2684

Branches:

Officers:

George E Lamb, Vice President Treasurer
Bonnie Pietragallo, VP Residential Mortgage Originations
Valerie Clark, Vice President
Richard Archambault, Senior Vice President
John M. O'Donnell, Chief Executive Officer & President

Directors/Trustees:

William J. Dailey, Jr.,
Richard Meguerditchian,
John M. O'Donnell

John Maloney,
Peter Miranda, Jr.,
Robert A. Walker,

Reading Co-operative Bank

180 Haven Street

Reading, MA 01867-0530

Telephone: 781-942-5000

Fax: 781-439-6254

Branches:

18-20 Central Street, Andover, MA 01810

10 Wall Street, Burlington, MA 01803

170 Park Street, North Reading, MA 01864

62 Oakland Road, RMHS, Reading, MA 01867

Northeast Metropolitan Regional Vocational High School, Wakefield, MA 01880

352 Middlesex Avenue, Wilmington, MA 01887

230 Lowell Street, Wilmington, MA 01887

Officers:

Glenn Strauss, SVP/Chief Lending Officer

Anthony J Patti, SVP/Chief Financial Officer

Maxine Hart, Chief Human Resource Officer

Julieann M. Thurlow, Chief Executive Officer & President

Bryan Greenbaum, SVP/ Chief Operations Officer

Directors/Trustees:

Terrence J Bane,

Michael J. Linnane,

Sally Mason Boemer,

Kevin R Powers,

Julieann M. Thurlow

Paul Bolger,

James M. Liston

James J. O'Leary,

Kevin F. Smith,

Abel Vargas,

Savers Co-operative Bank

270 Main Street,
Southbridge, MA 01550

Telephone: 508-765-7395

Fax: 508-765-7299

Branches:

38 Auburn Street, Auburn, MA 01501
35 Trolley Crossing Road, Charlton, MA 01507
96 Worcester Street, North Grafton, MA 01536
55 Main Street, Sturbridge, MA 01566
6 North Main Street, Uxbridge, MA 01569

Officers:

Daniel J. Serafin, SVP Chief Information Officer
Alan Melidossian, SVP Marketing, Sales & Retail Banking
Keri Gonzalez, SVP Operations & eServices
Vanessa Stratton, VP Chief Financial Officer & Treasurer
John Fearing, Senior Vice President & Chief Lending Officer
Rosemary Picard, CEO and President

Directors/Trustees:

Joseph A. Coderre,	Michael Cove
Bruce Desrosier	Matthew C. Dixon,
Daniel Finn	Andrea D. Hogarth
Paul R. Jalbert	Amy B. Messina,
Patrick Morrill	Rosemary Picard,
Kenneth E. Rizner	Dewey J. Tiberii,
Steven M. Ward	

StonehamBank - A Co-operative Bank

80 Montvale Avenue

Stoneham, MA 02180

Telephone: 888-402-2265

Fax: 781-481-5962

Branches:

493 Boston Road, Billerica, MA 01821-1820

Officers:

Anna Dinis, Senior Vice President & Chief Experience Officer

Patricia Martins-Sousa, Vice President, Treasurer

Thomas Marshall, Senior Vice President & Chief Information Officer

Darren Sawicki, Senior Vice President

Shane Bellavance, Senior Vice President, Residential Lending

Janet Hill, Vice President, Deposit Operations

Kevin Marquis, Vice President, Credit Administration

Paul Totino, President & CFO

Mark Drew, Senior Vice President, Commercial Lending

Peter Ishkanian, Vice President, BSA Officer

Denise LeLievre, Vice President, Information Security Officer

Gregory D'Antona, Senior Vice President & Risk Management Officer

Edward Doherty, Chief Executive Officer

Directors/Trustees:

Patricia A. Brady,

Donald R. Clarke,

John R. Cullen, Jr.,

James McIntyre,

Gilbert A. Moreira,

Eugene M. Passaro,

Fred Ciampa, CPA,

Lorene A. Comeau,

Janice T. Houghton,

John J Melkonian,

M. Daria Niewenhous,

Aricia Symes-Elmer,

Stoughton Co-operative Bank

950 Park Street

Stoughton, MA 02072-0446

Telephone: 781-344-3080

Fax: 781-341-4530

Branches:

20 Park Street, Stoughton, MA 02072-0446

Officers:

Orlando Martinez, Chief Operations Officer

Steven Robbins, Controller

Luis C. Fortuna, Chief Executive Officer & President

Directors/Trustees:

Luis C. Fortuna

William A. Habig, Jr.

Joseph M. Klements

Brian J. McGowan

Stephen R. Raymond,

Joseph M. Gonsalves, Jr.

John G. Jarvis

Alan D. Lury

Manuel M. Pacheco, Jr.

The Co-operative Bank

40 Belgrade Avenue,
Roslindale, MA 02131-3086

Telephone: 617-325-2900

Fax: 617-325-2658

Branches:

201 Main Street, Charlestown, MA 02129-3239
3531 Washington Street, Jamaica Plain, MA 02130
36 Spring Street, West Roxbury, MA 02132

Officers:

Steven F Berry, Vice-President/Controller
William T Coots, Assistant Vice-President/Branch Officer
Ellen Glaropoulos, BSA Officer
D Thomas Leonardo, Vice-President/MIS
Nancy McSurely, Vice-President/Commercial Lending
Miguel Rosado, Senior Vice-President & Senior Commercial Lender
Scott Tower, VP/Commercial Credit Manager
Nancy G Reid, AVP/Commercial Loan Operations
Ali Torshizi, VP/Commercial Lending
Julinda Sheshi, Sr. Vice-President/Retail Banking
Lauren Coscia, Vice-President, Mortgage Ops
Suzanne Kelliher, VP/Loan Servicing Manager
Peter Lee, SVP, IT & Deposit Operations
Mimoza Gojashi, AVP/Branch Manager
Khepra Mosillo, AVP/Branch Manager
Kimberly A Cobb, EVP/CFO & Treasurer
Elaine F Buckley, SVP/Risk Management/CRA

Directors/Trustees:

John A Battaglia,	Neal Clay, Jr
Eric C. DuPont,	Frances Giannakopolous,
Joseph L Mullen,	Philip M O'Connor,
Patrick J. Sweeney,	Shirley Walsh,

The Cooperative Bank of Cape Cod

25 Benjamin Franklin Way

Hyannis, MA 02601

Telephone: 508-568-3200

Fax: 508-568-3473

Branches:

1591 Main Street, East Dennis, MA 02641

1470 Orleans Road, Route 39, East Harwich, MA 02645

238 Worcester Court, Falmouth, MA 02540

695 Attucks Lane, Hyannis, MA 02601

3878 Falmouth Road, Marstons Mills, MA 02648

660 North Falmouth Highway, North Falmouth, MA 02556

275 Cotuit Road, Sandwich, MA 02563

1121 Main Street, West Barnstable, MA 02668

121 Main Street, Yarmouth Port, MA 02675

64 King's Circuit, Yarmouth Port, MA 02675

Officers:

Lee Ann Hesse, Senior Vice President
 Keith Parsons, First Vice President
 Peter Piekarski, Vice President
 Matthew Varnum, First Vice President
 Carlyn Carey, First Vice President, Compliance Officer
 Nathan F Coakley, Vice President
 Mary F Crowell, Vice President
 Kelley M Martin, Vice President
 Laurie D Maul, First Vice President
 Pamela J Sears, Vice President, BSA Officer
 Robert Carey, Vice President
 Patricia A Coffey, Vice President
 John A Cooke, Vice President
 Jessica Davis, Vice President
 Paul Forni, Vice President
 Charles Gill, Vice President
 Robert Gillis, Vice President
 Mark Linehan, Senior Vice President
 Roman Mako, Assistant Vice President
 Peter Rice, Senior Vice President
 James Shanley, Assistant Vice President
 Ellen Taylor, Vice President
 Patricia Walsh, Assistant Vice President
 Christina Bologna, Assistant Vice President
 Charlotte Green, Assistant Vice President
 Mary Lenihan, First Vice President
 Nichole MacKerron, Assistant Vice President
 Patricia Redman, Vice President
 Donald Robicheau, Vice President
 Donald Jacobs, Officer
 Christopher Cataldo, Assistant Vice President
 Eric Emmel, Officer
 Glenn FitzGerald, Assistant Vice President
 James P. Quitadamo, Senior Vice President
 Jessica Terry, Officer
 Kirsten Wickson, Officer
 Melissa Marder, Assistant Vice President
 Shanika Rogowski, Senior Vice President
 Thomas G. Burton, First Vice President
 Brian Tuttle, Vice President
 Robert Martin, Officer
 Maeghan DeLellis, Vice President
 Lauren Connolly, Officer
 Scott Kwarta, Senior Vice President
 Kimberly Olson, Officer
 Christine Parent, Officer
 Brendan Pike, Assistant Vice President
 Barbara Smith, Senior Vice President

Steven Taylor, Vice President
Matthew Teehan, Officer
Katherine J. Hartley, First Vice President
Sheryl Walsh, Senior Vice President
Jason Bordun, Vice President

Directors/Trustees:

Sarah F. Alger,	John B. Cotton, Jr.
Gary DellaPosta,	Michael D. Ford
Nancy W. Garran	Gene D. Guill,
Christopher Lynch,	Wendy K. Northcross
Martha T. Ramsey	Gary M. Sheehan
Sheila Vanderhoef	William J. Varga,

The Pittsfield Co-operative Bank

70 South Street,
Pittsfield, MA 01201

Telephone: 413-447-7304

Fax: 413-448-2080

Branches:

431 Main Street, Dalton, MA 01226
325 Main Street, Great Barrington, MA 01230-0029
110 Dalton Avenue, Pittsfield, MA 01201

Officers:

Adrienne DeBlieux Speed, Sr. Vice President IT
Edward Schumann, AVP/Compliance Officer
Peter M Marchetti, Sr. Vice President of Operations
Joel Scussel, Vice President Commercial Lending
Victoria May, Vice President Marketing
Vicky Kolodziej, Clerk of Corporation
Michael E. Barbieri, Sr. Vice President Lending
J. Jay Anderson, Chief Executive Officer & President
Harry "Chip" Moore III, Senior Vice President & CFO

Directors/Trustees:

J. Jay Anderson	Edward A. Chagnon,
Matthew DM Keator,	Karen M. Kowalczyk,
Raymond T. Kushi, Jr.	John J. Martin, Jr.
Charles F. Plungis, Jr.	Wayne H. Walton,
Maureen White-Kirby,	

Village Bank, The

320 Needham Street, Suite 200,

Newton, MA 02464

Telephone: 617-527-6090

Fax: 617-965-8945

Branches:

307 Auburn St., Auburndale, MA 02466
720 Beacon Street, Newton Centre, MA 02459
56 Winchester Street, Newton Highlands, MA 02461
332 Walnut Street, Newtonville, MA 02460
411 Watertown Street, Nonantum, MA 02458
89 Wyman Street, Waban, MA 02468
62 Boston Post Road, Wayland, MA 01778
1369 Washington Street, West Newton, MA 02465

Officers:

John L Karacalidis, Senior Vice President /
Eric D. Boecher, Senior Vice President / CFO
Marie Lodi, Senior Vice President / Human Resources
Amy Werner, Senior Vice President - Retail
Lisa Boccabella, Senior Vice President, Enterprise Risk Management
Andrew E. Franklin, Senior Vice President / Lending
Joseph A. De Vito, Chief Executive Officer

Directors/Trustees:

Joseph J. Albanese	Janice T. Bourque
Kenneth C. Brennan,	John E Butterworth,
Carol E. Chafetz	Joseph G. Cosgrove
Janet E. Fields	Thomas R Keery, II
Victor A. Nicolazzo, Jr.	Walter F. Tennant

Wakefield Co-operative Bank

342 Main Street

Wakefield, MA 01880-0192

Telephone: 781-245-3890

Fax: 781-245-9177

Branches:

596 Main Street, Lynnfield, MA 01940

Officers:

Christine Teel, V.P./Controller

Michael J Tallo, V.P./Chief Financial Officer

Leo Barrett, Jr, Senior Vice-President

Mohammed Bezzat, Vice President

Lois Hayward, Vice President

Joyce Grasso, Vice President

Directors/Trustees:

Stephen Maio

John J McCarthy,

Ann McGonigle Santos,

Michael P. McCarthy

William T. McDonald, Jr.

Alfred A. Palmerino

Walpole Co-operative Bank

982 Main Street

Walpole, MA 02081-2857

Telephone: 508-668-1080

Fax: 508-660-2690

Branches:

Officers:

Erik Benson, Credit Officer
Gregory Mello, Assistant Vice President
Mounira Berbara, Vice President
Michael Murteira, Assistant Vice President
Donna Bonia, Vice President
Sharon Ellis, Assistant Vice President
Gail Criasia, Vice President
Paul M. Chaggaris, Senior Vice President
Tracy L. Murphy, Vice President
Michael P. Gookin, Vice President
Joanne Mailhot, Vice President
Paul Wallace, Vice President
Sheila Gonzalez, Vice President
James McGovern, Vice President
Donna M. Leary, Senior Vice President
Joseph V. Scholl, Chief Executive Officer & President

Directors/Trustees:

Robert P. Bennett,	Paul Chaggaris,
Judith M. Connor	Thomas A. Grimes,
Robert E. Higgins,	Ronald E. Lestan,
John P. Piccirilli	Joseph V. Scholl

Winchester Co-operative Bank

19 Church Street

Winchester, MA 01890

Telephone: 781-729-3620

Fax: 781-756-3560

Branches:

198 Lexington Street, Woburn, MA 01801

Officers:

Kara G Clark, Senior Vice President/Chief Financial Officer

Mark H Kellett, Chief Executive Officer & President

Mark L. Fisher, Executive Vice President, Mortgage Department

Directors/Trustees:

Christopher J Barrett,

Lawrence F. Borges

Robert J Hickey,

Robert H. Montgomery

Robert C. Penna

John A. Beauchamp

Ann W. Hibbard

Mark H Kellett,

John J. Moriarty

Robin F. Wortmann

Wrentham Co-operative Bank

102 South Street

Wrentham, MA 02093-0250

Telephone: 508-384-6101

Fax: 508-384-8547

Branches:

1005 South Street, Wrentham, MA 02093-0250

Officers:

Scott G Terrien, President & CEO

Ann Marie DeCoff, Vice President & CLO

Sarah J Giovannucci, Vice President & Treasurer

Directors/Trustees:

Mary- Regina Bennett,

Trevor Knott,

Jeffrey L. Morrill

Richard J. Ross

Jeffrey C. Hall

Jeffrey M Liber,

Douglas V Mure,

Scott G Terrien,

Appendix II: Savings Banks

Adams Community Bank

2 Center Street

Adams, MA 01220-0306

Telephone: 413-743-0001

Fax: 413-743-9548

Branches:

93 Park Street, Adams, MA 01220-2013
75 South Street, Cheshire, MA 01225
545 South Main Street, Lanesboro, MA 01237
41 Park Street, Lee, MA 01238
7 Main Street,, Lenox, MA 01240
31 Eagle Street, North Adams, MA 01247
273 Main Street, Williamstown, MA 01267-0547

Officers:

Carol Rapisarda, VP, Branch Officer
Tracy McConnell, VP, Commercial Loan Officer
Michael Gwozdz, VP, Retail Operations Officer
Barbara Guido, SVP, Retail
Andre P. Charbonneau, CFO/COO
Donna Halton, SVP, Commercial Lending
Kathleen J. Luczynski, CIO/SVP, Operations & Technology
Jacqueline McNinch, SVP, Mortgage Originations
Gerald M Biron, VP, Mortgage Operations
Elena C Tucker, SVP, HR & Payroll
Maureen E. Baran, SVP Retail Lending
Amy A. Giroux, SVP, Retail/Chief Culture Officer
Kristen Bona, VP, Government Banking Advancement
Laila Boucher, VP, Government Banking Development
Laurie J Boudreau, VP, Compliance Officer
Timothy R. Burdick, VP, Mortgage Servicing
David Eisenberg, VP, Commercial Loan Officer
Theresa E Sorrentino, VP, Accounting & Controller
Dawn Canales, VP, Technology Officer
Charles P. O'Brien, Trustee, Chief Executive Officer & President

Directors/Trustees:

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Athol Savings Bank

388 Main Street

Athol, MA 01331

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Branches:

52 Main Street, Ashburnham, MA 01430

50 Elm Street, Baldwinville, MA 01436

560 Summer Street, Barre, MA 01005

196 Timpany Boulevard, Gardner, MA 01440

112 Central Street, Winchendon, MA 01475

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Lisa M Osborne, Security Officer

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Douglas Moisan, SVP - Treasurer / CFO

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Curtis Noel,

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Avidia Bank

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Fax: 978-568-0950

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221 Washington Street, Hudson, MA 01749-0190

17 Pope Street, Hudson, MA 01749

470 Lancaster Street, Leominster, MA 01453

256 Maple Street, Marlborough, MA 01752

53 West Main Street, Northborough, MA 01532

23 Maple Avenue, Shrewsbury, MA 01545

100 East Main Street, Westborough, MA 01581

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 Kelly Tierney, VP
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Bank of Canton, The

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Fax: 781-828-5347

Branches:

259 Turnpike Street, Route 138, Canton, MA 02021

557 Washington Street, Canton, MA 02021

60 Mayor Thomas J. McGrath Highway, Quincy, MA 02169

67 North Main Street, Randolph, MA 02368

Officers:

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BankFive

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136 Faunce Corner Road, Dartmouth, MA 02747
105 Huttleston Avenue, Fairhaven, MA 02719
55 Thirteenth Street, Fall River, MA 02721
1604 President Avenue, Fall River, MA 02720
1301 Pleasant Street, Fall River, MA 02723
1501 South Main Street, Fall River, MA 02724
4171 North Main Street, Fall River, MA 02720
1724 Acushnet Avenue, New Bedford, MA 02746
160 County Street, New Bedford, MA 02740
54 County Street, Somerset, MA 02726
497 Milford Road, Swansea, MA 02777

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Bay State Savings Bank

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99 Auburn Street, Auburn, MA 01501
123 Auburn Street, Auburn, MA 01501
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275 Mill Street, Worcester, MA 01602
378 Burncoat Street, Worcester, MA 01604
799 Grafton Street, Worcester, MA 01604

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 85 Sockanosset Cross Road, Cranston, RI 02920
 299 State Road, Dartmouth, MA 02747
 714 Dartmouth Street, Dartmouth, MA 02748
 75 Alden Road, Fairhaven, MA 02719
 1485 Pleasant Street, Fall River, MA 02723
 310 Airport Road, Fall River, MA 02720
 335 Stafford Road, Fall River, MA 02721
 490 Robeson Street, Fall River, MA 02720
 81 Troy Street, Fall River, MA 02720
 8 Foxborough Boulevard, Foxborough, MA 02035
 438 Spring Street, N. Dighton, MA 02764
 23 Elm Street, New Bedford, MA 02740
 1000 Ashley Blvd., New Bedford, MA 02745
 110 Taunton Avenue, Seekonk, MA 02771
 921 GAR Highway, Somerset, MA 02725
 554 Wilbur Avenue, Swansea, MA 02777
 1 Crandall Road, Tiverton, RI 02878
 787 Main Road, Westport, MA 02790

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14 Main Street, Bridgewater, MA 02324

29 Bedford Street, East Bridgewater, MA 02333

6 Main Street, Lakeville, MA 02347

80 North Main Street, Mansfield, MA 02048

225 West Main Street, Norton, MA 02766-0369

27 Mattakesett Street, Pembroke, MA 02359

3 Taunton Street, Plainville, MA 02762

2109 Bay Street, Taunton, MA 02780

120 West Center Street, West Bridgewater, MA 02379

728 West Center Street, West Bridgewater, MA 02379

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Taunton, MA 02780-3242

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Branches:

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100 Rathbun Williard Drive, Attleboro, MA 02703
2152 Mendon Road, Cumberland, RI 02864
502 State Road, Dartmouth, MA 02670
One Chace Road, East Freetown, MA 02717
215 Pleasant Street, Fall River, MA 02721
375 West Central Street, Franklin, MA 02038
584 Putnam Pike, Greenville, RI 02828
70 North Water Street, New Bedford, MA 02740
1307 Ashley Blvd, New Bedford, MA 02745
37 Rockdale Avenue, New Bedford, MA 02740
96 Commonwealth Avenue, North Attleboro, MA 02760
215 Armistice Boulevard, Pawtucket, RI 02860
108 North Main Street, Raynham, MA 02767-1661
942 Broadway, Raynham, MA 02767-1743
36 Paramount Drive, Raynham, MA 02721
257 Winthrop Street, Rehoboth, MA 02769-1819
851 County Street, Taunton, MA 02780-3952
50 Williams Street, Taunton, MA 02780

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Michael A. Tamburro,	

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Cambridge, MA 02138

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188 Massachusetts Avenue, Arlington, MA 02474
626 Massachusetts Avenue, Arlington, MA 02474
181 Great Road, Bedford, MA 01730
40 Leonard Street, Belmont, MA 02478
140 Middlesex Turnpike, Burlington, MA 01803
154-156 Cambridge Street, Burlington, MA 01803
53 White Street, Cambridge, MA 02140
1378 Cambridge Street, Cambridge, MA 02139
630-632 Massachusetts Avenue, Cambridge, MA 02139
1 Thompson Square, Charlestown, MA 02129
202 Sudbury Road, Concord, MA 01742
1781 Massachusetts Avenue, Lexington, MA 02420
638 Main Street, Melrose, MA 02176-0909
739 Beacon Street, Newton Centre, MA 02459
54 Arsenal Street, Watertown, MA 02472

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 Ian Brandon, SVP Head of Commercial Real Estate Lending
 David Cedrone, SVP Head of Residential, Consumer and Small Business Lending
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 Brian Farrell, SVP Chief Risk Officer
 Dan Fraine, SVP Head of Facilities and Security
 Orla Furey, SVP Chief Compliance and BSA Officer
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 Michael Kuhn, SVP Corporate Banking Team Leader
 Stephen Leonard, SVP Head of Corporate Banking
 Michael Lindgren, EVP Chief Lending Officer
 Dana Philbrook, SVP Chief Financial Officer
 Lisa Rodericks, SVP Chief Marketing Officer
 Michael St. Jean, SVP Chief Credit Officer
 Mark Tracy, SVP Chief Technology and Operations Officer
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 Carol Sexton, SVP Head of Retail Banking
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17 Beach Street, Manchester, MA 01944
247 Main St, Rockport, MA 01966

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Heidi P. Huttunen, VP, Controller
Victor Conigliaro, VP, Information Technology Officer
Jennifer Orlando, VP/Marketing Officer
J. Mark Olsen, VP/Residential Lending
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Clinton, MA 01510-0770

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 12 Green Street, Bolton, MA 01740
 562 Main Street, Bolton, MA 01740
 1001 Main Street, Boylston, MA 01505
 81D Shrewsbury Street, Boylston, MA 01505
 1 Main Street, Sterling, MA 01564-0637
 306 West Boylston Street, West Boylston, MA 01583

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 Mary Dean, Senior Vice President / CIO
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93 Main Street, Rutland, MA 01543-1301
253 Main Street, Southbridge, MA 01550-0370
72 W. Main Street, Rt. 9, Spencer, MA 01562
200 Charlton Road, Route 20, Sturbridge, MA 01566
968 Main Street, Warren, MA 01083-0849
86 Worcester Road, Webster, MA 01570
70 West Boylston Street, Worcester, MA 01606
230 Park Avenue, Worcester, MA 01609

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Country Bank for Savings

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Branches:

21 North Main Street, Belchertown, MA 01007-0668
 Main Street, Brimfield, MA 01010-0402
 37 Worcester Road, Charlton, MA 01507
 1084 Main Street, Leicester, MA 01524
 Wal-Mart Supercenter, 1620 Main St., Leicester, MA 01524
 64 Cherry Street, Ludlow, MA 01056
 1485 North Main Street, Palmer, MA 01069-0598
 208 Sykes Street, Palmer, MA 01069-1130
 687 Pleasant Street, Paxton, MA 01612
 Wal-Mart Supercenter, 352 Palmer Rd, Ware, MA 01082
 155 West Street, Ware, MA 01082-1415
 8 West Main Street, West Brookfield, MA 01585-0716
 2379 Boston Road, Wilbraham, MA 01095
 278 Park Avenue, Worcester, MA 01609

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260 Bussey Street, Dedham, MA 02026-2537
420 Washington Street, Dedham, MA 02026-1854
5000 Great Meadow Road, Dedham, MA 02026
1077 Great Plain Avenue, Needham, MA 02492
185 Central Street, Norwood, MA 02062-3534
45 South Main Street, Sharon, MA 02067
1428 Main Street, Walpole, MA 02081-1708
180 Main Street, Walpole, MA 02081-4033
673 High Street, Westwood, MA 02090-2500

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Eagle Bank

350 Broadway

Everett, MA 02149-3698

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389 Hanover Street, Boston, MA 02113

299 Ferry Street, Everett, MA 02149-3698

1768 Massachusetts Avenue, Lexington, MA 02420

104 South Main Street, Middleton, MA 01949

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Lawrence Shuman,

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East Boston Savings Bank

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70 Concord Avenue, Belmont, MA 02478
95 Kneeland Street, Boston, MA 02111
2250 Dorchester Avenue, Boston, MA 02124-5670
1134 Washington Street, Boston, MA 02118
1614 Tremont Street, Boston, MA 02120
1952-1956 Beacon Street, Brighton, MA 02135
1608 Commonwealth Avenue, Brighton, MA 02135
1441 Beacon Street, Brookline, MA 02446
473 Harvard Street, Brookline, MA 02446
1050 Beacon Street, Brookline, MA 02446
50 Summit Drive, Burlington, MA 01803
1739 Massachusetts Avenue, Cambridge, MA 02140
2172 Massachusetts Avenue, Cambridge, MA 02140
10 Elm Street, Danvers, MA 01923-2824
960 Morrissey Boulevard, Dorchester, MA 02124
489 Gallivan Blvd., Dorchester, MA 02124
305 Talbot Avenue, Dorchester, MA 02124
1 Bennington Street, East Boston, MA 02128
856 Bennington Street, East Boston, MA 02128
10 Meridian Street, East Boston, MA 02128
1755 Revere Beach Parkway, Everett, MA 02149
515 Centre Street, Jamaica Plain, MA 02130
335 Broadway, Lynn, MA 01904
24 Broadway, Lynnfield, MA 01940
410 Riverside Avenue, Medford, MA 02155
108 Main Street, Melrose, MA 02176
67 Prospect Street, Peabody, MA 01960
575 Broadway, Revere, MA 01951
126 Squire Road, Revere, MA 02151
Mobile Branch, Revere, MA 01951
4238 Washington Street, Roslindale, MA 02131
193 Washington Street, Unit 100, Salem, MA 01970
317 Main Street, Saugus, MA 01906
320 Central Street, Saugus, MA 01906
37 Union Square, Somerville, MA 02143
430 West Broadway, South Boston, MA 02127-0101
708 East Broadway, South Boston, MA 02127-0101
501 Southampton Street, South Boston, MA 02127-0101
381 Main Street, Wakefield, MA 01880
1981-1985 Centre Street, West Roxbury, MA 02132
15 Bartlett Road, Winthrop, MA 02152
331 Montvale Avenue, Woburn, MA 01801

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 Frank Romano, Executive Vice President Corporate Banking
 Eric M. Heath, Senior Vice President Human Resources
 Edward Merritt, Executive Vice President
 Mary Hagen, Senior Vice President Operations & Technology
 Paula Cotter, Senior Vice President Operations
 John Carroll, Executive Vice President Chief Operations Officer
 Joseph Nash, Senior Vice President Residential Lending
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395 Trapelo Road, Belmont, MA 02478
1310 Cambridge Street, Cambridge, MA 02139-1377
459 Broadway, Cambridge, MA 02138-4192
2067 Massachusetts Avenue, Cambridge, MA 02140
360 Broadway, Chelsea, MA 02150-5687
98 Pleasant Street, Malden, MA 02148
9 Playstead Road, Medford, MA 02155
243 Salem Street, Medford, MA 02155
285 Highland Avenue, Somerville, MA 02143-1397
860 Lexington Street, Waltham, MA 02452

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Easthampton Savings Bank

36 Main Street,

Easthampton, MA 01027-0351

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253 Triangle Street, Amherst, MA 01002
40 State Street, Belchertown, MA 01007
241 Northampton Street, Easthampton, MA 01027
100 East Street, Hadley, MA 01035
170 Sargeant Street, Holyoke, MA 01040
297 King Street, Northampton, MA 01060
21 Locust Street, Northampton, MA 01060
605 Granby Road, South Hadley, MA 01075
134 College Highway, Southampton, MA 01073
85 Broad Street, Westfield, MA 01085

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 Karen Yancik, Vice President Compliance
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50 South Franklin Street, Holbrook, MA 02343

129 North Main Street, Randolph, MA 02368

497 Washington Street, Stoughton, MA 02072

87 Sharon Street, Stoughton, MA 02072

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Thomas A Foresta, SVP/CIO

Nancy J Curry, SVP/Commercial Lending

Shannon F Mahoney, VP/Chief Risk Officer

Richard D Olson, Jr, SVP/Retail and Marketing

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James G Welch,

Florence Bank

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Fax: 413-582-9491

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20 George Hannum Street, Belchertown, MA 01007

5 Main Street, Easthampton, MA 01027

68 Pleasant Street, Granby, MA 01033

377 Russell Street, Hadley, MA 01035

176 King Street, Northampton, MA 01060

58 Main Street, Northampton, MA 01060

1444 Allen Street, Springfield, MA 01118

1010 Union Street, Suite E, West Springfield, MA 01089

1 Main Street, Williamsburg, MA 01096

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108 North Pleasant Street, Amherst, MA 01002
181 Parsons Road, Conway, MA 01341
207 Main Street, Northampton, MA 01060
325A King Street, Northampton, MA 01060
58 Bridge Street, Shelburne Falls, MA 01370
61 North Main Street, South Deerfield, MA 01373
282 Avenue A, Turners Falls, MA 01376

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Karen Cartier, Vice President & Compliance, BSA, Fraud, Red Flag, CRA and Identity Theft Officer
Tara Brewster, Vice President & Business Development Specialist
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William Granger, VP & Chief Information Officer
Cassandra Morrey, Vice President & Residential Lending Officer
Hector Toledo, Vice President & Branch Distribution Network Officer
Prudence Blond, Assistant Vice President & Trust Officer
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607 Pleasant Street, Attleboro, MA 02703
64 Broad Street, Boston, MA 02109
295 Bedford Street, Bridgewater, MA 02324
68 Legion Parkway , Brockton, MA 02301
1601 Main Street, Brockton, MA 02301
820 North Main Street, Brockton, MA 02301
443 Belmont Street, Brockton, MA 02301
95 Washington Street, Canton, MA 02021
200 Comstock Parkway, Cranston, RI 02910
1155 Reservoir Avenue, Cranston, RI 02920
5750 Post Road, East Greenwich, RI 02818
2830 Pawtucket Avenue, East Providence, RI 02915
472 Foundry Street, Easton, MA 02356
618 George Washington Highway, Lincoln, RI 02865
131 Copeland Drive, Mansfield, MA 02048
68 East Grove Street, Middleborough, MA 02346
43 Commerce Way, Plymouth, MA 02360
180 Washington Street DUPLICATE, Providence, RI 02903
101 Dudley Street, Providence, RI 02905
180 Washington Street, Providence, RI 02903
One Chestnut Place, Quincy, MA 02169
1 Credit Union Way, Randolph, MA 02368
500 South Street West & Route 44, Raynham, MA 02767
470 Washington Street, Stoughton, MA 02072
3830 Post Road, Warwick, RI 02866
2089 Warwick Avenue, Warwick, RI 02889

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James Hanlon, VP Credit & Risk Officer
Brenda Kerr, SVP Retail Banking
Joseph McQuade, SVP, Chief Enterprise Risk Officer
Inez Friedman-Boyce, SVP General Counsel & Corporate Secretary
Kevin Hamel, SVP Chief Information Officer
Joseph F. Casey, President & COO
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Linda Simmons, EVP CFO
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Patricia M. Williams, SVP HR Officer

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Hingham Institution for Savings

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13 Elm Street, Cohasset, MA 02025-1828
5 Assinippi Avenue, Hanover, MA 02339
37 Whiting Street, Hingham, MA 02043-3898
300 Linden Ponds Way, Hingham, MA 02043
401 Nantasket Avenue, Hull, MA 02045-2799
35 Main Street, Nantucket, MA 02554

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Jacqueline M. Youngworth,	

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4 Colon Street, Beverly, MA 01915

7 Elm Street, Boxford, MA 01921

4 Parker Street, Gloucester, MA 01930

545 Bay Road, Hamilton, MA 01982

112 County Road, Ipswich, MA 01938

2 Depot Square, Ipswich, MA 01938

161 South Main Street, Middleton, MA 01949

68 Storey Avenue, Newburyport, MA 01950-0510

37 King Street, Rockport, MA 01966

312 Haverhill Street, Rowley, MA 01969

7 Bridge Road, Salisbury, MA 01952

5 Main Street, Topsfield, MA 01983

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Christopher R Sullivan, Vice President, Residential Lending
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Lee Bank

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450 Pittsfield-Lenox Road, Lenox, MA 01240

75 North Street, Pittsfield, MA 01201

3 Elm Street, Stockbridge, MA 01262-0654

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Jason McLaughlin, Vice President - Credit Administration

Paula Gangell-Miller, Vice President -Deposit Operations

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Andrew Weibel, Sr. Vice President/Chief Information Technology Officer

Shannon Steele, Vice President/BSA Officer

Marianne Friesa, Vice President - Private Banking

Brandy McKie, Vice President Retail Banking

Laura Brown, Assistant Vice President - Loan Compliance and Default Manger

Kevin Bisaccio, Vice President - Commercial Lending

Christopher Kinne, Vice President Commercial Lending

Susan Brown, Senior Vice President - HR/Administration

Mark McKenna, Vice President Commercial Lending

Bruce Marzotto, Senior Vice President - Commercial Lending

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Craig Smith,

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23 Fletcher Street, Chelmsford, MA 01824

2021 Lakeview Avenue, Dracut, MA 01826

750 Main Street, Haverhill, MA 01830

34 John Street, Lowell, MA 01852

1095 Westford Street, Lowell, MA 01851

125 E. Dunstable Road, Nashua, NH 03062

498 Chickering Road, North Andover, MA 01845

20 Groton Road, North Chelmsford, MA 01863

65 Groton Street, Pepperell, MA 01463

1775 Main Street, Tewksbury, MA 01876

30 International Place, Tewksbury, MA 01876

250 Pawtucket Blvd., Tyngsborough, MA 01879

499 Groton Road, Westford, MA 01886

Nashoba Valley Technical High School, Westford, MA 01886

270 Main Street, Wilmington, MA 01887

Officers:

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Steven Ventre, Senior Vice President, Commercial Lending

Thomas Boucher, Senior Vice President, Commercial Lending

John Pratt, Senior Vice President, Commercial Lending

Kevin A. Kouble, Senior Vice President, Chief Information Officer

Donald A. Bedard, Executive Vice President, Chief Credit/Lending Administration Officer

Glenn B. Goldman, Senior Vice President, Chief Compliance & Risk Officer

David E. Wallace, President & CEO / Director / Executive Committee

Alison E. Kalman, EVP Corporate Affairs/Investment Insurance Officer/Retail Banking/Assistant Clerk

David J. Karpinsky, Senior Vice President, Financial Analyst Officer

Steven Martin Rochette, Senior Vice President Electronic Banking

Jason Stephens, Executive Vice President, Chief Financial Officer and Treasurer

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D. John Gagnon,
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Angelos Sakelarios,
James C. Shannon, III
Jay R. Wallace,

Main Street Bank

81 Granger Boulevard

Marlborough, MA 01752-3865

Telephone: 508-481-8300

Fax: 508-481-2702

Branches:

7 Main Street, Ayer, MA 01432-0469
489 Main Street, Groton, MA 01450
220 Great Road, Littleton, MA 01460
947 Massachusetts Avenue, Lunenburg, MA 01462
71 Boston Post Road, Marlborough, MA 01752-3865
101 West Main Street, Northborough, MA 01532
80 Main Street, Pepperell, MA 01463
95 Front Street, Shirley, MA 01464
6 East Main Street, Southborough, MA 01772
Sudbury Frms Sprmkt, 439 Boston Post, Sudbury, MA

Officers:

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Jeff Tucker, Senior Vice President, Strategy & Risk
Michael Demarco, Senior Vice President, Commercial Lending
Jamie Conaghan, Vice President, Marketing
Renee Jaworek, Vice President, BSA
Ruth Cavanagh, Senior Vice President, Commercial Lending
Karen Thorne, Senior Vice President, Commercial Credit
Thomas Dufault, Senior Vice President, Mortgage Banking
Sebi Ovesian, Senior Vice President, Loan Servicing
Donna Morel, Vice President, Senior Branch Administrator
John Spinello, Vice President, Controller
William M. Keyles, Vice President, Director of Learning & Development
Andrew McCully, VP, Director of Technology
Donna Driscoll, Vice President, Branch Administrator
Paul Musgrove, Chief Financial Officer/Senior Vice President
Kim Hardiman, Vice President, Deposit Operations
Jennifer Berube, Vice President, Cash Management
Suzanne M. Dupre, Senior Vice President, Director of Human Resources
Ellen Dorian, President
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Dawn Melanson, Senior Vice President, Operations
Christopher J. Berglund, Executive Vice President
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Cynthia Russo,

Sem Aykanian,
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Steve P Roach,
Carol L. Sanchez

Marblehead Bank

21 Atlantic Avenue,

Marblehead, MA 01945-0027

Telephone: 781-631-5500

Fax: 781-631-1158

Branches:

100 Cummings Center, Suite 101-F, Beverly, MA 01915
One Humphrey Street, Marblehead, MA 01945-0027

Officers:

Tanya Asnis, Vice President Compliance
Kyle Fiske, Assistant Vice President Loan Servicing
Amy Hart, Assistant Vice President Lending
Charles Parker, Assistant Vice President Retail Banking
Merrill Belmer, Executive Vice President
Kathleen A Kain, Exec. Vice President
Scott Klocker, Vice President, Technology
Marcia Lewis, Vice President, Residential and Consumer Lending
Chris Speliotis Conroy, Vice President, Systems/Security
Suzanne Pinho, Vice President, Deposit Operations
Jenn L Mason, Vice President, Deposit Operations Manager/BSA Officer
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Kristin Latulippe, Vice President, Accounting
Mark Llewellyn, CEO

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Julie H Livingston,	Mark Llewellyn
Andrew Lovely,	Sarah McIlroy,
Janet Moore,	W. Thomas Moulton, Jr,
Mark O'Connor,	Charles Pendleton,
Mark Shapiro,	Peter Simonsen,
Dr. Keith E. Taylor,	Dr. Tim Tobin,

Martha's Vineyard Bank

78 Main Street

Edgartown, MA 02539-1069

Telephone: 508-627-4266

Fax: 508-627-6436

Branches:

517 South Road, Chilmark, MA 02535
 78 Main Street, Edgartown, MA 02539
 236 Edgartown-Vineyard Haven Road, Edgartown, MA 02539
 397 Palmer Avenue, Falmouth, MA 02540
 14 Oak Bluffs Avenue, Oak Bluffs, MA 02557
 4 Uncas Avenue, Oak Bluffs, MA 02557
 11 State Road, Tisbury, MA 02568
 490 State Road, West Tisbury, MA 02575
 2 Water Street, Woods Hole, MA 02543

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 Ted Desrosiers, Vice President, Financial Advisor
 Raymond LaPorte, Vice President, Financial Advisor
 Jeanne Ogden, Vice President, Retail Banking
 Christine Conrad, Vice President, Marketing and Solutions Development
 Adelaide Drolette, Senior Residential Loan Officer
 William R Howell, Vice President, Commercial Lender
 Ann K Hunt, Senior Residential Loan Officer
 Anthony M Leone, Vice President, Senior Credit Officer
 Edward Murphy, Managing Director Investment Services
 Mary C Griffiths, Audit, Compliance, and BSA Officer
 Ryan Yarosh, Commercial Loan Officer
 Benjamin Martin, Jr. Loan Officer
 James M Anthony, President & CEO
 Timothy J. Lowe, Vice President, Residential Lender
 Susan Dostal, Vice President, Human Resource Officer
 Bart Partington, Vice President, Account Director
 Philip J. Mercier, Vice President, Commercial Lending
 Charles A. Kroll, Vice President, Chief Financial Officer & Treasurer

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Kenneth C. Galley	Wayne C. Lamson,
Ronald H. Rappaport,	George A. Santos, Jr.
Alison Shaw	Reid G. Silva,
Robert Tankard	Ann M Tyra

Middlesex Savings Bank

6 Main Street

Natick, MA 01760

Telephone: 508-653-0300

Fax: 508-653-8146

Branches:

291 Main Street, Acton, MA 01720
577 Massachusetts Avenue, Acton, MA 01720
2 West Union Street, Ashland, MA 01721
186 The Great Road, Bedford, MA 01730
267 Hartford Avenue, Bellingham, MA 02019
629 Massachusetts Avenue, Boxborough, MA 01719
64 Main Street, Concord, MA 01742
1208 Main Street, Concord, MA 01742
598 Worcester Road, Framingham, MA 01702
899 Edgell Road, Framingham, MA 01701
1000 Franklin Village Drive, Franklin, MA 02038
112 Boston Road, Groton, MA 01450
830 Washington Street, Holliston, MA 01746
10 Main Street, Hopkinton, MA 01748
177 Broad Street, Hudson, MA 01749
308 Great Road, Littleton, MA 01460
17 Nason Street, Maynard, MA 01754
72 Powdermill Road, Maynard, MA 01754
495 Main Street, Medfield, MA 02052
81 Main Street, Medway, MA 02053
36A Milliston Road, Millis, MA 02054
6 Main Street, Natick, MA 01760
50 Chestnut Street, Needham, MA 02492
31 North Main Street, Sherborn, MA 01770
162 Cordaville Road, Southborough, MA 01772
454 Boston Post Road, Sudbury, MA 01776
1 Andrew Avenue, Wayland, MA 01778
150 Commonwealth Road, Wayland, MA 01778
278 Washington Street, Wellesley, MA 02481
65 East Main Street, Wesborough, MA 01581
160 Littleton Road, Westford, MA 01886

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 Michael J. Sullivan, Senior Vice President and Director of Internal Audit
 Adam C. Fandrey, Senior Vice President
 Anne M. Barry, Senior Vice President
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Kenneth C.A. Isaacs,	Kelly A. Kober,
Brian D. Lanigan,	Michael G. McAuliffe
Richard M. Presti,	Ian E. Rubin,

Monson Savings Bank

146 Main Street

Monson, MA 01057-0188

Telephone: 413-267-4646

Fax: 413-267-9564

Branches:

61 North Main Street, East Longmeadow, MA 01028

15 Somers Road, Hampden, MA 01036

136 West Street, Ware, MA 01082

75 Post Office Park, Wilbraham, MA 01095

100 Post Office Park, Wilbraham, MA 01095

Officers:

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Robert Chateauneuf, Senior Vice President/ Commercial Lending Officer

Dina A Merwin, Senior Vice President/Chief Risk Officer

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Kevin Hicks, Vice President/Information Technology

Jack Hibbard, Vice President/Controller

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Theresa A Fox, Senior Vice President/Chief Retail Officer

Kandra M Traghese, Vice President/CFO

Steven E. Lowell, CEO

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Roland G. Desrochers,

Stacy Gilmore,

Gary R. Mayotte,

Aram R. Vartanian,

MountainOne Bank

93 Main Street

North Adams, MA 01247

Telephone: 855-444-6861

Fax: 413-662-2125

Branches:

111 Silver Lake Boulevard, Pittsfield, MA 01201

77 Granite Street, Quincy, MA 02169

279 Union Street, Rockland, MA 02370-0533

54 Front Street, Scituate, MA 02066-0048

795 Main Street, Williamstown, MA 01267-0068

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Lynn Sullivan, SVP Community Banking

Beth Petropulos, SVP, Human Resources

Steven Munger, VP Commercial Lending

Jill Amato, SVP, Sr Marketing Officer

Richard Kelly, SVP Berkshire Team Leader CML Lending

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Timothy Rhuda, Sr. Vice President

Richard Bromberg, Sr. Vice President, IT

Robert Abel, Vice President

Michael Pang, SVP Credit Administration

Steven Owens, Executive Vice President, COO/CFO/CIO, Treasurer

Robert Fraser, Chief Executive Officer & President

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Susan S. Hogan,

Thomas O'Connell

Joseph Thompson,

James Bailey

Noreen Carey-Neville

Robert J Fraser,

Kevin Maguire

William Spence

Newburyport Five Cents Savings Bank

63 State Street

Newburyport, MA 01950-6688

Telephone: 978-462-3136

Fax: 978-462-9672

Branches:

40 Friend Street, Amesbury, MA 01913

43 Main Street, Amesbury, MA 01913

836 Central Avenue, Dover, NH 02830

141 Portsmouth Avenue, Exeter, NH 03833

321 Lafayette Road, Hampton, NH 03843

27 High Road, Newbury, MA 01951-1719

21 Storey Avenue, Newburyport, MA 01950-1848

85 Storey Avenue, Newburyport, MA 01950

254 State Street, Portsmouth, NH 03801

1309 B Lafayette Road, Portsmouth, NH 03801

6 Merrill Street, Salisbury, MA 01952-2307

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Carrie N Dick, Assistant Vice President
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Thomas L Strickler, Senior Vice President
James L Thompson, III, Senior Executive Vice President
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Lisa Brodeur, Senior Vice President
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Salvatore DeFranco, Assistant Vice President
Debra DelVecchio, Assistant Vice President
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Brian Harrington, Assistant Vice President
Katelyn Kneeland, Assistant Vice President
Matthew Lambert, Assistant Vice President
Matthew Pappavasiliou, Assistant Vice President
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Michael Tager, Assistant Vice President
Elizabeth J Blackburn, Assistant Vice President/Corporate Clerk
Kimberly A Bryan, Assistant Vice President
Amy E Leary, Assistant Vice President

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 Deborah E Tremblay, Assistant Vice President
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 Keri A Sullivan, Senior Vice President
 Sandra Licciardo, Vice President/Controller/Assistant Treasurer
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 Karen M Turmenne, Vice President/Chief Risk Officer
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 Kimberley A Foulkes, Executive Vice President
 Ryan J Bishop, Senior Vice President/Credit Administration Officer
 Susan M Ballard, Vice President
 Peter B Matthews, Vice President
 Amanda J Gray, Vice President
 Lloyd L Hamm, Jr, President/CEO

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Brian S Fecteau,	Lloyd L Hamm, Jr
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Lucien R Lacroix,	Marc A MacBurnie,
Janice C Morse,	Charles W Morse, III
Jeffrey D Nahas	K Mark Primeau,
Jean L Trim,	Michael A Webber

North Brookfield Savings Bank

35 Summer Street

N. Brookfield, MA 01535

Telephone: 508-867-7442

Fax: 508-867-7574

Branches:

4 Daniel Shays Highway, Belchertown, MA 01007

100 West Main Street, East Brookfield, MA 01515

9 Gilbert Street, N. Brookfield, MA 01535

1051 Thorndike Street, Palmer, MA 01069-0923

2060 Main Street, Three Rivers, MA 01080-1115

40 Main Street, Ware, MA 01082-0849

Route 9, West Brookfield, MA 01585-1031

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Andrea Healy, SVP / Chief Administrative and Human Resources Officer

Donna L. Boulanger, President / CEO

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M Richard Pluta,

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Harold Chesson, III

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Elizabeth A. Martinelli

Lloyd A. Rice

North Easton Savings Bank

20 Eastman Street

South Easton, MA 02375

Telephone: 508-297-8000

Fax: 508-297-8069

Branches:

777 Belmont Street, Brockton, MA 02301
 656 Crescent Street, Brockton, MA 02302
 74 Main Street, Carver, MA 02330
 679 Depot Street, Easton, MA 02375
 336 Plymouth Street, Halifax, MA 02338
 430 Liberty Street, Hanson, MA 02341
 71 Copeland Drive, Mansfield, MA 02048
 448 W. Grove Street, Middleboro, MA 02346
 Shaw's Spmkt; 125 Toner Blvd., North Attleborough, MA 02760
 295 Main Street, North Easton, MA 02356
 Roche Bros Spmkt; 25 Washington St, North Easton, MA
 25 West Main Street, Norton, MA 02766
 172 Mansfield Avenue, Norton, MA 02766
 2 Pilgrim Hill Road, Plymouth, MA 02360
 547 Washington Street, South Easton, MA 02375
 570 Washington Street, Whitman, MA 02382
 342 Bedford Street, Whitman, MA 02382

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Aileen Zec, SVP & COO

Marilyn M Lewis, Senior Vice President and Chief Risk

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Susan Joss,	Edward Joubert,
Dolores M. Kent	Stephanie Lipinski-McDonald,
Kristina L McGill,	Daniel T. Morse
William Morse,	David Mullare,
Raymond A. Nichols	Paul J Schleicher,
Richard B Spencer,	Christopher Sulmonte,
Hazel L. Varella	James F. Vaughan,
Kevin Welch,	Ronald Whitney,

Pentucket Bank

One Merrimack Street

Haverhill, MA 01830

Telephone: 978-372-7731

Fax: 978-521-2701

Branches:

201 Route 111, Hampstead, NH 03841
120 Lincoln Avenue, Haverhill, MA 01830
395 Lowell Street, Haverhill, MA 01832
One Merrimack Street, Haverhill, MA 01830
1065 Osgood Street, North Andover, MA 01845
234 North Broadway, Salem, NH 03079

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Michele Curtis, Senior Vice President
Thomas Whelton, Vice President
Leanne Petrou, Vice President
Marie Ferris, Vice President
Michael V Milano, Vice President
Amy Barcelos, Vice President
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Kerianne Pereira, Vice President
Samantha Petrou, Vice President
Michelle Queenan, Vice President
Lori Lupon, Senior Vice President
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Kevin McKinnon, Senior Vice President
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Stephen Jasklevicus, SVP - Chief Credit Officer
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Gregory J. Shaw, Executive Vice President - Chief Operating Officer
Jonathan Dowst, President

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Thomas Desmet
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Elizabeth E. Rogers
Charles Walker,

Peter A. Carbone
Scott D Cote, Sr.
E. Lynn Garner
Ronald Pollina
Timothy J. Schiavoni

PeoplesBank

330 Whitney Avenue

Holyoke, MA 01040-6561

Telephone: 413-538-9500

Fax: 413-493-7502

Branches:

56 Amity Street, Amherst, MA 01002
1936 Memorial Drive, Chicopee, MA 01020-4397
610 Memorial Drive, Chicopee, MA 01020
1 Turkey Hills Road, East Granby, CT 06026
201 North Main Street, East Longmeadow, MA 01028
5 South Maple Street, Hadley, MA 01035-3537
314 High Street, Holyoke, MA 01040
1866 Northampton Street, Holyoke, MA 01040
24 Tabor Crossing, Longmeadow, MA 01106
783 Williams Street, Longmeadow, MA 01106
450 Center Street, Ludlow, MA 01056
300 King Street, Northampton, MA 01060
494 Newton Street, South Hadley, MA 01075-2108
7 College Street, Village Commons, South Hadley, MA 01075
1240 Sumner Avenue, Springfield, MA 01118
807 Wilbraham Road, Springfield, MA 01109
1051 St. James Avenue, Springfield, MA 01118
1900 Wilbraham Road, Springfield, MA 01129
30 Bridge Street, Suffield, CT 06078
547 Memorial Drive, West Springfield, MA 01089
1380 Mountain Road, West Suffield, CT 06093
281 East Main Street, Westfield, MA 01085
6 National Drive, Windsor Locks, CT 06096

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Amy Roberts, Chief Human Resource Officer
Michael J. Oleksak, EVP/Senior Lender
Thomas W. Senecal, Chief Executive Officer & President
Brian Canina, CFO/Treasurer
Jacqueline B. Charron, Sr. VP

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Susan R Goldsmith,	Carol C Katz,
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Steven M. Mitus,	James B Newton, Jr.,
Anne M Paradis,	Russell J Peotter,
Timothy J Reynolds,	Thomas W. Senecal,
Thomas A Terry,	

Provident Bank, The

5 Market Street

Amesbury, MA 01913-2403

Telephone: 978-388-0050

Fax: 978-388-4568

Branches:

1 Haverhill Road, Amesbury, MA 01913-3507
 115 South River Road, Bedford, NH 03110
 95 Portsmouth Avenue, Exeter, NH 03833
 66 Storey Avenue, Newburyport, MA 01950
 25 Maplewood Avenue, Portsmouth, NH 03801
 One South Access Rd-1 Provident Way, Seabrook, NH 03842

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 Joseph Kenney, Senior Vice President
 Leanne Coming, Senior Vice President, Customer Experience
 Charles F. Withee, President, Chief Lending Officer
 Kevin Feeney, Senior Vice President, Cash Management
 Stephanie Harris, Vice President, Controller
 Brent Mathews, Senior Vice President
 Joseph Mancini, Senior Vice President, Enterprise Risk
 Jeffrey Nowicki, Senior Vice President, Strategic Partnerships
 Charles A. Barrett, Senior Vice President
 Heather Garofalo, Vice President, Deposit Operations
 Denise Gallant, Vice President, Loan Operations
 Carol L. Houle, Chief Financial Officer
 David P. Mansfield, Chief Executive Officer

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Nathaniel C Gravel,	Laurie H. Knapp
David P. Mansfield	Barbara Piette,
Joseph B Reilly,	Arthur W Sullivan

Salem Five Cents Savings Bank

210 Essex Street

Salem, MA 01970

Telephone: 978-745-5555

Fax: 978-745-0861

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285 Great Road, Bedford, MA 01730
495 Cabot Street, Beverly, MA 01915
19 West Street, Beverly Farms, MA 01915
One Center Plaza, Boston, MA 02109
36 Cambridge Street, Burlington, MA 01803
75 Middlesex Turnpike, Burlington, MA 01803
85 High Street, Danvers, MA 01923
160 Endicott Street, Danvers, MA 01923
2 East Main Street, Georgetown, MA 01833
Two Bay Road, Hamilton, MA 01982
18 Hurd Street, Lowell, MA 01852-2291
691 Rogers Street, Lowell, MA 01852
20 State Street, Lynn, MA 01901
35 Boston Street, Lynn, MA 01904
90 Highland Avenue, Malden, MA 02148
89 Pleasant Street, Marblehead, MA 01945
221 South Main Street, Middleton, MA 01949
355 Chestnut Street, Needham, MA 02492
562A Turnpike Street, North Andover, MA 01845
601 Chickering Road, North Andover, MA 01845
One Main Street, Peabody, MA 01960
8 Walkers Brook Drive, Reading, MA 01867
303 Haverhill Street, Rowley, MA 01969
71 Washington Street, Salem, MA 01970
424 Essex Street, Salem, MA 01970
855 Broadway, Saugus, MA 01906
91 Lynnfield Street, South Peabody, MA 01960
359 Main Street, Stoneham, MA 02180
88 Main Street, Stoneham, MA 02180
19 Concord Road, Sudbury, MA 01776
Swampscott Mall, Swampscott, MA 01907
2171 Main Street, Tewksbury, MA 01876
281 Main Street, Wilmington, MA 01887
443 Main Street, Woburn, MA 01801

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 Louise A. Mallett, Senior Vice President
 Matthew P. Marmen, Senior Vice President
 Diane G. Smith, Senior Vice President
 Thomas G. Toland, Senior Vice President
 Arthur A. Vassallo, Senior Vice President
 David R. Keller, Senior Vice President
 Robert C. Foley, Senior Vice President
 Philip Soares, Senior Vice President
 Joseph F. Riley, Executive Vice President
 Jeremy M. Blanche, Senior Vice President
 Shawn P. Ford, Senior Vice President
 Edward J. Lomasney, Senior Vice President
 Brian W. Shaughnessy, Senior Vice President, Finance
 Robert L. Ames, Senior Vice President
 Velmurugan Anandaraj, Senior Vice President
 Beth A. Lees, Senior Vice President
 Jeff McDonald, Senior Vice President
 Matthew Nastasia, Senior Vice President
 Lisa E. Carbone, Senior Vice President
 Christine Danjou, Senior Vice President
 George M. Mandt, Senior Vice President
 Joseph Bartolotta, Senior Vice President
 Jason Caterino, Senior Vice President
 Michael Maesano, Senior Vice President
 Craig Markiewicz, Senior Vice President
 Shelley Murray, Senior Vice President
 Bruce Potter, Executive Vice President
 Jay S. Spahr, Senior Vice President
 Paul F. Passeri, Senior Vice President
 Mark Leff, Senior Vice President
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 Kenneth Foster, Senior Vice President
 Candace Doucette, Senior Vice President
 Diana L. Mandra, Senior Vice President
 Clifford G. Boggis, Senior Vice President
 Keith Graham, Senior Vice President
 Gordon Massey, Senior Vice President
 David W. Fanikos, Senior Vice President
 John Malloy, Senior Vice President
 Patrick F. Padden, Senior Vice President
 Joseph L. Rooney, Senior Vice President, Compliance
 Kevin T. Rourke, Senior Vice President
 Helen H. Topor, Senior Vice President
 Ping Yin Chai, CEO

Directors/Trustees:

Ping Yin Chai
Daniel E Clasby,
Joseph M. Gibbons,
Peter C Gourdeau,
Louise J. Levesque,
Mark A. Mitchelson,
Catherine L. Oatway,
Donald A. Sadoski,

Steven L. Cicutelli,
Peter J. Cusato,
Donald S. Glass,
Martin J. Lawler, III
A. Carmen Marciano,
William H. Mitchelson,
George C. Riccardelli,
John A. Shea,

Savings Bank, The

357 Main Street

Wakefield, MA 01880-0030

Telephone: 781-246-0400

Fax: 781-224-5300

Branches:

84 Main Street, Andover, MA 01810
 1105 Summer Street, Lynnfield, MA 01940
 584 Main Street, Lynnfield, MA 01940
 17 Burnham Road, Methuen, MA 01844
 6 Washington Street, North Reading, MA 01864
 599 North Avenue, Wakefield, MA 01880-0030
 907 Main Street, Wakefield, MA 01880-0030

Officers:

Robert J DiBella, President and CEO
 Judy Hunt, Vice President
 Nick Kefalas, Vice President
 Fred Maloof, Vice President
 Brendan Szocik, President and CEO of FFT
 Joseph Scurio, Vice President
 Bruce Donovan, Senior Vice President
 Patricia A. O'Brien, Senior Vice President
 Peter W. Johnston, Senior Vice President
 Maria F. Melo, Senior Vice President
 Raichelle L. Kallery, EVP Retail Banking Officer
 Jeff D'Alessandro, Senior Vice President
 Kathleen Conary, SVP Compliance Officer
 Denise Carbone, Senior Vice President & CFO
 Maureen D Jennings, Vice President

Directors/Trustees:

Michael Barrett,	Kelley Chapman,
Karen S Conard,	Robert J DiBella,
Glenn Dolbeare	Anthony M. Gallugi
Scott C. Garrant, Esq.	Ann Hadley,
Thomas Mullen,	Joanne Reilly,
Daniel W. Sherman, MAAA, ASA, EA	Mark Simeola

Seamen's Bank

221 Commercial Street,
Provincetown, MA 02657

Telephone: 508-487-0035

Fax: 508-487-8421

Branches:

4355-4356 Route 6, North Eastham, MA 02651
Route 6, North Truro, MA 02652
56 Shankpainter Road, Provincetown, MA 02657
Route 6, Wellfleet, MA 02667

Officers:

Marianne Clements, Vice President
Amy Silva, Vice President
John K. Roderick, Chairman / Trustee
Lori F. Meads, President/CEO
Thomas R. Johnson, Vice President
Michael K. Silva, CFO / Treasurer
Mary Rose, Senior Vice President
Jean Leonard, Senior Vice President
Maria Larouco, Senior Vice President

Directors/Trustees:

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Timothy F. McNulty	Lori F. Meads,
John E. Medeiros,	Bonnie-Jean Nunheimer,
Donald Reeves,	Kristen Roberts,
Steven E. Roderick,	John K. Roderick,
Paul R. Silva,	Sandra L. Silva,
Paul Souza,	

South Shore Bank

1530 Main Street

Weymouth, MA 02190

Telephone: 781-337-3000

Fax: 781-331-5881

Branches:

1010 Washington Street, Braintree, MA 02184-5433
372 Washington Street, Braintree, MA 02184-4775
225 Bedford Street, East Bridgewater, MA 02333-1901
650 Middle Street, East Weymouth, MA 02189-1130
99 South Street, Hingham, MA 02043
400 Washington Street, Norwell, MA 02061
75 Washington Street, Pembroke, MA 02359
370 Quincy Avenue, Quincy, MA 02169
699 Hancock Street, Quincy, MA 02170
51 Columbian Street, South Weymouth, MA 02190-0097
1530 Main Street, South Weymouth, MA 02190
1538 Turnpike Street - Rte. 139, Stoughton, MA 02072
383 Bridge Street, Weymouth, MA 02191-1427
295 Washington Street, Weymouth, MA 02188-3188

Officers:

Daniela De Pina, BSA/AML Banking Officer
Stephen DiPrete, Chief Commercial Banking Officer
Joe Cachuela, Director of Compliance and Risk
Jennie Jones, Senior Mortgage Underwriter/Consumer Loan Supervisor
Karen Peddell, Retail Officer
James M Dunphy, Chief Executive Officer
Susan K Kelly, Lending Control Officer
Lee A Page, Information Assurance Analyst
Joanne Tully, Retail & Community Relations Officer
Kevin Dabrieo, Controller
Cindy Bovaird, Consumer Loan Officer
Susan Burns, Retail Officer
Robert Corcoran, Team Leader, Commercial Banking Relationship Manager
Christine Clymens, Director of Marketing Strategy
Mark Coletta, Senior Sales & Service Officer/CRA Officer
Joseph Dahlstrom, Banking Officer
Patrick Dougherty, VP/Investment Executive
Jaclyn Hartshorn, Retail & Mortgage Officer
Kevin Joyce, Commercial Banking Relationship Manager
David Kelson, VP/Investment Executive
Thomas Osuch, Commercial Banking Relationship Manager
Douglas Sanroma, Director of Strategic Process Improvement
Albert Smith, VP/Investment Executive
Anthony Spakoski, Residential Lending Manager
James Twiss, II, Retail & Mortgage Officer
Craig Gardner, Chief Technology Officer
Kristen Rundle, Project Manager/Bank Officer
Pamela O'Leary, Chief Operating Officer
Jane Wing, Senior Cash Management Officer
Amy Geogan, Chief Credit Officer
Carol J. Farrell, Business Systems Analyst
Carol Shoughrow, Senior Deposit Operations Officer
Daniel Picha, Director of Payments, Digital & Specialty Banking
Darlene Woo, Director of Human Resources
Heather Wilson, Commercial Banking Relationship Manager
John Barron, Chief Strategy Officer
John Mannion, Team Leader, Business Banking
Joseph McPhee, Commercial Banking Relationship Manager
Lynn A. Tempesta, Director of Information Technology
Mark Pitts, Credit Manager
Michael R. Healy, Team Leader, Commercial Banking Relationship Manager
Noreen Cahill, Retail & Mortgage Officer
Jules Cardin, AVP/Small Business Loan Officer
Catherine Cavicchi, Retail & Mortgage Officer
Edmond Chan, Retail & Mortgage Officer
Kevin C Coote, Retail Officer
Vikki Leinas, Retail Officer
James Luongo, Retail & Mortgage Officer

Marcia Lyons, Sr. Business Intelligence Officer
 Matthew Pretti, Commercial Banking Relationship Manager
 Monalisa Rodrigues, Retail & Mortgage Officer
 Michael Tinkham, Retail & Mortgage Officer
 David Willis, Client Manager, Business Banking
 Kelly-Ann Ferreira, Training Officer
 Peter Lung, Commercial Banking Relationship Manager
 Mark Delcore, Director of Infrastructure & Support
 Joyce F. Duhaine, Systems Liaison and Project Manager
 Catherine Foley, Retail & Mortgage Officer
 Julie Heapes, Director of Retail Banking
 Daniel W Brennan, Chief Financial Officer

Directors/Trustees:

Suzanne Andrade,	Daniel M Andrea,
J. Leonard Bicknell,	James E. Bristol, Jr.,
James M Dunphy,	James Hajjar,
Preston H Hoffman,	David S. MacCoy,
Frank A Marinelli	William J. McNulty, Jr.,
David P O'Brien,	Marisa A O'Dwyer,
Paul M Pecci,	Daniel J Quirk,
Arthur H. Sharp,	Michael J Sheehan,
Margaret K. Spagone,	Joseph C Sullivan,
Amy B Webb,	

The Cape Cod Five Cents Savings Bank

1500 Iyannough Road

Hyannis, MA 02601

Telephone: 508-240-0555

Fax: 508-240-0222

Branches:

2745 Main Street, Brewster, MA 02631
1620 Falmouth Road, Centerville, MA 02632
548 Main Street, Chatham, MA 02633
129 Route 137, East Harwich, MA 02645
75 Brackett Road, Eastham, MA 02651
236-238 Vineyard Haven Road, Edgartown, MA 02539
668 Main Street, Falmouth, MA 02540
532 Main Street, Harwich Port, MA 02646
1550 Iyannough Road, Hyannis, MA 02601
171 Falmouth Road, Hyannis, MA 02601
10 North Market Street, Mashpee, MA 02649
Zero Main Street, Nantucket, MA 02554
112 Pleasant Street, Nantucket, MA 02554
97 Cranberry Highway, Orleans, MA 02653
1 Village Green Drive, Plymouth, MA 02330
137 Bradford Street, Provincetown, MA 02657
85 Route 6A, Sandwich, MA 02563
688 Main Street, South Dennis, MA 02660
514 Station Avenue, South Yarmouth, MA 02664
412 State Road, Vineyard Haven, MA 02568
10 Rosebrook Place, Wareham, MA 02571
345 Main Street, Wellfleet, MA 02667

Officers:

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Paul R. Bernier, Senior Vice President
Tracy D. Buckley-Scott, Vice President
Kristen M. Foresta, Vice President
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Mandee S. Blair, Vice President
Stephanie M. Dennehy, Senior Vice President
William T. Garreffi, Vice President
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Elizabeth M. Lynch, Vice President
Laura E. Newstead, Executive Vice President
Deborah L. Potter, Vice President
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Angelique K. Viamari, Vice President
Terry-Lee M. Walther, Assistant Vice President
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David A. Fagnoli, Assistant Vice President
Mary Kate Gallagher, Assistant Vice President
Jason R. Lilly, Senior Vice President
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Carol S. Sosner, Assistant Vice President
Kenneth D. Thomas, Assistant Vice President
Taryn M. Wilson, Vice President
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Dana J. Robert, Assistant Vice President
Suzanne A. Berry, Assistant Vice President
Eric T. Gallagher, Assistant Vice President
Emmy R. Hamilton, Assistant Vice President
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Timothy C. Mori, Assistant Vice President
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Shannon M. Turner, Assistant Vice President
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Melissa V. Farrell, Assistant Vice President
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Kimberly A. Howes, Assistant Vice President
Kristi A. Jackson, Assistant Vice President
Peter T. Kaizer, Assistant Vice President
Sean F. McLoughlin, Vice President
Kristin M. Perkins, Vice President
Aisling C. Ross, Assistant Vice President
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Patrick J. McCue, Vice President
Sarah Ruder, Vice President
Liam Cahill, Vice President
Lee C. Gatewood, Vice President
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James L. Botsford, Vice President
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Elizabeth S. Hammann, Senior Vice President
Robert E. Reisner, Vice President
Kenneth J. Anketell, Vice President
Kimberly A. Chesnut, Vice President
Shari L. Hayes, Vice President
Christopher E. Richards, Executive Vice President
Adrian M. Sullivan, Senior Vice President
Alison B. Czuchra, Vice President
Christopher W. Raber, Senior Vice President
Cheryl A. Smith, Vice President
Patricia J. Erickson, Assistant Vice President
Nancy A. Gardner, Assistant Vice President
Charles R. Givonetti, Assistant Vice President
Russell G. Labbe, Assistant Vice President
Duncan S. Macallister, Vice President
Patricia A. Piva, Assistant Vice President
Wilburn O. Rhymer, Assistant Vice President
Edward A. Rubel, Assistant Vice President

Linda J. Steele, Assistant Vice President
 Patricia L. Sylvia-Gonsalves, Assistant Vice President
 Donna M. Zayatz, Vice President
 Susan R. Bristol, Vice President
 Matthew S. Burke, First Executive Vice President
 Stuart A. Egmore, Assistant Vice President
 Andrew M. Foss, Vice President
 Debra L. Hodgkins, Assistant Vice President
 Elaine Mason, Assistant Vice President
 Mary Jo Parris, Assistant Vice President
 Melanie J. Sabin, Vice President
 Elizabeth M. Thompson, Vice President
 Joel J. Brickman, Executive Vice President
 Robert A. Talerma, First Executive Vice President
 James C. O'Connor, Senior Vice President
 Andrea L. Ponte, Senior Vice President
 Theresa M. Souza, Vice President
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 Dorothy A. Savarese, President

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John J. Judge,	Chester N. Lay,
Bruce D. Miller,	Katherine Fulham Parcels,
James A. Peterson,	Paul Rumul,
Dorothy A. Savarese	Daniel A. Wolf,

UniBank for Savings

49 Church Street

Whitinsville, MA 01588

Telephone: 508-234-8112

Fax: 508-234-7605

Branches:

10 Cheney Street, Blackstone, MA 01504
4 Mechanic Street, Douglas, MA 01516
89 Worcester Street, Grafton, MA 01519
87 West Main Street, Hopkinton, MA 01748
91 Prospect Street, Milford, MA 01757
193 Boston Turnpike, Shrewsbury, MA 01545
29 Galaxy Pass, Sutton, MA 01590
156 Worcester-Providence Tpke., Sutton, MA 01590
113 Main Street, Upton, MA 01568
25 N. Main Street, Uxbridge, MA 01569
1189 Providence Road, Whitinsville, MA 01588
24 Gold Star Boulevard, Worcester, MA 01606
101 Barry Road, Worcester, MA 01606

Officers:

Michael Welch, Chief Executive Officer
Alvara Gjylapi, Senior Vice President
Tom McGregor, Senior Vice President
Todd Mandela, Senior Vice President
Nobo Sircar, Chief Financial Officer
Sean O'Connell, Senior Vice President
Patricia A. Baker, Senior Vice President
Justine M. DeNorscia, Executive Vice President
Jeffrey L. Bajema, Senior Vice President
Christopher D. Foley, President

Directors/Trustees:

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Robert A. Bernstein	Denise H. Brookhouse
Jay M. Cahill,	Michael J. Kroll
James W. Kuekan	John P. Miersma
Kathleen Salmon-Roberson	Mary E. Thompson
Timothy P. Wickstrom,	

Washington Savings Bank

30 Middlesex Street,
Lowell, MA 01852-2197

Telephone: 978-458-7999

Fax: 978-458-9547

Branches:

100 Broadway Road, Dracut, MA 01826

Officers:

Sean Lydon, VP Retail

Gerard Frechette, VP Lending & Compliance

Dennis P. Jones, Chief Financial Officer

James B. Hogan, President

Directors/Trustees:

M. Carolyn Cox

Ronald D'Amato

Jeff Donohoe

Arthur Ford

Bernard V. Nangle, Jr.

Suzanne Toupin,

Michael Coyne,

Raymond Peter Daley

Catherine Flood

James B. Hogan

Martin Silva, Jr.

Watertown Savings Bank

60 Main Street,
Watertown, MA 02472

Telephone: 617-928-9000

Fax: 617-923-9575

Branches:

980 Massachusetts Avenue, Arlington, MA 02476
30 Church Street, Belmont, MA 02478
1075 Waltham Street, Lexington, MA 02421
25 Market Place Drive, Waltham, MA 02451
6 Lexington Street, Waltham, MA 02452
10 Bigelow Avenue, Watertown, MA 02472
175 Watertown Street, Watertown, MA 02472
45 Church Street, Watertown, MA 02472
739 Main Street, Watertown, MA 02472

Officers:

Sandy M. Penchansky, Vice President - Investment Executive
Matthew DesMeules, Vice President/Lending Servicing & Compliance
Diane Ryan, VP/Personnel Admin
Connie Braceland, VP/Community Relations & Club 50
William K Burgess, Vice President - Branch Manager
Antonia J O'Hara, Vice President - Branch Manager
Jan Viglirolo, Vice President - Operations
Simon Mzaouakk, Vice President - Network Officer
Eileen R. Lauria, Vice President - Commercial Lending
Robert A. Kelly, Senior Vice President/Branch Admin
Lisa K. Nichols, Senior Vice President/Operations, BSA
Torrance P. Dean, Senior Vice President & Senior Lending Officer
Brett W. Dean, President & CEO
Randall A. Buck, Senior Vice President Technology
Richard A. Tatarczuk, VP Finance Officer/Treasurer
Ronald D. Dean, Chairman of the Board
Linda M Cheever, VP - Finance

Directors/Trustees:

Robert Airasian	James H. Barwell,
Adam N. Berman,	Ronald D. Dean,
Brett W. Dean,	Michael P. Del Rose,
Edward P. Deveau	Paul DiSciullo,
Bernard T. Loughran, Jr.,	Joseph P. MacDonald
S. Kelley MacDonald	Robert A. Manzelli
Stephen J. Messina	John F. Nealon,
Robert U. Porter	James A. Sgroi,
Patricia F. Stenson	William F. York

Webster Five Cents Savings Bank

136 Thompson Road

Webster, MA 01570

Telephone: 508-943-9401

Fax: 508-949-1136

Branches:

400 Southbridge Street, Auburn, MA 01501

208 West Main Street, Dudley, MA 01571

343 Main Street, Oxford, MA 01540

261 Grafton Street, Shrewsbury, MA 01545

266 Chandler Street, Worcester, MA 01602

100 Front Street, Worcester, MA 01608

Officers:

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Steven G. Anderson, Vice President

Patrick T. Royce, Vice President

Sally Battison, Vice President

Brian McEvoy, Senior Vice President

Christopher J Watson, Senior Vice President

Monica Thomas-Bonnick, Vice President

Darryl Caffee, Vice President

Hugh Adams, Vice President

Jane Cullen, Vice President

Alla Demihovsky, Vice President

Deborah A. Almstrom, Vice President

Charles P. Grandy, Vice President

Todd W. Costa, Vice President

Ann M. Kane, Vice President

John C. DaLomba, Vice President

Wanita J. Letendre, Vice President

Brian S. Westerlind, Chief Financial Officer/Treasurer/Senior Vice President

Teresa K. Flynn, Senior Vice President

Theodore B. Parkman, Jr., Senior Vice President

John Mannila, Vice President

Donald F Doyle, President, Chief Executive Officer and Director, Trustee

Directors/Trustees:

Maura E. Aniello

David S. Bayer, II

Benjamin A. Craver

Michael L. Jalbert

Donald O. Maloney, Jr.

Robert E. McKenna

Andrew F. Sylvia

Jane E. Bania

Stephen H. Charniak

Donald F Doyle

Richard T. Leahy

Paul G. Martland

Eric A. Rosen

Winchester Savings Bank

661 Main Street

Winchester, MA 01890-1987

Telephone: 781-729-2130

Fax: 781-721-4180

Branches:

188 Medford Street, Arlington, MA 02474

344 Cambridge Road, Woburn, MA 01801-6088

573 Main Street, Woburn, MA 01801

Officers:

Sharon A. Gearty, Vice President

Cheryl A. Hulin, Senior Vice President

Karen F. Murphy, Senior Vice President

Georgeann M. Abatzis, Vice President

Daniel N. Persson, Senior Vice President

Robert A. Boulay, C.P.A., Vice President

Carl E. Flumerfelt, Senior Vice President

Amy L. Timmerman, Vice President

Peter J. Segerstrom, Chief Executive Officer & President, Trustee

Elda Heller, Senior Vice President, Chief Financial Officer, Treasurer

Directors/Trustees:

James E. Barger, Ph. D.

Deborah A. Carson, C.P.A.,

Judson D. Hale, Jr.,

David P. Hood

Alan G. Macdonald,

Richard L. Sampson,, Jr.

John I. Snow,, III

James R. Willing,

Stephen H. Boodakian

Geoffrey A. Curtis

Neal J. Harte, C.P.A.,

William P. Hood,

Carol A. Pierce Connolly

Peter J. Segerstrom

Suzanne Virnelli, M.D.

Appendix III: Limited Purpose Trust Companies

Fidelity Management Trust Company

245 Summer Street

Boston, MA 02210

Telephone: 617-563-9337

Fax: 617-385-2044

Branches:

Officers:

Rachel Tyler, Vice President, Trust Operations, Institutional Trust Officer

Kevin M McLaughlin, Treasurer, CFO

Todd Brabazon, Assistant Treasurer

Kenneth Robins, Compliance Officer

Douglas Kasper, Assistant Clerk

Brett Segaloff, AML/BSA Compliance Officer

William Mitchell, Clerk, Community Reinvestment Act Liaison

Krista D'Aloia, Assistant Clerk

Helen Kafkas, Vice President, Finance

Brian Hurton, Vice President, Trust Operations, Assistant Clerk

David Morse, Chairman, President

Directors/Trustees:

Steven P. Akin

Thomas E. Cimeno, Jr.

Helen Kafkas,

Kevin M McLaughlin,

Stephen E. Tibbetts

James Carroll,

Casey Condron,

Edward E. Madden

David Morse,

Rachel Tyler,

State Street Global Advisors Trust Company

1 Iron Street

Boston, MA 02210

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

255 California Street, San Francisco, CA 94111

Officers:

Jessica Cross, Corporate Secretary

Baldemar Trevino, Treasurer

Chris Baker, Chief Compliance Officer

Kathrine McKinley, Chief Legal Officer

Ken Murphy, AML Officer

Directors/Trustees:

Lynn Blake

David Gutschenritter

Steve Lipiner

Barry Smith

Tim Corbett,

Kelvin Jones,

Ellen Needham,

Appendix IV: Trust Companies

Berkshire Bank

24 North Street

Pittsfield, MA 01201-5147

Telephone: 413-443-5601

Fax: 413-443-3587

Branches:

820 Suffield Street, Agawam, MA 01001
30 South Pearl Street, Albany, NY 12207
979 Central Avenue, Albany, NY 12205
140 Sanford Farms Plaz, Amsterdam, NY 12010
3816 VT Route 7A, Arlington, VT 05250
11 Vista Boulevard, Bethlehem, NY 12159
61 Brookline Avenue, Boston, MA 02215
1320 Washington Street, Boston, MA 02118
121 Congress Street, Boston, MA 02110
413 Washington Street, Brighton, MA 02135
536 Providence Road, Brooklyn, CT 02634
180 Westminister Road, Route 14, Canterbury, CT 06331
50-52 Main Street, Chatham, NY 12037
116 Chelmsford Street, Chelmsford, MA 01824
63 Norwich Avneu, Colchester, CT 06415
98 Wolf Road, Colonie, NY 12205
488 Main Street, Dalton, MA 01226
596 Hartford Pike, Route 101, Dayville, CT 06241
255 Delaware Avenue, Delmar, NY 12054
602 Columbia Turnpike, East Greenbush, NY 12061
50 East High Street, East Hampton, CT 06424
72 Shaker Road, East Longmeadow, MA 01028
6611 Manlius Road, East Syracuse, NY 13057
6788 Northern Boulevard, East Syracuse, NY 13057
18 Princeton-Hightstown Road, East Windsor, NJ 08520
85 Freshwater Boulevard, Enfield, CT 06082
763 Farmington Avenue, Farmington, CT 06032
1359 Springfield Street, Feeding Hills, MA 01030
7 Sycamore Street, Glastonbury, CT 06033
255 Stockbridge Road, Great Barrington, MA 01230-1292
244 Main Street, Great Barrington, MA 02130
996 Poquonnock Road, Groton, CT 06340
1704 Western Avenue, Guilderland, NY 12204
7 Halfmoon Crossing, Halfmoon, NY 12065
537 Route 130, Hamilton, NJ 08691
114 Woodland Street, Hartford, CT 06015
115 Main Street, Route 66, Hebron, CT 06248
1059 Main Street, Holden, MA 01520-1288
100 Gibraltar Road, Horsham, PA 19044
561 Warren Street, Hudson, NY 12534
1 Central Plaza, Ilion, NY 13357
51 West Main Street, Johnstown, NY 12095
4422 Route 27, Kingston, NJ 08528
1202 Troy-Schenectady Road, Latham, NY 12110
628 New Loudon Road, Latham, NY 12110
669 Whithead Road, Lawrenceville, NJ 08648
554 Exeter Road, Route 207, Lebanon, CT 06249
1 Park Street, Lee, MA 01238-1701
25 Main Street, Lenox, MA 01240
495 Pittsfield Road, Lenox, MA 01240
565 Main Street, Leominster, MA 01453
180 River Road, ROute 12, Lisbon, CT 06351
One West Main Street, Little Falls, NY 13365
138 Longmeadow Street, Longmeadow, MA 01106
399 Albany Shaker Road, Loudonville, NY 12211
431 Center Street, Ludlow, MA 01056

152 Main Street, Ludlow, VT 05149
2532 Route 9, Malta, NY 12019
3450 Richville Road, Manchester Center, VT 05255
4912 Main Street, Manchester Center, VT 05255
95 Storrs Road, Mansfield Center, CT 06250
322 Maple Street, Marlborough, MA 01752
840 Route 33, Mercerville, NJ 08619
165 East Main Street, Middletown, RI 02842
91 Main Street, Milford, MA 01757
344 Prospect Street, Moosup, CT 06354
50 Genesee Street, New Hartford, NY 13413
8491 Seneca Turnpike, New Hartford, NY 13413
Highway 20 and Highway 22, New Lebanon, NY 12125
66 Cedar Street, Newington, CT 06111
100 Bellevue Avenue, Newport, RI 02840
3421 State Street, Niskayuna, NY 12309
37 Main Street, North Adams, MA 01247-3403
576 North Greenbush Road (Route 4), North Greenbush, NY 12198
474 Boston Post Road, North Windham, CT 06256
108 Salem Turnpike, Norwich, CT 06360
210-212 Main Street, Oriskany Falls, NY 13425
30 East Otis Road, Otis, MA 01253
445 Liberty Street, Pawcatuck, CT 06379
99 North Street, Pittsfield, MA 01201
734 Williams Street, Pittsfield, MA 01201
66 West Street, Pittsfield, MA 01201
39 Cheshire Road, Pittsfield, MA 01201
165 Elm Street, Pittsfield, MA 02101
1430 East Main Road, Portsmouth, RI 02871
183 Quaker Road, Queensbury, NY 12804
2344 Route 33, Robbinsville, NJ 08691
396 Cromwell Avenue, Rocky Hill, CT 06067
100 West Dominick Street, Rome, NY 13440
1629 Black River Road, Rome, NY 13440
1300 Erie Boulevard West, Rome, NY 13440
1925 Curry Road, Rotterdam, NY 12306
20-22 West Street, Rutland, VT 05701
103 North Main Street, Sheffield, MA 01257-0425
226 Boston Turnpike, Shrewsbury, MA 01545-5223
16 Albany Turnpike, Simsbury, CT 06070
74 Lamb Street, South Hadley, MA 01075
1000 Sullivan Avenue, South Windsor, CT 06074
608 College Highway, Southwick, MA 01077
1259 East Columbus Avenue, Springfield, MA 01105
1363 Allen Street, Springfield, MA 01118
19 Harrison Avenue, Springfield, MA 01103
32 Main Street, Stockbridge, MA 01262-0117
159 Merrow Road, Tolland, CT 06084
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50 Auert Avenue, Utica, NY 13502
435 Hartford Turnpike, Vernon, CT 06066
121 Old Town Hill Road, Wakefield, RI 02879
25 Worcester Road, Webster, MA 01570
320 West Boylston Street, West Boylston, MA 01583
927 Farmington Avenue, West Hartford, CT 01067
220 Westfield Street, West Springfield, MA 01089
2 Depot Street, West Stockbridge, MA 01266-0283

381 West Main Street, West Winfield, NY 13491
303 Turnpike Road, Westborough, MA 01581
5 East Main Street, Westborough, MA 01581-2895
18 Post Road, Westerly, RI 02891
44 Little River Road, Westfield, MA 01085
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184 Broadway, Whitehall, NY 12887
34 Oriskany Boulevard, Whitesboro, NY 13492
2005 Boston Road, Wilbraham, MA 01095
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148 Broad Street, Windsor, CT 06095
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1661 Beacon Street, Brookline, MA 02445
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207 Main Street, Gloucester, MA 01930
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60 High Street, Medford, MA 02155
430 High Street, Medford, MA 02155
201 Salem Street, Medford, MA 02155
902 Highland Avenue, Needham Heights, MA 01803
155 State Street, Newburyport, MA 01950
10 Langley Road, Newton, MA 02459
10 Langley Road, Newton Centre, MA 02459
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920 Central Avenue, Dover, NH 03820
1690 Massachusetts Avenue, Lexington, MA 02420-5301
865 Central Avenue, Needham, MA 02492
776 Beacon Street, Newton, MA 02459
26 Lafayette Road, North Hampton, NH 03862
143 Daniel Street, Portsmouth, NH 03801
20 International Drive, Portsmouth, NH 03801
17 Portsmouth Avenue, Stratham, NH 03885
40 Central Street, Wellesley, MA 02482
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136 State Street, Boston, MA 02110
24 Federal Street, Boston, MA 02110
437 Boylston Street, Boston, MA 02116
703 Granite Street, Braintree, MA 02184
1184-1186 Boylston Street, Brookline, MA 02467
1354 Beacon Street, Brookline, MA 02446
134 Cambridge Street, Burlington, MA 01803
2309 Massachusetts Avenue, Cambridge, MA 02140
210 Boylston Street, Chestnut Hill, MA 02467
1763 Revere Beach Parkway, Everett, MA 02149
2 State Street, Lynn, MA 01901
140 Ferry Street, Malden, MA 02148
400 Mystic Avenue, Medford, MA 02155
One Salem Street, Medford, MA 02155
503 Riverside Avenue Fellsway Plaza, Medford, MA 02155
32 Langley Road, Newton Centre, MA 02549
12 Peabody Square, Peabody, MA 01960
651 Hancock Street, Quincy, MA 02169
37 Central Street, Salem, MA 01970
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63 Franklin Street, Boston, MA 02110
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51 Commercial Street, Braintree, MA 02184-4307
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420 John Fitch Highway, Fitchburg, MA 01420
45 Lowell Road, Hudson, NH 03051
290 Merrimack Street, Lawrence, MA 01843
4 Central Street, Leominster, MA 01453
76 Bedford Street #1, Lexington, MA 02421
430-448 Gorman Street, Lowell, MA 01852
255 Broadway, Methuen, MA 01844
223 Boston Post Road, N. Billerica, MA 01862
86-88 Main Street, Nashua, NH 03060
493 Amherst Street, Suite A, Nashua, NH 03060
139 Bridge Street, Pelham, NH 03076
130 Main Street, Salem, NH 03079
1120 Main Street, Tewksbury, MA 01876
910 Andover Street, Tewksbury, MA 01876
253 Middlesex Road, Tyngsborough, MA 01879
237 Littleton Road, Westford, MA 01886
13-15 Indian Rock Road, Windham, NH 03087

Officers:

James Matthew Coggins, SVP Chief Marketing and Communications Officer
Jamie Gabriel, EVP Chief Human Resources Director
Susan Covey, EVP Branch Administration Director
Peter Rayno, EVP NH Community Banking and Lending Director
Marlene Hoyt, EVP Construction Lending Director
Brian Collins, EVP, Director of Operations
Ryan Dunn, EVP Regional Commercial Lending Officer
Diane Jeray, SVP Credit Director
Richard W. Main, President
Brian Bullock, EVP Chief Commercial Lending Officer
Stephen Irish, EVP COO Managing Director of Wealth Management
Steven Larochelle, EVP Chief Banking Officer
Diane Silva, EVP Chief Mortgage and Consumer Lending Officer
Chester Szablak, EVP Chief Sales, Community and Customer Relationship Officer
Michael Gallagher, EVP Chief Risk Officer
Keith Soucie, EVP Chief Information Officer
Michael Sullivan, SVP Controller
Charles Wolf, Jr., SVP Internal Audit Director
Jack P Clancy, Jr., Chief Executive Officer
Joseph R. Lussier, EVP Chief Financial Officer

Directors/Trustees:

Kenneth Ansin,	Gino Baroni,
Jack P Clancy, Jr.	John Clementi,
James Conway,	Carole Cowan,
Normand Deschene,	George L. Duncan,
John T. Grady,	Mary Jane King,
John Koutsos,	Joseph Lerner,
Shelagh E. Mahoney,	Richard W. Main,
Jacqueline Moloney,	Luis Pedroso,
Michael Putziger,	Carol Reid,
Nick Stavropoulos,	Anita R Worden,

Fiduciary Trust Company

53 State Street

Boston, MA 02109

Telephone: 617-482-5270

Fax: 866-292-4709

Branches:

Officers:

Austin V. Shapard, Fiduciary Trust Company, President & CEO
Anne K Trinqué, General Counsel / Corporate Secretary

Directors/Trustees:

Richard Breed III

Grace K. Fey

Brent Henry

Austin V. Shapard

Benjamin B. Taylor

Leslie Crane Slavin

Robert E. Gallery,

Alexander Lynch,

Greg A Shell,

Ellen M. Zane

New Valley Bank & Trust

One Monarch Place, 1414 Main Street, Suite 1
Springfield, MA 01144

Telephone: 413-739-2265

Fax: 413-707-1629

Branches:

1930 Wilbraham Road, Springfield, MA 01129

Officers:

J. Jeffrey Sullivan, President/Chief Executive Officer

Directors/Trustees:

Maureen Devine,
Aaron E. Goodman,

Rocco J. Falcone,

Northern Bank & Trust Company

275 Mishawum Road,

Woburn, MA 01801

Telephone: 781-937-5400

Fax: 781-937-5416

Branches:

414 Massachusetts Avenue, Acton, MA 01720

482 Boston Road, Billerica, MA 01821

13 Center Street, Burlington, MA 01803

14 Littleton Road, Chelmsford, MA 01824

265 Great Road, Littleton, MA 01460

514-516 Franklin Street, Melrose, MA 02176

600 Main Street, Reading, MA 01867

430 Boston Post Road, Sudbury, MA 01776

45 Main Street, Westford, MA 01886

303 Main Street, Woburn, MA 01801

215 Lexington Street, Woburn, MA 01801

Officers:

J. Michael Kosicki, Senior Vice President

Sean Mahoney, General Counsel

Katie Gatcomb, Vice President

Francis Kenney, CFO/EVP

Donald P. Queenin, Executive Vice President

Christine Downey, Senior Vice President, Chief Risk Officer

James J. Mawn, President, Chief Executive Officer

Directors/Trustees:

Danielle S. Black

Brandon D. Kelly

Russell A. Mawn

Mary Elizabeth Mawn-Ferullo

Robert L. McCrensky

M. Catherine Riley

John W. Sullivan

James D Brown III,

John C. Martini

James J. Mawn,

Alicia J. Mawn-Mahlau

Donald P. Queenin,

Fred Salvucci,

Northmark Bank

89 Turnpike Street

North Andover, MA 01845-5045

Telephone: 978-686-9100

Fax: 978-686-5779

Branches:

69 Park Street, Andover, MA 01810-3691

26 Mount Vernon Street, Winchester, MA 01890-2712

Officers:

John Westwood, CFO

Craig MacKenzie, COO

Joseph Renna, CTO

Daniel J. Murphy, III, Chairman of the Board

Jane C. Walsh, Chief Executive Officer, President & Treasurer

Glenn Johnson, Senior Lending Officer

Directors/Trustees:

Mary M. Doherty,

Dale M. Lodge,

Daniel J. Murphy, III

Richard D. Rizzo,

Kevin A. Sullivan,

Raymond A. Vivencio,

Howard M. Gardner,

Camille Miragliotta-Daly,

Mary G. Noonan,

James F. Scully,

Joseph R. Tarby, III

Jane C. Walsh,

OneUnited Bank

100 Franklin Street - 6th Floor

Boston, MA 02110

Telephone: 617-457-4400

Fax: 617-457-4435

Branches:

648 Warren Street, Dorchester, MA 02121
 3683 Crenshaw Boulevard, Los Angeles, CA 90016
 3275 NW 79th St., Miami, FL 33147
 2343 Washington Street, Roxbury, MA 02119-3288

Officers:

Cecilia Isaac, Chief Lending Officer
 Kenneth Tse, Controller
 Kimmie Jackson, Senior Vice President, Human Resources/Facilities
 John Trotter, Chief Financial Officer
 Robert Patrick Cooper, Senior Vice President, General Counsel
 James Slocum, Senior Vice President, Chief Information Officer
 Sherri Brewer, Senior Vice President/Chief Retail Officer
 Kevin Cohee, Chairman of the Board & Chief Executive Officer
 Teri Williams, President/Chief Operating Officer

Directors/Trustees:

Richard D. Carr, DDS	Kevin Cohee
Leander J. Foley, III	Delores Pettis
George A Russell,	John L. Sims,
Teri Williams	Leon Wilson

Rockland Trust Company

288 Union Street

Rockland, MA 02370-1896

Telephone: 800-826-6100

Fax: 508-732-7777

Branches:

381 Centre Avenue, Abington, MA 02351
 229 N. Harvard Street, Allston, MA 02134
 175 Broadway Street, Arlington, MA 02474
 490 Pleasant Street, Attleboro, MA 02703
 4 North Main Street, Bellingham, MA 02019
 93 Franklin Street, Boston, MA 02110
 87 Seaport Boulevard, Boston, MA 02210
 172 Clay Pond Road, Bourne, MA 02532
 405 Washington Street, Braintree, MA 02184
 233 Broad Street, Bridgewater, MA 02324
 435 Market Street, Brighton, MA 02135
 100 Belmont Street, Brockton, MA 02301
 485 Belmont Street, Brockton, MA 02301
 264 Washington Street, Brookline, MA 02445
 170 Cambridge Street, Burlington, MA 01803
 124 Main Street, Carver, MA 02330
 1195 Falmouth Road, Centerville, MA 02632
 655 Main Street, Chatham, MA 02633
 1192 Boylston Street, Chestnut Hill, MA 02467
 773 Chief Justice Cushing Highway, Cohasset, MA 02025
 749 Providence Highway, Dedham, MA 02026
 27 Bay Road, Duxbury, MA 02332
 290 Kingstown Way, Duxbury, MA 02332
 397 East Falmouth Highway, East Falmouth, MA 02536
 Two South Water Street, Edgartown, MA 02539
 257 Upper Main Street, Edgartown, MA 02539
 75 Huttleston Avenue, Fairhaven, MA 02719
 855 Brayton Avenue, Fall River, MA 02721
 768 Robeson Street, Fall River, MA 02720
 20 Davis Straits, Falmouth, MA 02540
 1 Mechanic Street, Foxboro, MA 02035
 231 East Central Street, Franklin, MA 02038
 58 Main Street, Franklin, MA 02038
 434 Plymouth Street, Halifax, MA 02338
 272 Columbia Road, Hanover, MA 02339
 470 Liberty Street, Hanson, MA 02341
 100 Sgt. William B. Terry Drive, Hingham, MA 02043
 264 Nantasket Avenue, Hull, MA 02045
 765 Main Street, Hyannis, MA 02601
 1196 River Street, Hyde Park, MA 02136
 1065 Truman Parkway, Hyde Park, MA 02136
 725 Centre Street, Jamaica Plain, MA 02130
 184 Summer Street, Kingston, MA 02364
 728 State Road, Manomet, MA 02345
 31 Webster Square, Marshfield, MA 02050
 5 Shellback Way, Mashpee, MA 02649
 76 North Street, Medfield, MA 02052
 270 Mystic Avenue, Medford, MA 02155
 27 Melrose Street, Melrose, MA 02176
 14 Hastings Street, Mendon, MA 01756
 30 South Main Street, Middleboro, MA 02346
 135 South Main Street, Middleboro, MA 02346
 146 South Main Street, Milford, MA 01757
 300 East Main Street, Milford, MA 01757
 480 Adams Street, Milton, MA 02186
 1 Amelia Drive, Nantucket, MA 02554

2 Orange Street, Nantucket, MA 02554
104 Pleasant Street, Nantucket, MA 02554
1450 Highland Avenue, Needham, MA 02492
833 Ashley Boulevard, New Bedford, MA 02745
170 Needham Street, Newton, MA 02464
40 Austin Street, Newtonville, MA 02460
78 County Road, North Falmouth, MA 02556
10 Pond Street, Norwell, MA 02061
61 Lenox Street, Norwood, MA 02062
57 Circuit Avenue, Oak Bluffs, MA 02557
70 Main Street, Orleans, MA 02653
57 West Bay Road, Osterville, MA 02655
147 Center Street, Pembroke, MA 02359
32 Long Pond Road, Plymouth, MA 02360
One Pilgrim Hill Road, Plymouth, MA 02360
94 Court Street, Plymouth, MA 02360
301 Quincy Avenue, Quincy, MA 02169
495 Hancock Street, Quincy, MA 02170
84 North Main Street, Randolph, MA 02368
275 New State Highway, Raynham, MA 02767
288 Union Street, Rockland, MA 02370
333 Cotuit Road, Sandwich, MA 02563
77 Front Street, Scituate, MA 02066
1400 Fall River Avenue, Seekonk, MA 02771
100 Slade's Ferry Avenue, Somerset, MA 02726
399 Highland Avenue, Somerville, MA 02144
428 Station Avenue, South Yarmouth, MA 02664
608 Washington Street, Stoughton, MA 02072
257 Edgartown Road, Vineyard Haven, MA 02568
1290 Main Street, Waltham, MA 02451
75 Moody Street, Waltham, MA 02453
2995 Cranberry Highway, Wareham, MA 02538
330 Washington Street, Wellesley Hills, MA 02481
932 Main Street, West Dennis, MA 02670
1920 Centre Street, West Roxbury, MA 02132
2420 Cranberry Highway, West Wareham, MA 02576
171 University Avenue, Westwood, MA 02090
104 Main Street, Weymouth, MA 02188
692 Bedford Street, Whitman, MA 02382
275 Main Street, Woburn, MA 01801
88 Montvale Ave/Woburn High School, Woburn, MA 01801
301 Grove Street, Worcester, MA 01605
967 Grafton Street, Worcester, MA 01604

Officers:

David B. Smith, Chief Investment Officer
Debra Smith, SVP/Director of Banking & Digital Operations
Maria Harris, SVP/Director of Human Resources
Alastair Ironside, Chief Marketing Officer
Robert D. Cozzone, Chief Operating Officer
Barry H. Jensen, Chief Technology and Operations Officer
Gerard F. Nadeau, President & Chief Commercial Banking Officer
Mark Ruggiero, CFO & Chief Accounting Officer
Christopher Oddleifson, Chief Executive Officer
Edward H. Seksay, General Counsel & Chief Risk Officer

Directors/Trustees:

Donna L. Abelli,
Kevin J. Jones,
Eileen C. Miskell,
Gerard F. Nadeau
Christopher Oddleifson
Frederick Taw,

Michael P. Hogan,
Mary L. Lentz,
John J. Morrissey,
Daniel F. O'Brien,
Scott Smith,
Thomas R. Venables,

State Street Bank and Trust Company

One Lincoln Street

Boston, MA 02111

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

Toranomon Hills Mori Tower, Minato-ku, Tokyo, Japan, XX 105-6325
68th Floor, Two International Finance Centre, 8 Finance Street, Central, Hong Kong, China, XX N/A
01-02, 15F, Unit 1, Building #1, Chaoyang District, Beijing, China, XX 100020
525 Washington Boulevard, Jersey City, NJ 07310
801 Pennsylvania Avenue, Kansas City, MO 64105
20 Churchill Place, Canary Wharf, London, England, XX E14 5HJ
770 Sherbrooke Street West, Montreal, Canada, XX H3A 1G1
31F, CENTER1 West, Seoul, Korea, XX 100-210
168 Robinson Rd., Singapore, XX 068912
420 George Street, Sydney, Australia, XX NSW, 2000
19/F, 207 Tun Hwa South Road, Section 2, Taipei, Taiwan,
30 Adelaide St. East, Toronto, Canada, XX M5C 3G6

Officers:

Andrew J. Erickson, Executive Vice President
Louis D. Maiuri, Executive Vice President
Cyrus Taraporevala, Executive Vice President, CEO and President of State Street Global Advisors
Ian W. Appleyard, Executive Vice President, Global Controller and Chief Accounting Officer
Francisco Aristeguieta, Executive Vice President
Kathryn M. Horgan, Executive Vice President
David C. Phelan, Executive Vice President and General Counsel
Michael Richards, Chief Administrative Officer
Andrew P. Kuritzkes, Executive Vice President, Chief Risk Officer
Eric W. Aboaf, Executive Vice President and CFO
Ronald P. O'Hanley, President and Chief Executive Officer

Directors/Trustees:

Lynn A. Dugle,	Dame Amelia C. Fawcett,
William C. Freda,	William L. Meaney,
Ronald P. O'Hanley	Sean O'Sullivan,
Richard P. Sergel,	Gregory L. Summe,

Appendix V: Credit Unions

Alden Credit Union

710 Grattan Street

Chicopee, MA 01020-1292

Telephone: 413-536-0475

Fax: 413-536-0986

Branches:

175 State Street, Belchertown, MA 01007

Officers:

Adam D. Corcoran, President & CEO

Jennifer A. Faustino, SVP of Operations

Laurie J. Rollins, SVP of Finance & Treasurer

Kimberly J. Seaver, SVP of Lending

Directors/Trustees:

Glenn Beauregard

Robert Desormier

Kevin R. Garvin

Karen R. Kirby

Benjamin A. Sabbs

Adam D. Corcoran

Marc S. Dugre

Jay Hambley

Neal Quesnel

Align Credit Union

40 Market Street

Lowell, MA 01852

Telephone: 978-452-9961

Fax: 978-454-5368

Branches:

19 Haverhill Road, Amesbury, MA 01913
110 Newbury Street, Danvers, MA 01923-1097
969 Concord Street, Framingham, MA 01701-4687
20 Cushing Avenue, Haverhill, MA 01830
87 Hale Street, Lowell, MA 01851
70 East Street, Methuen, MA 01844
211G Lowell Street, Wilmington, MA 01887

Officers:

Thomas Hammond, EVP & Chief Financial Officer
Kenneth M. Del Rossi, President & CEO

Directors/Trustees:

Steven J. Babbitt	Martin E. Conway
Joseph Forster	George R. Gagan
Frank H. Lospennato	Francis J. McKenney
Kathleen McKenney	David R. Morris
Karen Morris	Richard W. Piecewicz
Alan J. Sexton	

AllCom Credit Union

36 Park Avenue

Worcester, MA 01609-1720

Telephone: 508-754-9980

Fax: 508-753-5515

Branches:

4 East Central Street, Worcester, MA 01613-0851

Officers:

Debbie C. Guiney, President & CEO

Laura C. Ybarra, Executive Vice President

Lynda K. Monahan, Assistant Vice President of Mortgage Lending

Directors/Trustees:

James A. Ciullo

Dennis F. Grimaldi

Sean M. Hunter

John J. Naughton

Margaret M. Roche

Paul B. Vasington

James J. Crosbie, Jr.

Debbie C. Guiney

Scott M. Morrison

Garry M. Power

Stephen L. Rossetti

Alltrust Credit Union

123 Alden Road

Fairhaven, MA 02719

Telephone: 508-994-9971

Fax: 508-999-0909

Branches:

1101 Stafford Road, Fall River, MA 02721

2926 Acushnet Avenue, New Bedford, MA 02745

Officers:

Carmen F. Sylvester, President & CEO

Jacqueline Bobola, Chief Financial Officer

Michael Gago, Chief Lending Officer

Stephanie Medeiros, VP of Operations

Directors/Trustees:

Pamela A. Bourgault

Richard E. Ellis

Charles K. Murphy, Sr.

Kristen Sniezek

Mark Sylvia

Robert T. Wallace

David S. Darmofal

Mark Morris

Alfred J. Peccini

Paul Sylvia

Sandra Tynan

Alpha Credit Union

1 Deaconess Road,

Boston, MA 02215

Telephone: 617-632-8164

Fax: 617-632-8204

Branches:

800 Washington Street, Boston, MA 02111

Officers:

Joette DeMeo, President & CEO

Keli Wynne, Vice President

Directors/Trustees:

Jeannette C. Blackler

Kristine Hanscom

Jane Hayward

Mary Leupold

Laura Schifferdecker

Joette DeMeo

Patricia A. Hayward

Thomas Kelly

Peter Macaulay

Arrha Credit Union

145 Industry Avenue
Springfield, MA 01104-3222

Telephone: 413-732-9812

Fax: 413-886-0162

Branches:

63 Park Avenue, West Springfield, MA 01089

Officers:

Michael S. Ostrowski, President & CEO

Lucas Manzi, Chief Financial Officer

Alison Harland, VP of Operations

Robert S. Ciraco, VP & Chief Lending Officer

Directors/Trustees:

Todd S. Cieplinski

Justin Hurst

Robert Mazur

Christopher Thompson

Cort Duda

Peter Lappin

Dhaval Patel

Jodi Turati

Athol Credit Union

513 Main Street

Athol, MA 01331

Telephone: 978-249-3527

Fax: 978-249-3069

Branches:

Officers:

Courtney A. Fifield, President & CEO

Lindsay Jamieson, Treasurer

Shawn M. Gynnor, VP of Project Management

Luis Cisneros, VP of Lending

Tim Delamere, IT Officer

Directors/Trustees:

William J. Caldwell

Christopher Casella

Brianna Drohen

Janis Montalbano

Charles A. Shatos

Lisa M. Carey

Leonard G. Crossman

Glenn Eaton

Stephen A. Rabideau, Sr.

Mark Wright

Billerica Municipal Employees Credit Union

365 Boston Road, Suite 107

Billerica, MA 01821

Telephone: 978-667-2434

Fax: 978-670-6062

Branches:

Officers:

Philip Loranger, Chairman and President

Paul Morris, Vice Chairman

Donna McCoy, Clerk

Edward F. Dunton, Treasurer

Joyce M. MacMillan, Manager

Directors/Trustees:

Kevin Buckley

Maureen L. Dunton

Philip Loranger

Allen Metivier

Daniel F. Powderly

Jeanne Teehan

Olivia Canario

P. George Galinos

Donna McCoy

Paul Morris

Mary St. George

Boston Firefighters Credit Union

60 Hallet Street
Dorchester, MA 02124

Telephone: 617-288-2420

Fax: 617-288-8750

Branches:

2029 Centre Street, West Roxbury, MA 02132

Officers:

John B. Winne, President & CEO
Cathy J. Boucher, Executive Vice President
Kaitryn Thornton, VP of Lending
Cristina Prentis, VP of Finance
Catherine Guerard, VP of Member Service
Andy S. Puga, VP of Digital Strategy

Directors/Trustees:

Charles M. Buchanan, Jr.	Christopher M. Burke
Joseph Casper	Sean P. Costello
Ralph P. Dowling	Daniel Dowling
Daniel J. Magoon	Kevin Meehan
Sean O'Brien	William O'Sullivan
Joseph Quinn	Marc Sanders
Edmund M. Street	

Brookline Municipal Credit Union

334 Washington Street

Brookline, MA 02447-0776

Telephone: 617-232-9410

Fax: 617-232-1462

Branches:

Officers:

Andrew M. Pappastergion, Chairman
Francis M. Moroney, 1st Vice Chairman
Matthew S. Baronas, 2nd Vice Chairman
Elizabeth A. McDonald, Clerk and Treasurer
Daniel C. O'Leary, Assistant Treasurer
Paul J. DeMaio, President & CEO

Directors/Trustees:

Matthew S. Baronas	Jennifer Dopazo Gilbert
Philip J. Harrington	Marjorie R. Lalli
Elizabeth A. McDonald	Francis M. Moroney
Daniel C. O'Leary	Michael J. O'Reilly
Andrew M. Pappastergion	

Brotherhood Credit Union

75 Market Street

Lynn, MA 01901-1111

Telephone: 781-598-5555

Fax: 781-598-1370

Branches:

254 Humphrey Street, Marblehead, MA 01945

Officers:

James J. Sherman, Chairman

Hubert Kreplick, Clerk

Martin L. Shuman, Treasurer

Adam H. Sherman, President & CEO

Directors/Trustees:

Jose E. Alas-Ruiz

Howard M. Field

Darren R. Klein

Scott A. Sagan

James J. Sherman

Michael G. Cohen

Richard E. Kessel

Hubert Kreplick

Edward I. Shadoff

Martin L. Shuman

Cabot Boston Credit Union

2 Seaport Lane, Suite 1300,

Boston, MA 02210

Telephone: 617-342-6154

Fax: 617-342-6123

Branches:

Officers:

Brian N. Hult, Chairman and President

Lauren M. Bradford, Clerk and Treasurer

Marta A. Carney, Manager

Marybeth Nolan, Assistant Manager

Directors/Trustees:

Raymond F. Beland

Lauren M. Bradford

Philip H. Doiron

Alisyn Rowe

Karen A. Bishop

Jesson Chrisisthomme

Brian N. Hult

Viktoriya Shteyn-Bohl

City of Boston Credit Union

City Hall, Room 242

Boston, MA 02210

Telephone: 617-635-4545

Fax: 617-635-1367

Branches:

2 Westland Avenue, Boston, MA 02115
305 Turnpike Street, Canton, MA 02021
1010 Morrissey Boulevard, Dorchester, MA 02122
270 Central Avenue, Johnston, RI 02919
1151 Boston Providence Turnpike, Norwood, MA 02062
130 West Broadway, South Boston, MA 02127
77 Spring Street, West Roxbury, MA 02132

Officers:

Neil Gordon, President & CEO
Catherine A. Mullen, VP of Operations
Robert McCauley, VP of Lending
Andrew A. Brown, VP of Finance
Karla McCarron, VP of Marketing

Directors/Trustees:

Mark Bernard	Susan E. Connolly
James R. Driscoll	Coleman G. Flaherty
Brian Gill	Stephen W. Green
Cecil R. Jones	Kevin J. Linskey
Neil C. McGonagle	Matthew F. Moroney
Gregory T. Rooney	Timothy J. Smyth
Christopher Stockbridge	Thomas J. Tinlin

Community Credit Union of Lynn

One Andrew Street

Lynn, MA 01901-1196

Telephone: 781-598-0820

Fax: 781-593-3190

Branches:

32 Central Street, Peabody, MA 01960

377 Summer Street, Somerville, MA 02144

Officers:

Nicholas D. Sarantopoulos, President & CEO

Pasquale LaFrazia III, Senior Vice President & CFO

Directors/Trustees:

William P. Booras

Thomas L. Demakes

Peter Katsos

John Meklis

Nicholas D. Sarantopoulos

John N. Demakes

George Gianarikas

William Mantzoukas

Kosta Prentakis

Credit Union of the Berkshires

744 Williams Street,

Pittsfield, MA 01201

Telephone: 413-443-1313

Fax: 413-442-1124

Branches:

Officers:

Melissa M. Morin, Treasurer & CEO

Kathleen Francoeur, Loan Officer

Directors/Trustees:

Janice Bates

Stephen Jankowski

Robert Malnati

Karen McHugh

Beth Wallace

Debra Belland

Matthew Kerwood

Robert Maloy

Melissa M. Morin

Energy Credit Union

156 Spring Street

West Roxbury, MA 02132

Telephone: 617-325-1999

Fax: 617-325-1993

Branches:

Officers:

Paul N. Noce, Chief Executive Officer

Irene Tan, President & Chief Lending Officer

Marie E. Prevett, Vice President & COO

James Brouder, Vice President, Treasurer & CFO

Directors/Trustees:

John Barrett

Faustina Fortes

Daniel R. Hernon

Robert Lewis

Franco A. Romero

Anthony Cisternelli

James D. Godding, Jr.

Barbara H. Kelleher

Daniel J. O'Connell

Fall River Municipal Credit Union

333 Milliken Blvd.

Fall River, MA 02721

Telephone: 508-678-9028

Fax: 508-235-2494

Branches:

58 South Main Street, Assonet, MA 02702

1208 Dwelly Street, Fall River, MA 02724

1110 Robeson Street, Fall River, MA 02820-9953

289 Milliken Blvd., Fall River, MA 02721

Officers:

Matthew Schondek, President & CEO

Maryellen Cordeiro, SVP of Operations

Judith E.O. Soules, VP of Finance

Directors/Trustees:

Santi DiRuzza

Renee Howayeck

David M. Machado

Michael L. Shea

Carl Garcia

James Machado

Mildred C. Shaughnessy

Joan Vasconcellos

First Priority Credit Union

25 Dorchester Avenue,

Boston, MA 02205

Telephone: 617-482-4787

Fax: 617-567-6594

Branches:

100 Swift Street, East Boston, MA 02128

Officers:

Rahul Kachru, President & CEO

Tommy Luu, Chief Financial Officer

Directors/Trustees:

John Casciano

Anthony D. DeStefano

Robert Losi

Martin Scafidi

Joseph Tierney

Alexander J. Ciccone

John M. Lacroix

Aisha J. Milbury Ellis

Carelton G. Tarpinian

Freedom Credit Union

1976 Main Street
Springfield, MA 01101

Telephone: 413-739-6961

Fax: 413-733-0761

Branches:

1976 Memorial Drive, Chicopee, MA 01020
422B Main Street, Easthampton, MA 01027
959 Springfield Street, Feeding Hills, MA 01030
74 Main Street, Greenfield, MA 01301
645 Center Street, Ludlow, MA 01056
226 King Street, Northampton, MA 01060
Roger L. Putnam Vocational Technical Academy, Springfield, MA 01109
296 Cooley Street, Springfield, MA 01128
191 Avenue A, Turners Falls, MA 01376
58 Union Street, West Springfield, MA 01089

Officers:

Glenn S. Welch, President & CEO
Louis J. Scungio, SVP & CFO
Jeffrey M. Smith, VP & Chief Loan Officer
Kara B. Herman, VP of Retail Administration
Cheryl L. Podgorski, VP of Operations
Gina Noblit-Giannetti, VP of Human Resources
David A. Chase, VP of Member Business Lending

Directors/Trustees:

Lawrence Bouley	William T. Carey
Donald C. Emerson	William Flaherty
Louis G. Guillette	Brian D. Harrington
William G. O'Brien	John R. Reigner
F. Rory Santaniello	Donald R. Senecal

Gloucester Fire Department Credit Union

8 School Street,
Gloucester, MA 01930

Telephone: 978-325-5314

Fax: 978-281-9822

Branches:

Officers:

Dean M. DeCoste, Chairman and President

Richard Cusick, Jr., Vice Chairman

Thomas L. Aiello, Clerk

Susan DellaCroce, Treasurer and Manager

Directors/Trustees:

Thomas L. Aiello

Glen S. Asaro

Dean M. DeCoste

William A. Doucette, Jr.

James V. Hannon III

Michael Mitchell

Michael B. Shulman

Joseph L. Aiello

Richard Cusick, Jr.

Alison J. DeMeule

Kevin E. Gargan

Andrew Lyons

Robert B. Rivas

Greater Springfield Credit Union

1030 Wilbraham Road

Springfield, MA 01109

Telephone: 413-782-3161

Fax: 413-783-0142

Branches:

157 Shaker Road, East Longmeadow, MA 01028

Officers:

Jennifer St. Peter, CEO

Sarah B. Kilburn, Vice President of Lending and Operations

Directors/Trustees:

Cheryl C. Clapprood

Thomas Gardiner

Melinda M. Phelps

Jennifer St. Peter

Thomas Sullivan

David A. Wells

David Cleavall

Kenneth Gustafson

N. Gary Rooke

Cornelius Sullivan

John Turgeon

Harvard University Employees Credit Union

104 Mount Auburn Street, 1st Floor

Cambridge, MA 02138

Telephone: 617-495-4460

Fax: 617-384-7545

Branches:

677 Huntington Avenue (Kresge Bld), Boston, MA 02114

Mass General Hospital, Fruit Street, Boston, MA 02115

Charlestown Navy Yard, 149 13th Street, Charlestown, MA 02129

Partners Health Care Corporate Campus Assembly Square, Somerville, MA 02145

Officers:

Craig E. Leonard, President & CEO

Thomas Montilli, EVP, Chief Experience Officer

Katherine A. Armstrong, SVP, Chief Financial Officer

Peter Buchanan, SVP, Real Estate Lending

John Degnan, SVP, Operations

Directors/Trustees:

Dennis Campbell

Ann Dexter

Karrie Ford

Thomas Lucey

Gonzalo Munoz Sanz

Susan G. Simon

George White

Dee Dee Chen

April D. Edrington

John Lichten

Jason Luke

Jeremiah Murphy

Mary Straub

Shahar Ziv

Haverhill Fire Dept. Credit Union

75 Kenoza Avenue,
Haverhill, MA 01830-4132

Telephone: 978-372-8833

Fax: 978-372-7782

Branches:

Officers:

Eric M. Tarpy, Chairman and President

Rodney D. Nutter, Vice President

David J. Butt, Clerk, Treasurer and Manager

Directors/Trustees:

David J. Butt

James R. Hinds

Arthur E. Mazzotta

Brian Ray

Jon P. Stronach

Richard H. Wentworth, Jr.

Tommie Garrett

Christopher Jones

Rodney D. Nutter

Richard Shellene

Eric M. Tarpy

Holyoke Credit Union

490 Westfield Road

Holyoke, MA 01040

Telephone: 413-278-6833

Fax: 413-533-3810

Branches:

14 North Westfield Street, Feeding Hills, MA 01030

333 Elm Street, West Springfield, MA 01089

Officers:

Michael E. Murphy, President & CEO

James T. Wolohan, Executive Vice President

Kazimierz Borawski, Chief Financial Officer

Directors/Trustees:

Joseph A. Bealieu

Robert I. Ferrier

Anne Marie Marona

Thomas G. Paquin

Karl Schmaelzle

Edward J. Daly

Michael Ghazil

Dennis M. Moran

Jeffrey R. Przekopowski

Brian G. Smith

Holyoke Postal Credit Union

650 Dwight Street, PO Box 2442

Holyoke, MA 01041

Telephone: 413-534-2908

Fax: 413-534-2908

Branches:

Officers:

David N. Viamari, Chairman and President

Cynthia Ann Shea-Desroches, Treasurer

Wayne D. Bennett, Clerk and Assistant Treasurer

Directors/Trustees:

Wayne D. Bennett

John F. Harazmus

Richard E. LeTellier

Charles Shaddock, Jr.

David N. Viamari

Edward J. Callahan

David Lacey

Francis A. Rousseau, Jr.

Cynthia Ann Shea-Desroches

Homefield Credit Union

86 Worcester Street

North Grafton, MA 01536-1047

Telephone: 508-839-5493

Fax: 508-839-5714

Branches:

138 South Main Street, Milford, MA 01757

Officers:

Karl J. Moisan, President and CEO

Julie DeLong, EVP, Chief Financial Officer and Chief Operations Officer

Jennifer Marble, SVP, Chief Lending Officer and Chief Credit Officer

Kelly Benoit, SVP of Compliance and Training

Maureen Wojnar, VP of Operations

Directors/Trustees:

Albert F. Bonofiglio, Jr.

Thomas J. Guilfoyle

Andrew S. McGrady

Andrew S. Nelson

Catherine V. Pisacane

Peter M. Zona

Peter F. Crepeault

Sargon K. Hanna

Brooke L. Melia

Charles S. Pavolis

James C. Sullivan

HTM Credit Union

4 Summer Street - Room 3,
Haverhill, MA 01830-0383

Telephone: 978-374-7386

Fax: 978-372-0654

Branches:

Officers:

Diane Juknavorian, Chairman and President

Ronald Selvaggio, Vice President

Diane L. Bevilacqua, Treasurer & CEO

Alan J. Ratte, Assistant Treasurer

Kara Kosmes, Clerk

Directors/Trustees:

Diane L. Bevilacqua

John Butler

Joan Conca

Diane Juknavorian

Alan J. Ratte

Peter Shanahan

Cameron Boyd

Pamela J. Carr

Clementina Danese

Kara Kosmes

Ronald Selvaggio

Jeanne D'Arc Credit Union

581 Merrimack Street,

Lowell, MA 01854

Telephone: 978-452-5001

Fax: 978-442-1715

Branches:

245 Chelmsford Street, Chelmsford, MA 01824

1345 Lakeview Avenue, Dracut, MA 01826

1540 Lakeview Ave, Dracut High Sch., Dracut, MA 01826

1595 Bridge Street, Dracut, MA 01826

50 Father Morisette Blvd. Lowell HS, Lowell, MA 01852

380 Merrimack Street, Methuen, MA 01844

102 Spit Brook Road, Nashua, NH 03060

Nashua High School South, Nashua, NH 03060

150 Westford Road, Tyngsborough, MA 01879

196 Littleton Road, Westford, MA 01886

Officers:

Mark S. Cochran, President & CEO
Mark O'Neil, SVP & Chief Administrative Officer
Joseph Princi II, SVP & Chief Financial Officer
Brian J. Sousa, SVP & Chief Lending Officer
Michael P. Dubuque, SVP & Chief Member Experience Officer
Carolyn Pelletier, SVP & Chief Information Officer
Patrick Coen, VP, Operations
Sheila Fortin, VP, Operational Risk Management
Kirk McNeill, VP & Controller
Kathryn A. Dame, VP, Branch Administration
Emily E. Farnham, VP, Electronic Services
Nicole Dawson, VP, Human Resources
Robin Lorenzen, VP, Marketing and Financial Education
Paul W. McDonald, VP, Residential and Consumer Lending
Jeffrey Turcotte, VP, Commercial Loan Officer
Kara E. Doyle, VP, Commercial Lending
George B. Villaras, AVP, Financial Risk Management
Crystal Kasey, AVP, Commercial Lending
Donna A. Congo, AVP, Mortgage Operations
Matthew E. Beaudoin, AVP & Regional Branch Manager
Anexis Sanchez, AVP, Member Contact Center
Katie Allard, AVP, Systems Applications
Robert Boley, AVP, Business Services
Maura McGilvery, AVP & Regional Branch Manager
Nisa Fagundes, Assistant Treasurer, Mortgage Operations
Jessica Gadilauskas, Assistant Treasurer & Human Resources Manager
Bethany Watson, Assistant Treasurer & Executive Assistant
Fady Sidhom, Assistant Treasurer & Outbound Contact Manager
Christine Alward, Assistant Treasurer & Member Experience Officer
Donna J. Richardson, Assistant Treasurer & Employee Development Manager
Jason Dubois, Assistant Treasurer & Mortgage Loan Origination Manager
Kimberly Fontaine, Assistant Treasurer & Financial Education Officer
Louise Carvalho, Assistant Treasurer & Retirement Plans Manager
Brandy Siegler, Assistant Treasurer & Administrative Services Manager
Melissa Dandrea, Assistant Treasurer & Application Support Manager
Joelynn Folger, Assistant Treasurer & Consumer Loan Manager
Joshua Porter, Assistant Treasurer & Regional Financial Education Manager
Caitlyn Aguiar, Assistant Treasurer & Inbound Contact Manager
Alison Hughes, Assistant Treasurer & Community Engagement Officer
Kathleen Gendron, Assistant Treasurer & ePayment Services Manager
Eric Bullock, Assistant Treasurer & Branch Manager
Amber Overko, Assistant Treasurer & Branch Manager
Kevin Zipps, Assistant Treasurer & Branch Manager
Catherine Casey, Assistant Treasurer & Branch Manager
Judith McCullough, Assistant Treasurer & Branch Manager
Yara Quiceno, Assistant Treasurer & Branch Manager

Directors/Trustees:

John P. Chemaly
Mark E. Dionne
Susan Green
Ellen Murphy Meehan
Naomi Prendergast
Joanne Yestramski

Mark S. Cochran
Wendy Y. Estrella
Henri B. Marchand
Sovanna Pouv
William J. Soucy

Leominster Credit Union

20 Adams Street,
Leominster, MA 01453

Telephone: 978-537-8021

Fax: 978-466-7234

Branches:

200 W. Boylston St., Clinton, MA 01510
159 Mechanic Street, Clinton, MA 01510
715 Main Street, Holden, MA 01520
1401 Main Street, Holden, MA 01520
1316 Main Street, Leominster, MA 01453
7 Main Street, Sterling, MA 01564
910 West Boylston Street, Worcester, MA 01606
137 Shrewsbury Street, Worcester, MA 01604

Officers:

Barbara A. Mahoney, President & CEO
Craig S. Madonia, SVP of Lending
Katie N. Najjar, SVP of Retail
Kelli J. Rooney, SVP of Community Engagement and Marketing
Ellenmarie Coughlin, VP of Human Resources and Development
Audie D. Franks, VP of Information Technology
Oscar D. O'Connor, VP of Lending Operations
Mychelle M. Phillips, VP of Operations and IT
Nicole M. Legere, AVP & Compliance Officer
Joseph J. Normant, SVP & Chief Financial Officer

Directors/Trustees:

Bruce J. Bollivar	Robert J. DelleChiaie
Nancy L. Graves	Giulio G. Greco
Henry C. Kulik, Jr.	Joyce A. LaFleur
Joyce G. Leger	Joseph V. Quintal
John W. Reedy, Jr.	Michael J. Sauvageau
Richard A. Sheppard	

Liberty Bay Credit Union

300 Granite Street

Braintree, MA 02184

Telephone: 617-439-6500

Fax: 617-439-6556

Branches:

10 Downer Avenue, Hingham, MA 02043

9 Brook Street, Scituate, MA 02066

300 Trade Center, Suite 1740, Woburn, MA 01801

Officers:

Lyndon Matteson, President & CEO

John Parillo, Senior EVP & Chief Operating Officer

Kathy Peila, SVP & Chief Administrative Officer

Frederick Williams, SVP & Chief Financial Officer

George Kelly, SVP & Chief Strategy Officer

Paul Gravellese, SVP & Senior Lending Officer

Stephen Fulchini, SVP of Information Technology

Directors/Trustees:

Gerard L. Burn

Thomas J. Flynn

Robert B. Foley, Jr.

Stephen A. Kelley, Sr.

Peter S. Lincoln

Edward McColgan

William T. Murphy

Sean J. Cashman

Patrick J. Foley

Edward R. Foley, Jr.

Eugene T. Leahy

Michael F. McCarthy

Robert J. Mitchell

Lowell Firefighters Credit Union

642 Chelmsford Street,

Lowell, MA 01851-4711

Telephone: 978-453-2734

Fax: 978-453-5120

Branches:

Officers:

Jason T. Strunk, Chairman and President

David J. Provencher, Vice President

Michael M. Boldrighini, Treasurer & CEO

Paul D. Cronk, Jr., Clerk

Karen L. Couillard, Chief Operations Officer

Sarah Germain, Compliance Officer

Directors/Trustees:

Robert A. Bennett

Ronald J. Bouchard

Barry F. Gannon

Patrick R. McCabe, Jr.

Jason T. Strunk

Michael M. Boldrighini

Paul D. Cronk, Jr.

Robert W. Littlefield

David J. Provencher

Luso-American Credit Union

37 Tremont Street

Peabody, MA 01960-4429

Telephone: 978-531-5767

Fax: 978-531-4607

Branches:

128 Rogers Street, Gloucester, MA 01930

79 Lynnfield Street, Peabody, MA 01960

Officers:

Sergio Costa, Chairman and President

Alfonso Barcamonte, 1st Vice Chairman

Fernando Homem, 2nd Vice Chairman

Gaspar Simoes, Treasurer

Carlos Pinto, Clerk

Ivone M. Silva, Manager & CEO

Directors/Trustees:

Alfonso Barcamonte

Sergio Costa

Luciano Dinis

Fernando Homem

Philip J. Ortins

Rosa Romano

Gaspar Simoes

Elsa Vieira

Antonio Coimbra

Joaquim B. Cunha

Domingos Furtado

Faustino Melo

Carlos Pinto

Jose C. Silva

Lisa Vasconcelos

Lynn Municipal Employees Credit Union

3 City Hall Square, Room 104,

Lynn, MA 01901

Telephone: 781-586-6761

Fax: 781-477-0974

Branches:

Officers:

Paul Gaudet, Chairman and President

Donald Walker, Vice President

Stephen T. Spencer, Treasurer

Mary F. Audley, Clerk

Natalie Baker, Manager

Directors/Trustees:

Mary F. Audley

Ryan D. Boisselle

Paul Gaudet

Gregory Matheson

Irene M. Sinapius

Donald Walker

Natalie Baker

William E. Clancy

Barbara Mann

Joseph Scanlon

Stephen T. Spencer

Lynn Police Credit Union

300 Washington Street

Lynn, MA 01902

Telephone: 781-477-4352

Fax: 781-593-4051

Branches:

Officers:

Michael Kelter, Chairman and President

Thomas N. Reddy, Vice President

Mark F. O'Toole, Clerk

Kevin F. Coppinger, Treasurer

Christopher P. Reddy, Assistant Treasurer

Directors/Trustees:

Richard Carrow

Christopher Kelly

Thomas McDermott

Mark F. O'Toole

Thomas N. Reddy

Edward J. Shinnick

Kevin F. Coppinger

Michael Kelter

Grace McManus

Robert F. Rawston

Christopher P. Reddy

Michael Vail

Lynn Teachers' Credit Union

33 North Common Street

Lynn, MA 01902-4311

Telephone: 781-592-4936

Fax: 781-595-5264

Branches:

Officers:

Warren F. White, Chairman and President
Christy N. Ofilos, Vice Chairman and Vice President
Roger O. Poor, Treasurer
Kathleen A. Bogart, Clerk
Adele M. Polizzotti, Manager

Directors/Trustees:

Kathleen A. Bogart	Dorine Bransfield
Maura P. Durgin-Scully	Adolph J. Graciale
Gary M. Molea	Richard D. Myette
Christy N. Ofilos	Roger O. Poor
James Ridley	Christopher R. Warren
Warren F. White	

Mass Bay Credit Union

147 West Fourth Street,
South Boston, MA 02127

Telephone: 617-269-2700

Fax: 617-269-2782

Branches:

181-183 Main Street, Everett, MA 02149
1250 Hancock Street, Quincy, MA 02169
409 D Street, South Boston, MA 02210

Officers:

Theresa A. Dorilas, President & CEO
Kelli Cullen, Chief Operating Officer
Tony Frattini, VP of Lending

Directors/Trustees:

Jeremiah P. Ahern	Michael T. Buggy
Maureen A. Collins	Carrie M. Dubose
Kelley Durgin	Brian P. Dwyer
Adam S. Elias	James G. Flaherty
Michael E. Keeley	Kimberly A. Kennedy
John P. Kineavy	Darrin M. McAuliffe
Joseph N. Mosca	Frank O. Murray
William L. Vietze	

Members Plus Credit Union

29 High Street

Medford, MA 02155

Telephone: 781-905-1500

Fax: 781-306-0681

Branches:

1165 Massachusetts Ave., Dorchester, MA 02125

494 Gallivan Blvd., Dorchester, MA 02124

650 Broadway, Everett, MA 02149

111 Lenox Street, Unit 101, Norwood, MA 02062

600 Rocky Hill Road, Plymouth, MA 02360

53 Commerce Way, Plymouth, MA 02360

Officers:

John J. Murphy, President & CEO

Diane L. Walker, SVP & Chief Financial Officer

Janis M Caines, SVP of Administration

James Connolly, VP of Finance

Justin Lasko, VP of Retail Administration and Business Development

Jill DeAlmeida, VP of Consumer Lending

Edward Tos, VP of Deposit Services

Directors/Trustees:

Patrick Carney

Craig M. Connolly

Daniel F. Hurley

James M. Manning

Craig A. Pinkham

Robert E. Senier

Mark A. Wisnes

William F. Carr

Richard Hughes

Michael W. Maloney

Michael C. Nee

Thomas M. Roche

Timothy P. Sullivan

Merrimack Valley Credit Union

500 Merrimack Street

Lawrence, MA 01843

Telephone: 978-975-4095

Fax:

Branches:

75 Main Street, Bridgewater, MA 02324-1498
 41 Fairhaven Commons Way, Fairhaven, MA 02719
 2 Water Street, Haverhill, MA 01830
 436 Broadway, Methuen, MA 01844
 350 Winthrop Street, North Andover, MA 01845
 24 Plaistow Road, Plaistow, NH 03865
 44 Shops at 5 Way, Plymouth, MA 02360
 213 Independence Avenue, Quincy, MA 02169
 700 Lafayette Road, Seabrook, NH 03874

Officers:

John J. Howard, President & CEO
 Michael Valley, EVP, CFO and COO
 Brad Egan, EVP, Corporate Strategy & Chief Lending Officer

Directors/Trustees:

Mary K. Briand	Alan Dakers
Mukesh Dave	Catherine M. DeBurro
Ronald J. Guilmette	Daivd London
Domenic Mazzocco	Peter A. Mills
Bernard J. Mulholland	Arthur O'Dea
Alexander R. Oski	Leon M. Pratt, Jr.
Maureen Ronayne	Stephanie A. Sousa

Metro Credit Union

200 Revere Beach Parkway

Chelsea, MA 02150-9001

Telephone: 617-884-7200

Fax: 617-889-7680

Branches:

1071 Massachusetts Avenue, Boston, MA 02118
922 Commonwealth Avenue, Boston, MA 02215
100 City Hall Plaza, Boston, MA 02108
120 Cambridge Street, Burlington, MA 01803-4198
Chelsea High School, Chelsea, MA 02150
365 Broadway, Chelsea, MA 02150
1124 Worcester Road, Framingham, MA 01701-5209
215 South Broadway, Lawrence, MA 01843-1496
475 Western Avenue, Lynn, MA 01904
138 Main Street, Melrose, MA 02176
334 Watertown Street, Newton, MA 02458
Peabody High School, Peabody, MA 01960-1329
68 Main Street, Peabody, MA 01960-5552
4 Paradise Road, Salem, MA 01970
1527 Main Street, Tewksbury, MA 01876

Officers:

Robert M. Cashman, President & CEO
Charlene Bauer, SVP of Outreach, Advocacy & Chief Development Officer
Traci L. Michel, Chief Operating Officer
Erik M. Porter, Chief Financial Officer
Maria A. Justiniano, SVP of Lending

Directors/Trustees:

Arnold S. Baer	Marvin L. Cashman
Robert M. Cashman	Arthur M. Cohan
Bion Foster	Paul M. Gulko
Peter Harris	David Holtzman
John Imbergamo	Donna A. Lee
Mark Smoller	Joseph Zang

Naveo Credit Union

493 Somerville Avenue
Somerville, MA 02143-3246

Telephone: 617-547-3144

Fax: 617-547-3451

Branches:

251 Hampshire Street, Cambridge, MA 02139-1397

Officers:

Andrea J. White, President & CEO
Albert Pinho, SVP of Lending
Judith Murdoch, VP of Operations and IT
Kevin George, VP of Finance
Janet M. Cicerano, VP of Human Resources
Raquel Sa, VP of Marketing

Directors/Trustees:

Christopher J. Alphen	Manuel Da Silva
Sonja Darai	John C. Feitor
Paul Ferreira	Lindsay Lucke
Isaac M. Machado	Leontina Mancini
Charles F. McCannon	Charles Montemor

New Bedford Credit Union

1150 Purchase Street

New Bedford, MA 02740

Telephone: 508-994-6546

Fax: 508-990-7472

Branches:

120 Dawson Street, New Bedford, MA 02745

Officers:

Humberta Varao, President & CEO

Jennifer Delgado, VP of Lending

Tara DeGrace, AVP of Operations

Michelle Greenwalt, VP of Finance & Controller

Directors/Trustees:

James W. Allen

Peter Berthiaume

Haden Cordeiro

Alfred M. Gauthier

Steven White

Dennis Audette

Thomas Carreiro

Lawrence J. Finnerty

Lawrence Oliveira

Polish National Credit Union

46 Main Street

Chicopee, MA 01020-1838

Telephone: 413-592-9495

Fax: 413-594-7791

Branches:

617 Montgomery Street, Chicopee, MA 01020
 923 Front Street, Chicopee, MA 01020
 34 West State Street, Granby, MA 01033-9422
 25 East Longmeadow Road, Hampden, MA 01036
 32 College Highway, Southampton, MA 01073
 1 Parkside Avenue, Westfield, MA 01085
 2002 Boston Road, Wilbraham, MA 01095

Officers:

James P. Kelly, President & CEO
 Michael Sugrue, Executive Vice President
 Charlotte Hansen, SVP, Treasurer & CFO
 Kirk Burnham, SVP of Operations
 Messanvi Y. Ekon, VP of Compliance

Directors/Trustees:

Stephen Burkott	Edward Czepiel
Benjamin Davis	William Jebb
James P. Kelly	Henry L. Lenart
Stanley P. Matras	Robert W. Moritko
John Murphy	Ralph Slate
Michael Woishnis	Anthony J. Zepko
Gary Ziemba	

Quincy Credit Union

100 Quincy Avenue

Quincy, MA 02169

Telephone: 617-479-5558

Fax: 617-479-1209

Branches:

519 Columbian Street, Weymouth, MA 02190

Officers:

John P. Miller, President & CEO
Denise E. Fillis, Treasurer & CFO
Judith Brazil, Chief Corporate Communications Officer
Catherine Harrington, Chief Lending Officer
Bindiya Jain, SVP of Lending
Christine Tobin, SVP of Human Resources
Ellyn Henson, VP of Retail
Daniel Marini, Chief Information Security Officer
Matthew Lindblom, Chief Network Administrator

Directors/Trustees:

Ernest M. Arienti	John D. Barber
William J. Barron, Jr.	Michael C. Conners
Paul M. Daley	Harold E. Goodwin
Michael J. Granahan	Robert C. Hanna
Michael Hobin	Paul Keenan
Paul E. O'Connell	William S. Phelan
John V. Scribi	Stewart A. Steele
Mario C. Stracco, Jr.	

Revere Firefighters Credit Union

4 Freeman Street,

Revere, MA 02151

Telephone: 781-853-0660

Fax: 781-853-0785

Branches:

Officers:

Domenic LaSala, Chairman and President
Anthony M. Giampietro, Vice Chairman
Thomas S. Todisco, Clerk, Treasurer & CEO
Michael Murphy, Assistant Treasurer

Directors/Trustees:

Michael Conley	James F. Doyle
Anthony M. Giampietro	John Langone
Domenic LaSala	Sean Manion
Michael Murphy	Michael O'Hara
Steven Parsons	Thomas Prizio
Thomas S. Todisco	Stanley J. Wells

River Works Credit Union

947 Western Avenue

Lynn, MA 01905-2640

Telephone: 781-599-0096

Fax: 781-596-2280

Branches:

256 Freeport Street, Dorchester, MA 02122

Officers:

Jim Donahue, Treasurer & CEO

Peter W. Kopoulos, Chief Financial Officer

Colleen Twinem, Executive Vice President

Directors/Trustees:

Paul Barron

Paul T. Crowley

Nilsen Garcia

Keith Kenyon

Colleen Twinem

Kevin J. Chiles

Jim Donahue

George W. Honor, Jr.

Kevin Monahan

Sharon & Crescent United Credit Union

30 Pond Street

Sharon, MA 02067

Telephone: 781-784-7725

Fax: 781-784-0509

Branches:

115 Commercial Street, Brockton, MA 02302
 1219 Main Street, Brockton, MA 02301
 835 Oak Street, Brockton, MA 02301
 1300 Belmont Street, Brockton, MA 02301
 121 Main Street, Foxboro, MA 02035
 100 Forbes Blvd., Mansfield, MA 02048
 73 North Washington Street, North Attleboro, MA 02760
 85 Pond Street, Norwell, MA 02061
 42 Pond Street, Sharon, MA 02067
 951 County Street, Taunton, MA 02780
 200 Myles Standish Blvd., Taunton, MA 02780
 2 Union Street, Walpole, MA 02032

Officers:

James L. Carlson, President & CEO
 Robert Gustafson, Executive Vice President
 David W. Cox, Treasurer & CFO
 Linda E. Fountain, Chief Lending Officer
 Maureen A. Gregory, Chief Retail Officer
 Wassim Sasa, Chief Information Officer
 Jennifer L. Spiecker, SVP of Marketing
 Jean Gillett, VP of Operations
 William Moore, VP of Compliance

Directors/Trustees:

Ronald Bechtel	James L. Carlson
Anne Carney	David A. Doucette
David Goodman	Lawrence Green
Carl Huerth	William R. Keating
John Kolentsas	Andrew McCormack
William McIntosh	James Mihos
Alfred Niccoli	Glenn Parsons III
William Rosa	Howard Spiller
Arthur Sullivan	

Southbridge Credit Union

179 Main Street

Southbridge, MA 01550

Telephone: 508-764-1773

Fax: 508-764-1777

Branches:

732 Southbridge Street, Auburn, MA 01501

Bay Path Regional Vocational Technical HS, Charlton, MA 01507

514 Main Street, Fiskdale, MA 01518

120 Charlton Rd, Ctr at Hobbs Brook, Sturbridge, MA 01566

Officers:

Kate Alexander, President & CEO

Jeffrey P. Canniff, Treasurer & CFO

Directors/Trustees:

Michelle M. Anderson, MS

Michael Cantwell

Philip A. Cyr

Jose A. Dingu

John A. Lafleche

Benjamin F. Tully

Madaline I. Bonadies

Robert Caprera

Lisa Dalberth

James J. Keyes

William Trifone

Springfield Street Railway Employees Credit Union

640 Page Boulevard, Room 102,

Springfield, MA 01104

Telephone: 413-781-4454

Fax: 413-732-1881

Branches:

Officers:

David M. Tancredi, Chairman and President

Keith K. Ellsworth, Vice Chairman and Vice President

Harry Rhodes, Treasurer

William H. Williams, Clerk

Walter F. Kocor, Manager

Directors/Trustees:

Renita Bell

Keith K. Ellsworth

Walter F. Kocor

Harry Rhodes

William H. Williams

Milton Carrasquillo

Richard Gardner

Robert Paskins

David M. Tancredi

St. Anne's Credit Union of Fall River

286 Oliver Street

Fall River, MA 02724

Telephone: 508-324-7300

Fax: 508-324-7328

Branches:

585 State Road, Dartmouth, MA 02747

93 Adams Street, Fairhaven, MA 02719

1675 President Avenue, Fall River, MA 02720

2031 South Main Street, Fall River, MA 02724-2166

3087 Acushnet Avenue, New Bedford, MA 02745

215 County Street, Somerset, MA 02726

200 Wilbur Avenue, Swansea, MA 02777

610 State Road, Westport, MA 02790

Officers:

Eileen M. Danahey, President & CEO

Peter Panaggio, SVP & Chief Financial Officer

Carlos DaCunha, SVP & Chief Lending Officer

Directors/Trustees:

Jo Ann Bentley

Colleen Brady

Bruce E. Fernandes

Simone L. Garant

Bernard J. McDonald III

William R. Bouchard

Claire Entel

Kevin C. Fitzpatrick

John R. Ledwidge

Kevin Vieira

St. Jean's Credit Union

250 Maple Street,

Lynn, MA 01904

Telephone: 978-219-1000

Fax: 978-219-1170

Branches:

45 Storey Ave, Newburyport, MA 01950

171 VFW Parkway, # 200, Revere, MA 02151

370 Highland Avenue, Salem, MA 01970

336 Lafayette Street, Salem, MA 01970

Officers:

C. David Surface, President & CEO

Kathleen Donahue, Executive Vice President

Stephen Pedro, Chief Financial Officer

James F. Metcalf, Jr., VP of Lending

Kathryn MacDonald, VP of Compliance

Nicole Markee, VP of Information Technology

Renee Kelleher, Internal Auditor

Christopher Nardone, AVP of Real Estate Lending

Directors/Trustees:

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Richard Dragone

Lawrence Rausch

Timothy P. Shea

Carolina Trujillo

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Stephen Salvo

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St. Mary's Credit Union

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Fax: 508-490-8080

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439 Main Street, Hudson, MA 01749
133 West Main Street, Marlborough, MA 01752-0729
133 South Bolton Street, Marlborough, MA 01752-0729
1 Northboro Road, Marlborough, MA 01752-0729
100 West Main Street, Northborough, MA 01532
96 Turnpike Road, Westborough, MA 01581

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Larissa C. Thurston, COO & CFO
Nicole G. Curtin, SVP of Marketing
Nabil M. Farooq, SVP of Commercial Lending
John M. Hendrikse, SVP of Consumer Lending
Christopher J. Mancini, SVP of Operations and Technology
James F. Petkewich, SVP of Retail Services
Eileen B. Potter, VP of Accounting

Directors/Trustees:

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Brian J. Bouvier	David B. Brumby
Sandra M. Farrell	Karen M. Gadbois
James C. Garvey	Kevin M. Mallett
Gerard P. Richer	Thomas J. Seymour
James F. Toohey	Richard R. Valarioti
Thomas H. Wellen	

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Martha G. Wright, Vice Chairman and Vice President

William W. George, Treasurer

Deborah A. Fahey, Clerk

Nancy M. Burbank, Manager

Directors/Trustees:

Nancy M. Burbank

Deborah A. Fahey

Marcia Mats

Therese C. Monette

Nancy A. Swett

Martha G. Wright

Stephen Caravella

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Angelo Mirabile

Francis D. Spasaro

Robert Wiedeman

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180 Mount Vernon Street, Dorchester, MA 02125

2 Granite Avenue, Milton, MA 02186

10 Corinth Street, Roslindale, MA 02131

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Diane G. Papadakos, Chief Growth Officer

Mary E. Carrozza, Operations Manager

George G. Hardiman, President & CEO

Directors/Trustees:

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Amy M. Donovan

Darrell A. Elow

George G. Hardiman

Kevin R. Mullen

Donald R. Smith III

Michael C. Connolly

Dawn M. Durant

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Barbara Sheehan, Clerk and Treasurer

William Logue, Vice President

Directors/Trustees:

Domenic Arone

Shane Gleason

William Logue

Diane Ryan

Thomas Tracy

Anthony Fantasia

Stephen Haggerty

Robert McLaughlin

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Beth Dumas, AVP of Operations and Technology

Wendy N. Matos Segura, AVP of Finance and HR

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34 Glennie Street

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Robert A. Johnson, Vice Chairman and Vice President

Daniel E. Spencer, Clerk and Treasurer

Lisa M. Carmody, Esq., Manager

Directors/Trustees:

Brian Boucher

Matthew P. Coakley

Gerard A. Dio

John G. Franco

William D. Mosley

Brian J. Tangney

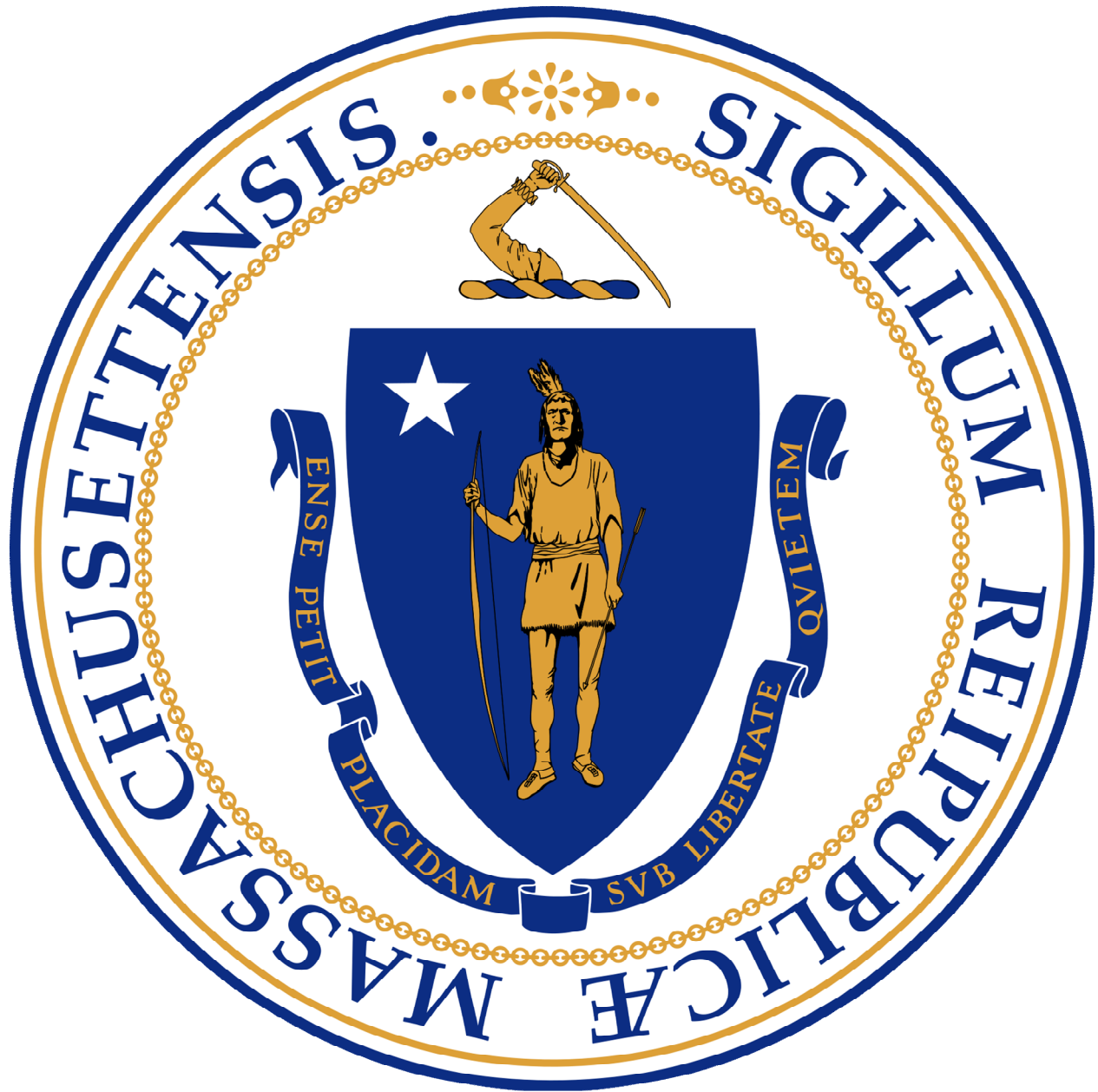
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