

2021
ANNUAL REPORT

Massachusetts Division of Banks



mass.gov/dob



OCABR

The Office of Consumer Affairs and Business Regulation

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

Residents of the Commonwealth:

The Massachusetts Office of Consumer Affairs and Business Regulation (OCABR) empowers and protects consumers through advocacy and education, while also ensuring a fair and competitive playing field for the businesses our five agencies regulate. In support of our mission, OCABR continues to find a balance between consumer protection and support of businesses and professionals throughout the state.

The regulatory agencies within OCABR oversee a variety of industries including banking, construction, occupational licensures, insurance, telecommunications, and weights and measures, to name a few. These licensees and registrants are the core of our economy and remain committed to recovery after the challenging years we have all endured. The OCABR senior leadership team works diligently to support our regulated entities in the Commonwealth, and I commend them for their hard work and perseverance.

Together, OCABR employs over 600 individuals and has a combined operating budget of \$82.67 million. In addition, OCABR manages the Massachusetts' Home Improvement Contractor program, Lemon Law protection, and the state's data breach notification database. Finally, we operate a Consumer Hotline, staffed with live representatives available to assist you, by calling 617-973-8787, Monday through Friday, between the hours of 9am and 4:30pm.

The best consumer is an informed consumer, so I am truly proud to share highlights of the past year with you. To that end, Commissioner Mary Gallagher and her team prepared an annual report for the Massachusetts Division of Banks.

I hope that the contents of this report provide you with insight into our accomplishments and dedication to each consumer across the Commonwealth.

Sincerely,



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

Letter from Undersecretary Palleschi



For a second year of pandemic-related fits and starts, I am happy to report that the Division of Banks continued to effectively manage our workload throughout 2021. The Division continued to focus our efforts on ensuring financial services providers and consumers received appropriate guidance as we navigated the ongoing pandemic. In addition to monitoring the evolution of the public health response, we maintained tabs on the extensions and expirations of temporary financial protections that were put into place early in the pandemic—including state and federal forbearance requirements, the foreclosure moratorium, extension of student loan debt relief, etc. As we became virtual professionals, conducting our supervisory oversight from a remote posture, we were able to accomplish a significant amount of work as detailed in this report. In addition, the Division welcomed over a dozen new colleagues to the agency.

On top of our routine work, the Division expanded our non-depository oversight with the addition of licensing and supervision of student loan servicers through the passage of Chapter 358 of the Acts of 2020 effective July 1, 2021. Chapter 358, in part sets forth licensing and supervisory requirements to safeguard student loan borrowers from misconduct and harmful practices.

We also spent much of the year engaged with legislators and industry stakeholders on an effort towards modernizing the Commonwealth's money transmission laws. A key component of H.4550 is to expand state regulatory oversight and consumer protections to include peer-to-peer money transfers made within the United States (so-called "domestic" money transfers), a category presently not regulated by the Commonwealth's money transmission law which is applicable only to transfers made to foreign countries. Given significant increases in transaction volume in recent years of peer-to-peer payments coupled with tremendous acceleration of digitization since the onset of the coronavirus pandemic, the time is now to address this significant gap in oversight and consumer protection. Of the 49 states which regulate money transmission, Massachusetts is the *only* state which *does not* regulate domestic money transmissions; H.4550 represents the Division's top legislative priority to modernize the existing money transmission laws to reflect the current day marketplace and to bring Massachusetts into line with the rest of the country in protecting consumers engaged in money transfers. We remain hopeful for passage in the 192nd General Court!

As we look ahead, emerging economic and ongoing industry pressures including inflation, emerging technologies, cybersecurity risks are likely to dominate regulatory conversations and examinations for the foreseeable future; at present the Division and our regulated entities remain well positioned and well managed for the challenges ahead.

Sincerely,

Mary L. Gallagher
Commissioner
Division of Banks

Letter from Commissioner Gallagher



Accomplishments

19,003

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

31,125

Consumers receiving reimbursements totaling \$3.7 million from complaint resolution or Division enforcement actions.

485

Total number of completed bank, credit union, licensee, and other approval requests (480) and total number of legal opinions (5) issued.

354

Total number of examination reports mailed to depository (106) & non-depository (248) institutions.

88

Foreclosure delay requests received by the Division, of which 46 were granted.

37

Formal & informal regulatory orders issued by the Division.

12

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

10

The Division hosted 10 webcasts on its *DOB connects* platform. Topics ranged from COVID Compliance, Fintech, Diversity/Equity/Inclusion, and general financial matters.

14

Division employees achieved a total of 14 new certifications in 2021.

12

In 2021, the Division filled 19 positions including 3 management positions, 13 Examiners, 1 Compliance Officer, and 2 Operations and Personnel Coordinators.

2021 Year in Review

First Quarter

January

- On January 11th, the Division promoted examiner Georges Esperance to a new agency position of Data and Risk Management Analyst. The new role is designed as an agency-wide resource providing staff and other stakeholders with data analytics including insight and support to drive business and supervision strategy and decisions.
- On January 12th through 14th, Chief Director Weydt and Examiner Gomes presented at the MMBA Annual Fair Lending & HMDA meeting.
- On January 19th, Chief Director of Enforcement Loring, Chief Director of Examinations O'Driscoll, and Regional Field Manager Young participated in the webcast "Debt Collection Practices: Perspectives and Highlights from the Massachusetts Division of Banks" broadcast on the *DOB connects* platform. The panel discussion was moderated by Deputy Commissioners Cipolla and Rivera and highlighted the Division's approach to regulatory oversight of debt collectors and ongoing nationwide collaborations and consumer outreach campaigns. The webcast can be accessed [here](#) along with [useful resources](#).
- Barbara E. Keefe was appointed Deputy Commissioner and General Counsel on January 19th. Ms. Keefe joined the Division of Banks from a legal career at banks and law firms where she cultivated significant financial industry, regulatory, and legal experience. Ms. Keefe's bio can be found [here](#).
- On January 21st, the Division issued guidance letters to its supervised depository institutions regarding 2021 annual meeting requirements. The Division set the expectation for those institutions to hold their annual meetings either in-person, virtually, or a combination of both, consistent with the June 2020 Guidance.
- On January 29th, Commissioner Gallagher delivered remarks at the Massachusetts Bankers Association Annual CEO and Senior Management Workshop. She acknowledged bankers' positive response to the pandemic and commended them for the continued strength of the state's banking industry. She also expressed her concern over cybersecurity risk, particularly ransomware, and highlighted the Ransomware Self-Assessment Tool (RSAT) which was rolled out by the Division's IT/Cyber Team.

February

- The Division added to the Diversity and Inclusion series in *DOB connects*. "Where Diversity, Equity & Inclusion, Community Reinvestment, and Technology Converge" was broadcast on February 2nd. Panelists discussed encouraging financial institutions to meet the needs of local communities, including low- and moderate-income neighborhoods. You can listen to the webcast [here](#) and access the presentation slides and handouts [here](#).
- On February 16th, the Division issued [Opinion 20-006](#) relative to licensing requirements for foreign transmittal agencies to issue funds to consumers by paper check.
- On February 19th, Deputy Commissioner Cuff participated in Lawrence Community Works First Time Home Buyer Workshop.
- On February 23rd, the Division approved [Martha's Vineyard Savings Bank's](#) request to reorganize into a mutual holding company structure pursuant to the provisions of M.G.L. c. 167H.
- In support of *America Saves Week*, February 22nd through 26th, the Division of Banks posted information from America Saves on its website. You can read the information [here](#).
- On February 23rd through 26th, 21 Division staff attended the NMLS conference. First Deputy Commissioner Begin, Examiner Bullock, and Examiner Ho participated on panel discussions, and Director Chase presented on cybersecurity.

- On February 26th, the Division published the [2020 Annual Enforcement Report](#).

March

- On March 9th, the Division of Banks joined a multi-state coalition of regulators inviting U.S. Secretary of Education Miguel Cardona to join them in protecting student loan borrowers, urging the reversal of policies that undermine states' oversight of student loan servicers. See information on the coalition and read the letter to Secretary Cardona [here](#).
- On March 11th, Director Chase participated in the CSBS Non-Bank Cyber training.
- On March 16th, Brad A. Bowling was issued an [Order to Show Cause](#) as to why his mortgage loan originator license should not be revoked and he should not be prohibited from being employed by or operating on behalf of a mortgage licensee or other business licensed by the Division.
- On March 16th, DOB staff members participated in a week-long Leadership Development Series offered through AARMR.
- On March 23rd, DOB Senior Management attended the Cooperative Credit Union Association's meeting on Credit Union Modernization.
- On March 26th, the Division issued [Opinion 21-001](#) relative to whether licensing requirements for businesses providing data processing and payment processing services.
- "Financial Literacy and Community Reinvestment: Credit for Life School Initiatives" was broadcast on March 30th adding to the Community and Economic Development series. During this live *DOB connects* webcast, panelists discussed how the pandemic has called for new and innovative online platforms to teach critical financial and banking concepts to high school students. You can listen to the webcast [here](#).
- On March 31st, Cristobal L. Garcia was issued an [Order to Show Cause](#) as to why his mortgage loan originator license should not be revoked and he should not be prohibited from being employed by or operating on behalf of a mortgage licensee or other business licensed by the Division.
- On March 31st, DEVGRU Financial, LLC was issued a [Cease Directive](#) to cease engaging in debt collection activity until it has obtained the appropriate license.
- An informational public service webcast on reverse mortgages was added to the *DOB connects* program. Members of the DOB Mortgage Unit provide an overview of reverse mortgage products and highlight the pros and cons of these products. The webcast can be accessed [here](#) along with the [presentation slides](#) and [DOB Reverse Mortgage COVID Counseling Guidance](#).
- The DIS CU Unit adopted the new Report of Examination document template, and CU Unit staff participated in the NCUA's MERIT Beta version training and testing.
- MA-chartered banks and credit unions submitted the annual report data to the Commissioner via the agency's Online Annual Report System (OARS).
- The Cyber/IT/FinTech Unit initiated an incident response program in reaction to the Microsoft Exchange Server supply chain threat. The Unit's incident response included internal education for examiners and managers regarding the specifics of the risk as well as outreach to supervised institutions and licensees. DOB's IT examiners gathered information regarding the impact of the incident, noting that potentially impacted institutions and licensees indicated taking the necessary corrective actions in a timely manner.

Second Quarter

April

- On April 6th, Commissioner Gallagher, Chief Director Weydt, and Deputy Commissioner Rivera participated in the Credit Union CRA Summit.
- On April 13th, Chief Risk Officer Gibson spoke about the Division's aspirations and vision for data analytics at the CSBS Spring Summit: Advancing Analytics.
- On April 16th, the Division issued [Opinion 21-002](#) relative to Mortgage loan originator licensing requirements for financial advisor employees, taking the position UBS financial advisors are required to be licensed as mortgage loan originators under Massachusetts law.
- On April 16th, the Division issued an industry notice to banks and credit unions that provided revised application fees to establish a new branch effective April 13, 2021; the notice included an updated Branch Application.
- On April 22nd, Regional Field Manager Gill spoke at the Massachusetts Bank Internal Auditors (MBIA) Group about the Division's compliance program and CARES Act/Ch 65 reviews
- On April 22nd, Regional Field Manager Lowney and Examiner Kelly presented on debt collection trends and Division oversight at the New England Adjustment Managers (NEAMA) meeting.
- On April 27th, Deputy Commissioner Barrett served as a panelist at the Financial Managers Society Regulatory Updates Meeting.

May

- On May 6th, the Division launched a pilot grant program for [Innovative Financial Literacy Initiatives and Debt Resolution Education](#). A total of \$2.25 million in grants from the Division's Mortgage Settlement Trust fund was awarded to eighteen entities to support financial literacy and debt resolution education programs.
- On May 6th, Liberty Lending Corporation entered into a [Consent Order](#) to establish, implement, and maintain policies and procedures to ensure compliance with all applicable provisions, laws and regulations.
- On May 7th, the Division issued [Opinion 21-003](#) relative to licensing requirements for individual automobile dealerships for activities specific to retail installment contracts.
- On May 17th, Brad A. Bowling was issued an [Order of Revocation](#) of his mortgage loan originator license.
- On May 17th, Examiner Cobleigh participated in the Merrimack Valley Housing Partnership First Time Home Buyer workshop.
- On May 20th, Deputy Commissioner Rivera presented on "Perspectives on Diversity, Equity and Inclusion" at the CSBS State-Federal Supervisory Forum.
- On May 21st, the Insurance Premium Finance Board held a [public meeting](#).
- On May 24th, Cristobal L. Garcia was issued an [Order Revocation](#) of his mortgage loan originator license.
- "How Financial Literacy Enhances Community Reinvestment Efforts: A Conversation with Massachusetts Regulators" was broadcast on May 25th. Chief Director Weydt and Bank Examiner Cobleigh highlighted how the Community Reinvestment Act (CRA) may foster financial literacy opportunities through community-based partnerships and strategic CRA planning. You can listen to the *DOB connects* webcast [here](#) and access resources [here](#).

- On May 28th, the Division announced \$2.5 million in C.206 grants to support foreclosure prevention education and first-time homebuyer counseling programs throughout the Commonwealth. Twenty-one awards were made to eleven consumer counseling organizations and ten foreclosure prevention regional centers. This is the fourteenth 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 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.
- In collaboration with the UMass Donohue Institute, the Division continued to provide skills-based professional development opportunities to staff including: Managing Conflict and Running Effective Meetings, Building a Process Mindset, and Interviewing Skills.

June

- On June 6th, Boston Common Mortgage, Inc. entered into a [Consent Order](#) to settle substantial non-compliance with applicable state and federal statutes, rules, and regulations governing the conduct of those engaged in the business of a mortgage broker in Massachusetts.
- On June 8th, Examiners Cobleigh and Papalegis volunteered at Andover High School's Virtual Credit for Life Fair.
- On June 16th, \$2.25 million in grants was awarded to 18 organizations to fund financial literacy and debt resolution education programs through a pilot grant program for Innovative Financial Literacy Initiatives and Debt Resolution Education the Division launched in May. The intent of this grant program is to empower all residents of the Commonwealth with the knowledge they need to obtain and keep a home, save and pay for a college education, and better understand maintaining their overall finances. You can read more about this program [here](#).
- On June 16th, the Division held the agency-wide Annual Training Symposium including an economic update from CSBS, a student loan servicing presentation provided by the CFPB, and a Chainalysis and Fincen training on "Why it is a Critical Time to Understand Cryptocurrency."
- On June 16th, Deputy Commissioner Rivera served as a panelist on the topic of housing equity at the Massachusetts Bankers Association meeting.
- The [2020 Annual Report of the Commissioner of Banks](#) was filed on June 23rd.
- On June 24th, the Division submitted the annual Consumer Financial Protection Bureau (CFPB) Washington Report, which provides the Division with a Truth in Lending Act ("TILA") review of its exemption status.
- On June 26th, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.
- On June 28th, the Division issued a [decision](#) establishing certain maximum dishonored check fees at Massachusetts state-chartered institutions.
- On June 28th, the Division published [Student Loan Servicer License FAQs](#).
- On June 29th, the Division issued a [decision](#) relative to the merger of Boston Private Bank & Trust Company, Boston, Massachusetts with and into Silicon Valley Bank, Santa Clara, California.
- "Words to Action: A Commemorative Juneteenth Conversation on Housing Equity in the Commonwealth" was broadcast on June 30th adding to the Division's Diversity and Inclusion series. During this *DOB connects* webcast, attendees learned how to build lasting partnerships in the minority housing market. You can listen to the webcast [here](#) and view the handout [here](#).

Third Quarter

July

- On July 1st, the Division began licensure of student loan servicers.
- On July 12th, the Division issued guidance to Licensees and Registrants regarding employee remote work. You can read the full guidance document [here](#).

August

- On August 5th, the Division issued an [industry letter](#) on financial statements submitted by entities licensed as mortgage lenders, mortgage brokers, and/or those entities who hold a mortgage company license number in Massachusetts.
- On August 6th, the Division issued [Opinion 21-004](#) relative to licensing requirements for online platforms enabling the creation and sale of digital assets representing interest in physical metals.
- On August 11th, the webcast “Developing Recruitment Partnerships across the Commonwealth of Massachusetts” aired for the Community and Economic Development series. Deputy Commissioner Mayte Rivera moderated this *DOB connects* conversation with MassHire Employment Representative Chris Mills on employment trends, industries impacted by employment gaps, and efforts by the Office of Employment and Workforce Development to boost opportunities in Gateway Communities. Attendees also heard about a series of upcoming free career fairs designed to promote available jobs across all sectors. You can listen to the webcast [here](#) and access the handout [here](#).
- On August 14th, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.

September

- On September 3rd, the Division issued a [decision](#) relative to the merger Century Bank and Trust Company, Medford, Massachusetts with and into Eastern Bank, Boston, Massachusetts.
- On September 9th, Supervisory Examiner Dempsey and Regional Field Manager Gill spoke on common violations and Mass General Laws Acts of 2020, Chapter 65 at the Western Mass Compliance Association meeting.
- On September 13th, the Division published the final amendments to [209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers](#). These amendments became effective on September 17th. A [redlined version](#) of the amendments was also published.
- On September 13th, the Division published the final amendments to [209 CMR 48.00: Licensee Record Keeping](#). These amendments became effective on September 17th. A [redlined version](#) of the amendments was also published.
- On September 28th, the Division announced the promotions of 12 examiners: 5 to Examiner II, 2 to Examiner III, and 5 to Examiner IV.
- On September 23rd, the Division of Banks published a [Supervisory Alert Letter](#) regarding the charging of multiple non-sufficient fund fees (NSF) for representment of unpaid transactions. The Division conducts comprehensive reviews of consumer protection laws and regulations and verifies that financial institutions provide consumer account disclosures which are clear and conspicuous. The letter is published to make the industry aware of a developing consumer protection issue related to the disclosure of representment NSF which may present possible legal risk and/or risk of regulatory scrutiny to financial institutions.

- “Prevailing Through the Pandemic: Recommendations from a Massachusetts Community Bank” was broadcast on September 28th. Attendees heard from The Cooperative Bank’s CEO & President John Battaglia and VP of Community Lending Renee Owens as they discussed the strategic solutions their community bank has undertaken to remain open and provide service to their customers during the pandemic. Deputy Commissioner Rivera moderated the *DOB connects* discussion which also touched on leadership at financial institutions, CRA activity, and maintaining a sense of community. You can listen to the webcast [here](#) and view the handout [here](#).
- On September 29th, Senior Deputy Commissioner Bienvenu served on the “Meet the Regulators” panel at the Association of Credit Union Senior Officers (ACUSO).

Fourth Quarter

October

- During National Cybersecurity Awareness Month in October, the Division published weekly bulletins on various cybersecurity topics as part of the “[Do Your Part. #BeCyberSmart](#)” initiative. The bulletins can be found here:
 - October 8: [Watch Out for Fraudulent QR Codes](#)
 - October 15: [Phishing Attack Prevention](#)
 - October 22: [Protecting Against Malicious Code](#)
 - October 29: [Preventing and Responding to Identity Theft](#)
 - The Division also posted an Industry Cybersecurity Awareness Bulletin: [Focusing on the Fundamentals](#).
- On October 4th, Director Chase presented on the Non-Bank Cybersecurity Exam program at the NACARA Annual Conference.
- On October 7th, Director Chase facilitated discussion during the third-party risk breakout session at Massachusetts Municipal Cybersecurity Summit.
- On October 19th, the Division issued a [decision](#) relative to the reorganization into a mutual holding company by North Brookfield Savings Bank, North Brookfield, Massachusetts.
- On October 19th, the Division issued an [Industry Letter](#) to provide guidance to mortgage servicers as consumers exit pandemic-related forbearances. The letter addressed mortgage servicer compliance with the Consumer Financial Protection Bureau’s 2021 final servicing rule protecting Massachusetts borrowers affected by the COVID-19 emergency and encouraged its supervised financial institutions to participate in the state-administered “Homeowner Assistance Fund” (HAF), a federal assistance program established under the American Rescue Plan Act (ARPA).
- On October 22nd, the Division issued a [decision](#) relative to the reorganization into a mutual holding company by Adams Community Bank, Adams, Massachusetts.
- On October 25th, the Insurance Premium Finance Board held a [public meeting](#).
- On October 27th, as part of Cybersecurity Awareness Month, a webcast was held focused on Cybersecurity Awareness and Preventive Steps. This live virtual event featured the Office of Consumer Affairs and Business Regulation Undersecretary, Edward A. Palleschi, and DOB Director of Cyber/IT/Fintech, Holly Chase. The event was comprised of 2 parts – [CyberSecurity Awareness: Trends, Threats, and Practical Recommendations](#) and [Data Breach: Trends, Threats, and Preventive Steps](#).
- On October 27th, the Division issued an [industry letter](#) to banks clarifying prior approval requirements for certain dividend payments by Massachusetts-chartered banks in stock form.
- On October 28, the Insurance Premium Finance Board held a [Public Meeting](#).
- Staff from the Consumer Protection and NDIS Units attended the 2021 Consumer Compliance Conference.

November

- The 2022 Licensing Renewal Season opened on November 1st.
- On November 3rd, Director Chase presented on the Non-Bank Cybersecurity Exam program at the Michigan Department of Insurance’s Non-Bank Staff Annual Conference.
- On November 3rd, Counsel Carbone received the Courtney Rose Hickson Outstanding Attorney Award. The award recognizes attorneys within the Office of Consumer Affairs and Business Regulation (OCABR) and its five agencies who display many of Ms. Hickson’s admirable qualities through excellence in their field of practice, leadership, teamwork, and dedication to their community.

- On November 5th, the Division issued a [decision](#) relative to the merger of East Boston Savings Bank, East Boston, Massachusetts with and into Rockland Trust Company, Rockland, Massachusetts.
- On November 16th, Deputy Commissioner Rivera presented on CRA statutes and federal interaction at the 2021 CRA & Fair Lending Colloquium hosted by Wolters Kluwers.
- On November 19th, the Division issued [Industry Letter – CFPB 2021 Final Servicing Rule and The Homeowner Assistant Fund \(HAF\)](#).
- On November 29th, State Road Auto Sales, Inc. entered into a [Consent Order](#) to resolve allegations of engaging in the practice of a Motor Vehicle Sales Finance Company without the applicable license.
- On November 30th, CrossCountry Mortgage, LLC and Andrew L. Marquis were issued a [Temporary Order to Cease and Desist and a Notice of Administrative Penalty](#) for alleged unfair or deceptive advertising practices.

December

- On December 1st, Deputy Commissioner Cuff participated in a panel discussion on State Hot Topics at the AARMR Conference.
- On December 1st, 18 Division employees attended the 2021 MA Conference for Women.
- On December 7th, LendingTree, LLC entered into a [Consent Order](#) 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 small loan companies.
- On December 11th, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.
- On December 15th, the Division announced the promotion of Christopher Morrison to the role of Chief Director of Risk Management Supervision to oversee the examinations and supervision review of the financial condition of state-chartered depository institutions, focusing on credit unions, to ensure full compliance with applicable laws and regulations.
- On December 16th, *DOB connects* added to the Fintech Series with a panel discussion on the CSBS “One Company, One Exam” program for money services businesses. Melissa Puccinelli, Manager of CSBS Non-bank Supervision and Enforcement presented on the program and DOB Cyber, IT, & Fintech Supervisory Examiner Matt Whitten along with DOB NDIS Supervision Examiners Jack Kelley and Brian Dupuis discussed their experiences with the program during examinations. You can listen to the webcast [here](#) and access the handout [here](#).
- On December 19th, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.
- On December 22nd, the Division announced the promotion of Nicole Bullock to the role of Licensing Manager.
- Division employees achieved a total of 14 new certifications in 2021.
- In addition to the 3 management roles filled in 2021, the Division hired staff to fill 17 positions: 12 Bank Examiners, 2 Operations and Personnel Coordinators, and a Compliance Officer.
- Training remained virtual in 2021, allowing for increased participation in courses. On average, Division staff completed 49 hours of training in 2021, exceeding the annual training goal of 21 external hours per year.
- Division staff continued to take advantage of new virtual training opportunities with 80 participants joining FFIEC virtual conferences, 14 examiners completing core FDIC requirements, 116 participants in regulatory association conferences, 237 participants in regulatory and compliance programs, and 84 participants in skill building classes.

Annual Enforcement

In 2021, the Division issued a total of 37 formal and informal regulatory Enforcement Orders which included 10 formal public orders listed below. The Division collected a total of \$1,391,407.88 in administrative penalties and reimbursed \$3,729,874.72 to a total of 31,125 consumers.

Mortgage Companies	
Boston Common Mortgage, Inc.	Consent Order
Liberty Lending Corporation	Consent Order
CrossCountry Mortgage, LLC and Andrew L. Marquis	Order to Cease and Desist
Mortgage Loan Originators	
Cristobal L. Garcia	Order to Show Cause
Brad A. Bowling	Order to Show Cause
Cristobal L. Garcia	Order of Revocation
Brad A. Bowling	Order of Revocation
Motor Vehicle Sales and Finance Companies	
State Road Auto Sales, Inc.	Consent Order
Debt Collectors	
DEVGRU Financial, LLC	Cease Directive
Small Loan Company	
LendingTree, LLC	Consent Order

Consent Orders Terminated/Resolved

- **American Credit Acceptance, LLC:** Consent Order of November 17, 2017 was terminated on December 6, 2021.
- **MiLend, Inc.:** Consent Order of November 20, 2018 was terminated on September 30, 2021.
- **Quicken Loans, Inc. and One Reverse Mortgage, LLC:** Consent Order of April 20, 2018 was terminated on September 22, 2021.
- **myCUMortgage, LLC:** Consent Order of July 18, 2019 was terminated on May 20, 2021.
- **HG International Co. Inc., dba Change Express:** Consent Order of October 12, 2016 was terminated on January 14, 2021.

Key Agency Actions

- Barbara E. Keefe was appointed Deputy Commissioner and General Counsel on January 19, 2021. Ms. Keefe joined the Division of Banks from a legal career at banks and law firms where she cultivated significant financial industry, regulatory, and legal experience. Ms. Keefe's bio can be found [here](#).
- In January, the Division announced the creation of a new management role related to data analytics and risk management. The Data and Risk Management Analyst, Georges Esperance, serves as an agency-wide resource providing staff and other stakeholders with data analytics providing insight and support to drive business and supervision strategy and decisions.
- The Division of Banks joined a multi-state coalition of regulators inviting U.S. Secretary of Education Miguel Cardona to join them in protecting student loan borrowers, urging the reversal of policies that undermine states' oversight of student loan servicers. See information on the coalition and read the letter to Secretary Cardona [here](#).
- In May, the Division announced \$2.5 million in C.206 grants to support foreclosure prevention education and first-time homebuyer counseling programs throughout the Commonwealth. Twenty-one awards were made to eleven consumer counseling organizations and ten foreclosure prevention regional centers. This is the fourteenth-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 June, the Massachusetts Division of Banks launched a pilot grant program for Innovative Financial Literacy Initiatives and Debt Resolution Education. \$2.25 million in grants was awarded to 18 organizations to fund financial literacy and debt resolution education programs. The intent of this grant program is to empower all residents of the Commonwealth with the knowledge they need to obtain and keep a home, save and pay for a college education, and better understand maintaining their overall finances. You can read more about this program [here](#).
- On July 12, 2021 the Division issued guidance to Licensees and Registrants regarding employee remote work. You can read the full guidance document [here](#).
- On September 23, 2021 the Division of Banks published a [Supervisory Alert Letter](#) regarding the charging of multiple non-sufficient fund fees (NSF) for representation of unpaid transactions. The Division conducts comprehensive reviews of consumer protection laws and regulations and verifies that financial institutions provide consumer account disclosures which are clear and conspicuous. The letter is published to make the industry aware of a developing consumer protection issue related to the disclosure of representation NSF which may present possible legal risk and/or risk of regulatory scrutiny to financial institutions.
- During National Cybersecurity Awareness Month in October, the Division published weekly bulletins on various cybersecurity topics as part of the "[Do Your Part. #BeCyberSmart](#)" initiative. The bulletins can be found here:
 - October 8: [Watch Out for Fraudulent QR Codes](#)
 - October 15: [Phishing Attack Prevention](#)
 - October 22: [Protecting Against Malicious Code](#)
 - October 29: [Preventing and Responding to Identity Theft](#)
- The Division also posted an Industry Cybersecurity Awareness Bulletin: [Focusing on the Fundamentals](#).

- On October 19, 2021, the Division issued an Industry Letter to provide guidance to mortgage servicers as consumers exit pandemic-related forbearances. The letter addressed mortgage servicer compliance with the Consumer Financial Protection Bureau's 2021 final servicing rule protecting Massachusetts borrowers affected by the COVID-19 emergency and encouraged its supervised financial institutions to participate in the state-administered "Homeowner Assistance Fund" (HAF), a federal assistance program established under the American Rescue Plan Act (ARPA). The letter can be found [here](#).
- The Division produced 10 *DOB connects* webcasts during 2021. These webcasts focused on topics including diversity, equity and inclusion, fintech, financial literacy, debt collection practices, cyber security, and housing equity. The DOB also produced an informational public service webcast on reverse mortgages, highlighting the pros and cons of these financial products. All webcasts can be found [here](#).

Agency Strategic Goals

The Division's 2021-2023 Strategic Plan reflects the agency's commitment to the mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth. The Plan focuses on our agency's vision and core values, as reflected and strived for in the daily work of Division staff.

We support a culture of inclusion within the Commonwealth that values and promotes diversity and equal opportunity for all individuals. We align agency diversity and inclusion initiatives with EOHEd's Diversity Plan and goal to build robust, sustainable, and measurable diversity, equity, and inclusion initiatives across the agencies.

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 both within the Massachusetts system and with federally chartered entities.

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. The Division will strive to develop and maintain a real-time, networked supervision program utilizing data to satisfactorily complete its core supervisory functions through examination, licensing, consumer complaint review and response, and initiation of regulatory actions where appropriate. Key objectives are:

- real-time supervision
- data analytics
- networked supervision
- climate risk
- legislative priorities and legal guidance; and,
- innovation in financial services.

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. Key objectives are:

- consumer protection leveraging expanded data analytics and established processes; and,
- outreach building on the Division's platform for disseminating agency messages and topics of interest.

Administration Staffing and Development

Review and plan for operational improvements to ensure the Division functions effectively and efficiently amidst the changing workplace landscape. Strive to develop the Workforce of Tomorrow by leveraging collaborations, technology, and maximizing partnerships. Key objectives are:

- technology and administration
- pandemic response and preparedness; and,
- workforce development.

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:

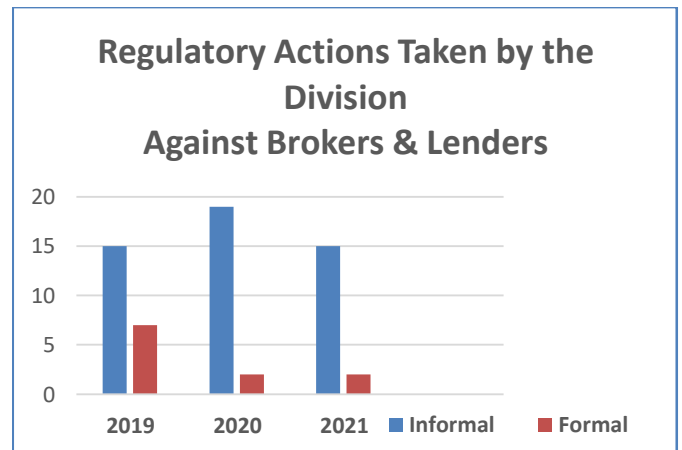
- Mortgage lenders
- Mortgage brokers
- Consumer finance companies
- Money services businesses
- Debt collectors
- Loan servicers
- Check Cashers
- Check Sellers
- Student Loan Servicers

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.



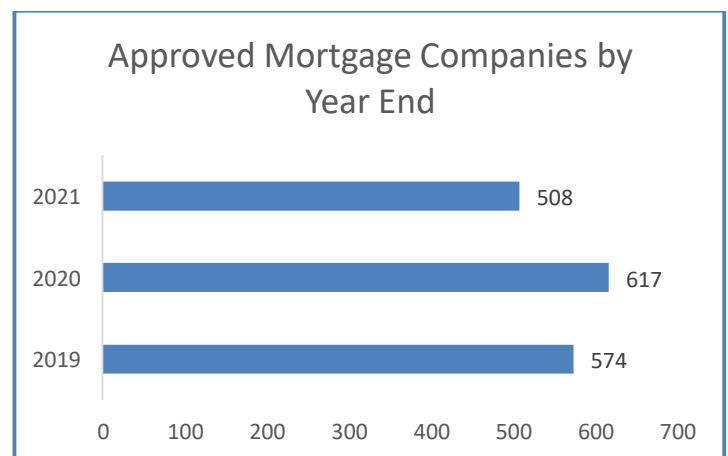
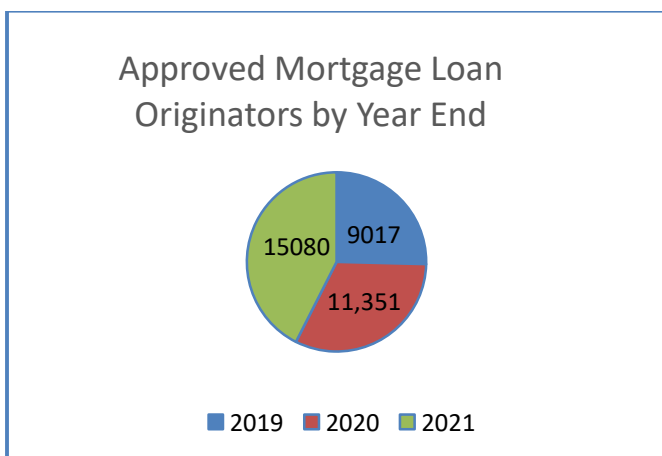
Mortgage Supervision

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. The Division maintains active membership in the American Association of Residential Mortgage Regulators for multi-state collaboration and the MEU continues to participate in coordinated exams with other states through the Multi-State Mortgage Committee (MMC) as well as piloted and full-scoped examinations that utilize the State Examination System (SES) through Network Supervision, One Company One Examination and other innovative and coordinated strategies. The MEU 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 continues to engage in 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 2021, the Division's Licensing Unit 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 Division continues to consider applications for other residential financing options that challenge the traditional definitions for mortgage. The Licensing Unit regularly evaluates the overall state of the Massachusetts economy and the ever-changing residential real estate and mortgage markets, as well as the performance of mortgage loan servicing in this COVID-19 recovering model.

The figures include regulatory action and approved licensee information occurring within the Division during 2021.



Community Reinvestment Act (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 16 CRA examinations of mortgage lenders during 2021. There are currently 83 Public Evaluations of mortgage lenders posted on the Division's website.

Consumer Finance/Money Services Business Activity

In 2021, 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 \$3.1 million was reimbursed to almost 30,000 Massachusetts consumers during 2021 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 actively participates on boards and committees for these trade groups. Senior Deputy Commissioner Christopher Pope sits on the MTRA Board, and Deputy Commissioner Cipolla serves on NACCA's Emerging Issues Committee. Division staff also serve on the NACARA Regulatory Supervision Committee, NACCA Auto Finance Committee, and the NACCA/NACARA Student Loan Supervisory Taskforce Examinations sub-committee. Several CF/MSB Unit staff members also participate on NMLS committees and working groups focusing on Networked Supervision, Consumer Finance Call Reports, and Licensing Standards.
- The Division's CF/MSB Unit participated on thirteen multi-state examinations in 2021. Eleven joint examinations were conducted with MTRA, and two were conducted with NACARA.
- The Division entered into a Consent Order with a small loan company to address allegedly facilitating small loans through an unlicensed entity. The Division also entered into thirty informal regulatory actions with licensees to address deficiencies identified during recent examinations; many of these actions dealt with reimbursable violations cited at finance companies and violations of the Bank Secrecy Act by check cashers.
- The Division implemented 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 Division accepted four 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.



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 151 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.



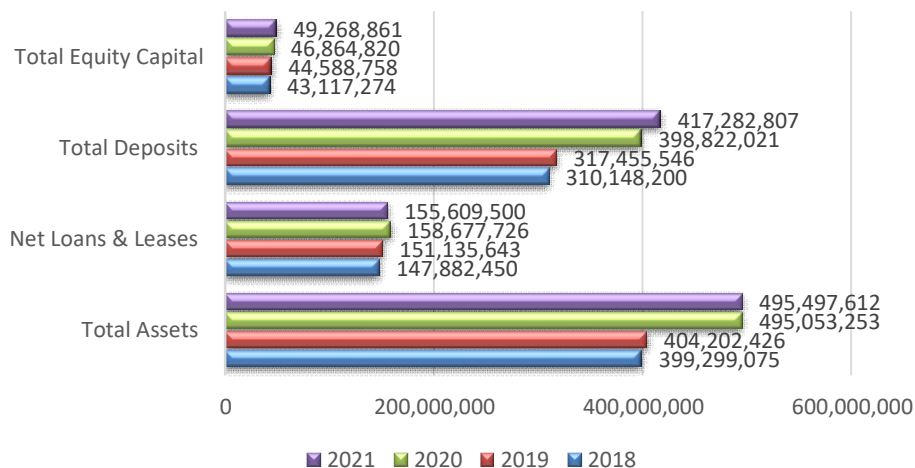
Bank Summary: Balance Sheet and Income Statement

Operating under continuing pandemic conditions, Massachusetts state-chartered banks maintained total asset levels while substantially increasing profitability. State-chartered banks did well to retain deposits gained from stimulus funds in 2020, with total assets increasing by only 0.09% year-over-year. However, whereas these assets were primarily held in cash and interest-bearing balances for the duration of 2020, 2021 saw banks shift these funds towards investment securities in a play for yield. Marked declines in OREO and borrowed funds were also the stories of 2021, as eviction moratoriums, deployment of excess cash, and optimization of balance sheets all affected bank operations.

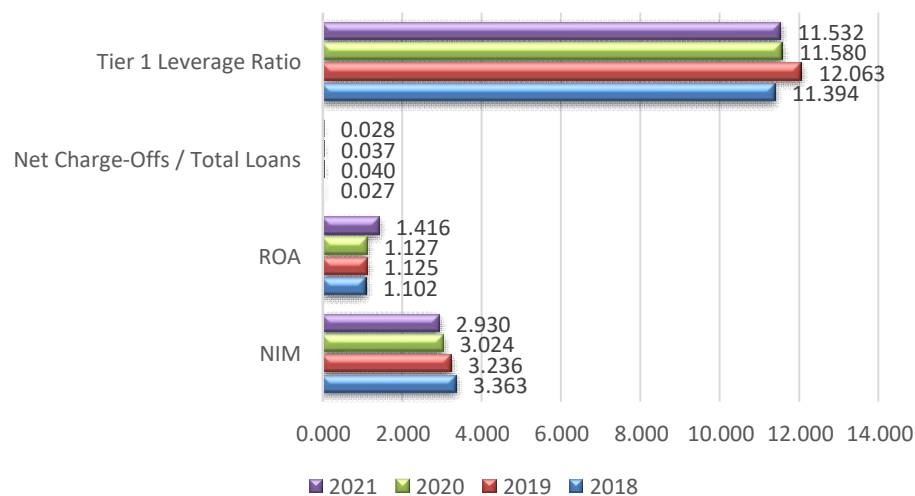
Earnings were up year-over-year and well above pre-pandemic levels, primarily due to decreased interest expense, streamlining operational costs, and realizing gains on securities during a red-hot market. There was also a staggering 97% decline in the provision for loan and lease losses year-over-year, falling by \$616.44 million to \$16.80 million. From an income statement perspective, the story of 2021 was again balance sheet optimization leading to decreased funding costs and operational streamlining, helping to reduce overhead expenses.

How Massachusetts state-chartered banks navigated the past two years is a testament to solid leadership and decisive action concerning the nimble deployment of excess funds and pivoting operations to suit customer needs and maintain financial strength. Charge-offs to net loans are slightly above pre-pandemic levels, and, as mentioned above, OREO experienced a precipitous drop from 2020 figures. Both demonstrate the strength of credit underwriting. While most state-chartered banks are well-positioned for rising interest rates, the challenge this coming year will likely be absorbing these rate hikes while anticipating a softening credit market and possible recession. Overall, Massachusetts state-chartered banks remain financially resilient and are appropriately managing risk in the current economic landscape.

Aggregate Massachusetts Bank Balance Sheet Data 2018-2021



Aggregate Massachusetts Bank Financial Ratios 2018-2021



Bank Balance Sheet

Years Ending December 31	2020	2021	% Change
	\$ in 000s	\$ in 000s	
Cash & Balances due from depository institutions	139,667,455	125,632,751	-10%
Total securities	133,864,716	150,389,187	12%
Federal funds sold and reverse repurchase	3,338,192	3,229,950	-3%
Gross Loans and Leases	160,324,337	157,039,456	-2%
Loan loss allowance	1,646,611	1,429,956	-13%
Net loans and leases	158,677,726	155,609,500	-2%
Trading account assets	6,701,159	4,585,126	-32%
Bank premises and fixed assets	4,415,483	4,263,261	-3%
Other real estate owned	19,616	1,593	-92%
Goodwill and other intangibles	10,852,435	11,483,875	6%
All other assets	37,516,471	40,302,396	7%
Total assets	495,053,253	495,497,639	0%
Total deposits	398,822,021	417,282,807	5%
Federal funds purchased and repurchase agreements	4,094,462	2,210,070	-46%
Trading liabilities	10,702,497	5,596,924	-48%
Other borrowed funds	13,964,615	6,560,465	-53%
Subordinated debt	1,584,000	1,566,000	-1%
All other liabilities	19,020,838	13,012,543	-32%
Total Liabilities	448,188,433	446,228,809	0%
Perpetual preferred stock	12,129	26,861	121%
Common stock	95,912	87,210	-9%
Surplus	23,610,415	25,151,899	7%
Undivided profits	23,139,986	23,995,439	4%
Equity, minor interest in consolidated subs	6,378	7,421	16%
Total equity capital	46,864,820	49,268,830	5%
Total Liabilities and Equity Capital	495,053,253	495,497,639	0%

Bank Income Statement

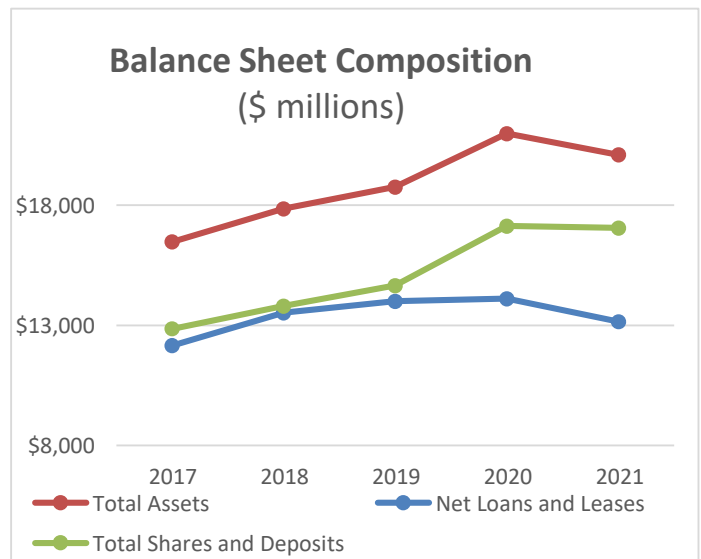
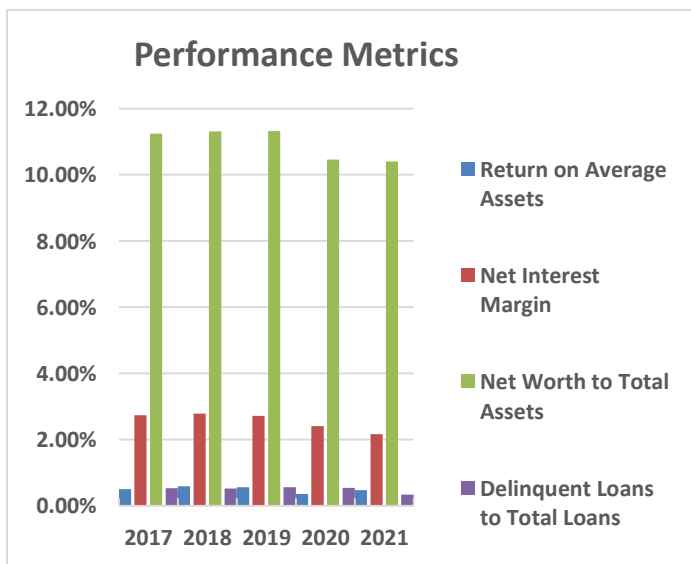
Years Ending December 31	2020	2021	% Change
	\$ in 000s	\$ in 000s	
Total interest income	8,487,026	7,037,381	-17%
Total interest expense	1,192,581	331,294	-72%
Net interest income	7,294,445	6,706,087	-8%
Provision for loan and lease losses	633,256	16,803	-97%
Gross Fiduciary activities income	6,562,517	7,177,984	9%
Service charges on deposit accounts	156,654	161,216	3%
Trading account gains and fees	1,007,067	893,280	-11%
Additional Noninterest Income	2,907,727	3,068,040	6%
Total noninterest income	10,633,965	11,300,520	6%
Salaries and employee benefits	6,818,837	6,560,593	-4%
Premises and equipment expense	2,310,679	2,324,115	1%
Additional noninterest expense	3,853,045	3,616,497	-6%
Total noninterest expense	12,982,561	12,501,205	-4%
Pre-tax net operating income	4,312,593	5,488,599	27%
Securities gains (losses)	96,481	307,784	219%
Applicable income taxes	929,888	1,179,219	27%
Income before extraordinary items	3,479,186	4,617,164	33%
Extraordinary items, net	(19,842)	(9,317)	-53%
Net income	3,459,344	4,607,847	33%

Credit Union Summary: Balance Sheet and Income Statement

In 2021, the Massachusetts state-chartered credit union industry remained solid despite the COVID-19 pandemic. Overall, the majority of state-chartered credit unions continued to be in sound financial condition, supported by strong net worth and satisfactory earnings performance. Sound leadership and a strong commitment to their members have navigated the industry through the negative effects of the pandemic.

Massachusetts continues to be affected by consolidation and charter conversions with the loss of seven state-chartered institutions during 2021, resulting in a decline of the industry's total assets of \$880 million to \$20.1 billion. The industry's Net Worth remained resilient, ending the year at a solid 10.41%.

Earnings performance for 2021 has improved compared to 2020 results. Bottom line net income increased by \$25 million, or 35%, year over year to \$95.55 million. While net interest income declined by a mere 2% year over year, the result was primarily driven by the 45% decline in interest expense due to general market and interest rate conditions. Total industry loans declined by \$956.3 million in 2021, but the aforementioned decline in interest expenses was not enough to offset the decline in interest income. The results led to the net interest margin declining from 2.41% to 2.17% between 2020 and 2021. The provision for loan losses in 2021 totaled \$12.7 million, which was a 64% decrease compared to 2020 provisions of \$35.3 million. The decreased provisions and delinquency rates are a testament to the strong asset quality in the industry



Credit Union Balance Sheet

Years ended December 31	2020	2021	% Change
	\$ in 000's	\$ in 000's	
Assets			
Cash & Equivalents	2,223,852	1,731,538	-22%
Total Investments	3,690,250	4,411,433	20%
Loans Held for Sale	92,005	26,858	-71%
Loans and Leases, Net of Unearned Income	14,191,621	13,235,364	-7%
Allowance for Loan and Lease Losses	-79,535	-80,739	2%
Net Loans and Leases	14,112,086	13,154,625	-7%
Land and Building	227,024	208,883	-8%
Other Fixed Assets	63,408	65,320	3%
NCUSIF Deposit	151,165	153,291	1%
Other Assets	421,054	348,979	-17%
Total Assets	20,980,846	20,100,927	-4%
Liabilities			
Dividends Payable	418	135	-68%
Notes & Interest Payable	1,462,063	839,567	-43%
Subordinated Debt	0	25,000	0%
Accounts Payable & Other Liabilities	150,374	151,212	1%
Total Shares & Deposits	17,136,088	17,046,143	-1%
Total Liabilities	18,748,943	18,062,057	-4%
Equity			
Regular Reserves	216,323	205,986	-5%
Undivided Earnings	1,830,946	1,714,427	-6%
Equity Acquired in Merger	147,387	147,846	0%
Accumulated Unrealized Gain/(Loss) on AFS	46,822	-25,226	-154%
Accumulated Unrealized Gain/(Loss) on CF Hedges	101	580	100%
Other Reserves/Miscellaneous Equity	9	9	0%
Other Comprehensive Income	-9,686	-4,753	-51%
Total Equity Capital	2,231,902	2,038,869	-9%
Total Liabilities + Equity Capital	20,980,845	20,100,926	-4%

Credit Union Income Statement

Years ended December 31	2020	2021	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	632,777	530,689	-16%
Total Interest Expense	154,656	85,003	-45%
Net Interest Income	478,121	445,686	-7%
Provision for Loan and Lease Losses (PLLL)	35,282	12,744	-64%
Net Interest Income after PLLL	442,839	432,943	-2%
Fee Income	67,285	62,703	-7%
Other Operating Income	105,179	90,839	-14%
Gain/(Loss) on Equity Securities	1,235	6,055	390%
Gain/(Loss) on Other Securities	5,353	2,554	-52%
Gain/(Loss) on Disposition of Assets	-44	-123	180%
Other Non-Operating Income/(Expense)	1,371	5,125	274%
Total Non-Interest Income	180,379	167,153	-7%
Employee Compensation and Benefits	291,350	262,448	-10%
Travel and Conference Expense	2,597	2,817	8%
Office Occupancy Expense	43,066	40,803	-5%
Office Operation Expense	103,382	88,907	-14%
Education and Promotional Expense	18,311	16,802	-8%
Loan Servicing Expense	21,088	20,413	-3%
Professional and Outside Services	54,055	52,628	-3%
Member Insurance-Other	2,819	3,480	23%
Operating Fees	2,207	2,201	0%
Miscellaneous Operating Expenses	13,796	14,042	2%
Total Non-Interest Expense	552,672	504,541	-9%
Net Income (Loss)	70,546	95,555	35%

Consumer Protection and Outreach

The Consumer Protection examination unit has been at the forefront of important consumer protection regulatory issues throughout the year. The pandemic year didn't pause the rate of examinations for examiners and managers. In fact, in 2021, working closely with our federal counterparts, the unit reviewed banking practices associated with deposit accounts and assessment of fees as a targeted consumer protection risk area. The focus on representment fees sparked the need for the Division to issue an [Industry Letter](#) on September 23, 2021 to highlight the need for clear and conspicuous disclosure of representment of non-sufficient funds (NSF) in order to avoid confusion by consumers and reduce possible heightened risk of deceptive practices. The agency conducted several industry outreach meetings to address industry questions and to offer compliance guidance for banks and credit unions.

Also in 2021, the Division became an active resource for other state banking regulators seeking to promulgate Consumer Reinvestment regulation similar to the one enacted in the Commonwealth for compliance by banks, credit unions, and mortgage lenders. Consumer Protection Deputy Commissioner Rivera and Chief Director Weydt compiled and shared regulatory information for several states including California, New York, Utah, Kentucky and Illinois.

Since 2019, Deputy Commissioner Rivera has directed numerous Division produced webcasts with topics ranging from Diversity Equity and Inclusion, Compliance, Fintech, Community and Economic Development, Post-Pandemic Best Practices and Cybersecurity Prevention. We've continued with these outreach efforts by launching 10 *DOB connects* webcasts in 2021 averaging nearly 150 attendees per live session.



Consumer Assistance and Enforcement and Investigation

The Consumer Assistance Unit fielded 4,558 calls and received 278 written consumer complaints in 2021. A total of 759 consumer reimbursements were obtained for a total of \$405,037.00 reimbursed to consumers. The Unit received 88 requests for foreclosure relief, and long-term stays were granted for 46 of the requests. Since the foreclosure relief program was instituted in 2007, 7,679 request have been received and 3,833 foreclosure stays have been granted.

Expanding its language capability, the Unit hired a Spanish speaking employee who is dedicated to the Unit. Additionally, the Consumer Complaint Form was streamlined and is now offered in two different formats (Word and PDF) to give consumers more flexibility in filing complaints. The [Financial Resources for Consumers](#) page of the DOB website was reconfigured to highlight essential information and make the page more user friendly.



Foreclosure Prevention Grant Initiative

Since the inception of the foreclosure counseling and education grant initiative in 2008, the Division has awarded over \$18 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 60,000 consumers. Funding for this initiative is possible through administrative fees associated with the licensure of loan originators according to M.G.L. c. 255F.

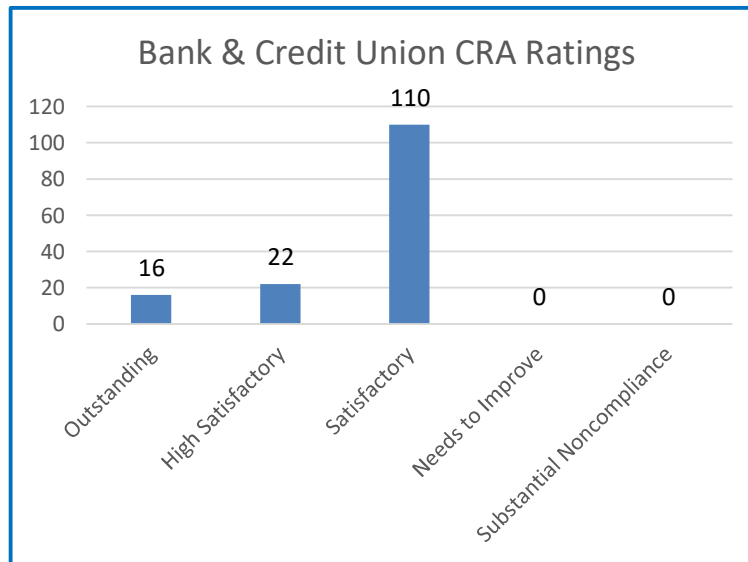
In 2021, the Division awarded 21 organizations a total of \$2.5 million in Chapter 206 grants. These grants assist homeowners who are experiencing some type of financial hardship caused by either a loss of or reduction in income or a medical issue as well as prospective homebuyers who are determining 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. During the pandemic emergency, these organization pivoted to offering their services and programs through online platforms, committed to offering guidance to prospective home buyers and a lifeline to those struggling with home retention.



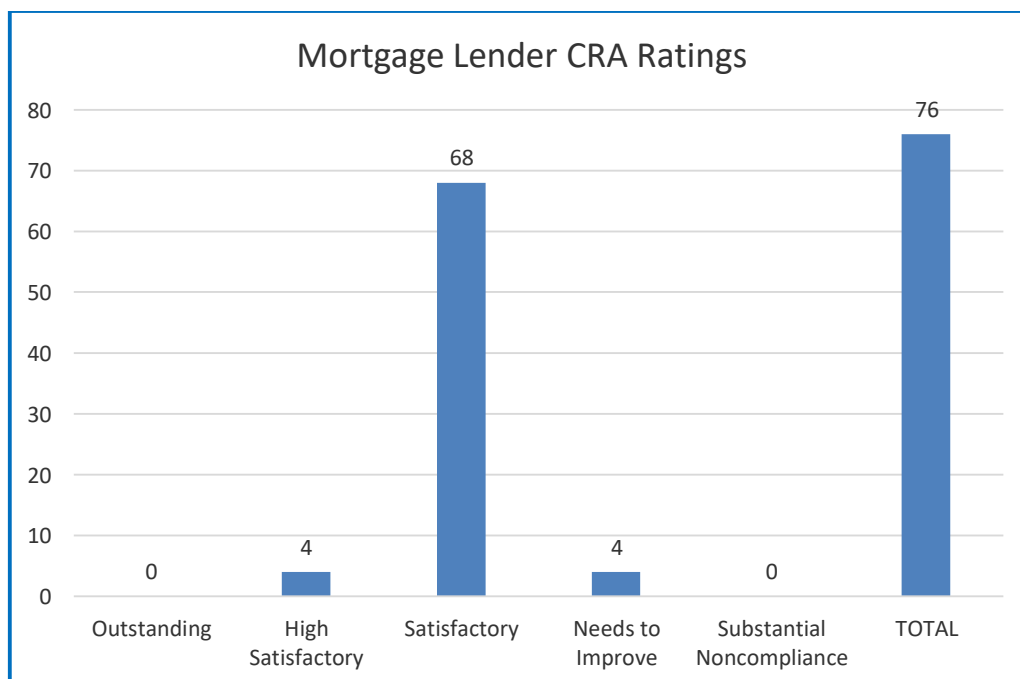
Community Reinvestment Act

Under the Massachusetts Community Reinvestment Act (CRA), the Division examines state-chartered banks and credit unions to assess each 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. CRA requirements are also 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. 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 41 CRA examinations of banks and credit unions during 2021. There are currently 148 Public Evaluations of banks and credit unions posted on the Division's website.



The Division conducted 18 CRA examinations of mortgage lenders during 2021. There are currently 76 Public Evaluations of mortgage lenders posted on the Division's website.



Cyber/IT/Fintech

Cyber threats continue to evolve consistently and afflict our entire society. To strengthen the financial sector and help ensure the safety of Massachusetts residents' confidential information and finances, the Division's Cyber/IT/FinTech Unit continued to work with the financial industry and provide updated training to Division staff. The unit has worked with other state bank regulators to expand and update examination procedures for non-depository institutions and to evaluate risks posed by third parties.

Ransomware continues to be a major threat to Massachusetts consumers with hackers routinely stealing confidential information in advance of deploying ransomware. To address this significant threat, the Division has engaged in outreach initiatives with regulated institutions to improve awareness of and preparedness for ransomware attacks. We have focused a great deal of effort around the CSBS Ransomware Self-Assessment Tool. Our agency helped form a task force composed of bankers, state bank regulators, and the United States Secret Service. The task force specifically focused on the ransomware threat by developing this unique Ransomware Self-Assessment Tool that helps institutions assess their efforts to mitigate risks associated with ransomware and identify and close gaps in security.

Unfortunately, cybercrime is a global industry and continued evolution of threats can be expected. The agency's Cyber/IT/FinTech Unit continues to monitor the direction of threat to mitigate the risks to Massachusetts businesses and residents.



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 12 major corporate transactions consummated in 2021.

- Seven transactions involved mergers which resulted in the reduction of two trust companies, one savings bank, and four credit unions.
- A savings bank reorganized into a mutual holding company structure. Two other savings banks were approved to reorganize into a mutual holding company structure in 2021 with effective dates of January 1, 2022.
- A savings bank converted to a trust company by operation of law.
- Three Massachusetts state-chartered credit unions converted to federally chartered credit unions.

Bank Transactions

Mergers

In 2021, there were three bank merger transactions which reduced the number of Massachusetts state-chartered banks. At year end, there were 47 savings banks, 33 co-operative banks, 14 trust companies, and 2 limited purpose trust companies. The following is a list of the bank merger transactions that were consummated in 2021.

- Boston Private Bank & Trust Company, Boston merged with and into Silicon Valley Bank, Santa Clara, California, effective July 1, 2021.
- Century Bank and Trust Company, Medford merged with and into Eastern Bank, Boston effective November 12, 2021.
- East Boston Savings Bank, East Boston merged with and into Rockland Trust Company, Rockland effective November 12, 2021.

Reorganization into Mutual Holding Company Structure

- Martha's Vineyard Savings Bank, Edgartown reorganized into a mutual holding company structure, Vineyard Bancorp, MHC effective March 29, 2021, and changed its name to Martha's Vineyard Bank in connection with the reorganization.
- North Brookfield Savings Bank, North Brookfield was approved to reorganize into a mutual holding company structure, TruNorth Bancorp, with a mid-tier holding company, TruNorth Bancorp, Inc. on October 19, 2021. The reorganization was completed with an effective date of January 1, 2022.¹
- Adams Community Bank, Adams was approved to reorganize into a mutual holding company structure, Community Bancorp of the Berkshires, MHC, with a mid-tier holding company, Community Bancorp of the Berkshires, Inc., on October 22, 2021. The reorganization was completed with an effective date of January 1, 2022.

Conversion to Trust Company Charter

Cambridge Savings Bank, Cambridge converted from a Massachusetts state-chartered savings bank to a Massachusetts state-chartered trust company by operation of law effective October 30, 2021. The Bank continues to operate as Cambridge Savings Bank and remains in a mutual holding company structure as a wholly owned subsidiary of Cambridge Financial Group, Inc.

Name Changes

Martha's Vineyard Savings Bank changed its name to Martha's Vineyard Bank effective March 29, 2021 in connection with its reorganization into a mutual holding company structure.

¹ Due to an effective date occurring on January 1, 2022, the mutual holding company reorganizations for both Adams Community Bank and North Brookfield Savings Bank were excluded from the number of major corporate transactions reported for the 2021 calendar year but will be included in the number of corporate transactions reported for 2022.

Credit Union Transactions

The number of Massachusetts state-chartered credit unions was reduced from 60 to 53 during the year. Two Massachusetts state-chartered credit unions merged with and into federally chartered credit unions. Two Massachusetts state-chartered credit unions merged with and into other Massachusetts state-chartered credit unions. Three Massachusetts state-chartered credit unions converted to federally chartered credit unions. The following is a list of credit union transactions that were consummated in 2021.

Mergers

- Gloucester Fire Department Credit Union, Gloucester merged with and into Metro Credit Union, Chelsea effective February 27, 2021.
- St. Vincent Hospital Credit Union, Worcester merged with and into Central One Federal Credit Union, Shrewsbury effective July 13, 2021.
- Credit Union of the Berkshires, Pittsfield merged with and into Greylock Federal Credit Union, Pittsfield effective October 1, 2021.
- Gloucester Municipal Employees Credit Union, Gloucester merged with and into Metro Credit Union, Chelsea effective October 31, 2021.

Conversions to Federal Charter

- Workers Credit Union, Fitchburg converted to a federally chartered credit union, Workers Federal Credit Union, effective January 5, 2021.
- Massachusetts Family Credit Union, Lynn converted to a federally chartered credit union, Massachusetts Family Federal Credit Union, effective March 27, 2021.
- Commonwealth Utilities Employees Credit Union, Marion converted to a federally chartered credit union, Commonwealth Utilities Federal Credit Union, effective April 27, 2021.

Legislative Summary

Legislation Signed into Law

Chapter 20 of the Acts of 2021, An Act Relative to Extending Certain COVID-19 Measures Adopted During the State of Emergency

Chapter 65 of the Acts of 2020 (Chapter 65) amended the reverse mortgage provisions at G.L. c. 167E, s. 7A and G.L. c. 171, s. 65C½, which set forth a requirement for in-person third party counseling for prospective borrowers below applicable income and asset thresholds. Chapter 65 provided that the counseling for reverse mortgage applicants could also take place via synchronous, real-time video conference (video conference) or by telephone. These two additional options for counseling were in effect from 4/20/20 until the end of the State of Emergency on 6/15/21. The Governor signed Chapter 20 of the Acts of 2021 (the Act) into law on 6/16/21. SECTION 6 of the Act amended SECTION 2 of Chapter 65 to extend the deadline for the telephonic counseling and video conference counseling options until 12/15/21. Note: Chapter 22 of the Acts of 2022, which was signed into law on 2/12/22, authorized reverse mortgage applicants to utilize telephonic counseling and video conferencing options until 7/15/22.

Chapter 29 of the Acts of 2021, An Act Making Appropriations for Fiscal Year 2021 to Provide for Supplementing Certain Existing Appropriations and for Certain Other Activities and Projects

SECTION 17 of Chapter 29 of the Acts of 2021 (Chapter 29) amended provisions of G.L. c. 93L, s. 7, regarding the confidentiality of certain records. This new statute, G.L. c. 93L, governing the licensure by the Division of student loan servicers, had been signed into law as part of Chapter 358 of the Acts of 2020, and became effective on 7/1/21. The amendments set forth in Chapter 29 clarified the provisions of G.L. c. 93L, s. 7 regarding the confidentiality of certain records for the Division and the Student Loan Ombudsman within the Office of the Attorney General. Chapter 29 was signed into law on 7/29/21.

Legislative Testimony Provided during the 2021 - 2022 Legislative Session

The Division provided oral testimony to the Joint Committee on Financial Services on 7/1/21 and submitted written testimony on 7/8/21 on the following bill:

- House 1166, *An Act Relative to the Regulation of the Business of Domestic and Foreign Money Transmission by the Division of Banks.*

The Division provided written testimony to the Joint Committee on Financial Services on 11/2/21 on the following two bills:

- House 1054, *An Act Relative to Mortgage Review Boards and a Small Business Loan Review Board within the Division of Banks;* and
- House 1167, *An Act Establishing Uniform Confidentiality and Enforcement Provisions Relative to Certain Licensees under the Jurisdiction of the Division of Banks.*

Regulations

The Division amended the following two regulations in 2021:

- **209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers**

Chapter 358 of the Acts of 2020 (Chapter 358) sets forth several provisions relative to student loan servicing, including the creation of G.L. c. 93L, which requires the licensure of certain student loan servicers by the Division. The amendments to 209 CMR 18.00 expressly incorporate the new student loan servicer licenses into the regulation setting forth the requirements for licensure, as well as providing standards for conduct and prohibited practices, among other provisions. The amendments add the particular application requirements and licensing standards for student loan servicers, as well as the requirements for licensure as an automatic federal student loan servicer. In addition, the amendments incorporate the student loan servicers and automatic federal student loan servicers into the applicable existing provisions governing the requirements for office locations, changes in ownership, and the filing of annual reports. There are also amendments relative to unfair servicing practices as well as standards of conduct and unfair or deceptive acts or practices. In addition, there is a section relative to confidentiality of examination and investigation records for debt collectors, student loans servicers, automatic federal student loan servicers, and loan servicers. The regulation also is amended to have a new title: *Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers*. The Division filed emergency amendments effective 7/1/21 and subsequently filed final amendments effective 9/17/21.

- **209 CMR 48.00: Licensee Record Keeping**

The purpose of 209 CMR 48.00: *Licensee Record Keeping* is to establish procedures and requirements for record keeping by the Division's licensees. In order to implement Chapter 358, the amendments to 209 CMR 48.00 expressly incorporate the new student loan servicer license into the regulation setting forth the record keeping requirements for all of the Division's licensees. The amendments make the following changes: adding student loan servicers and automatic federal student loan servicers to the definition of "licensee" so that they are included within the requirements of the regulation; incorporating the specific record retention period for student loans servicers; and including the specific time period within which student loan servicers must respond to records requests from the Commissioner. The Division filed emergency amendments effective 7/1/21 and subsequently filed final amendments effective 9/17/21.

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 12/31/2021

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

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:

John F. Morley, President & Chief Executive Officer

Margaret Murray, Senior Vice President - Residential Lending

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 Kreusch

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
John S Hamilton, President/CEO
Robert E Leist, Senior Vice President & Chief Financial Officer

Directors/Trustees:

Peter L Brunelli	John S Hamilton
Pia Brunelli Jarret	Stephen J Kenney
Robert J Parrella	Paul E Rao
James M Reardon	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

560 Plain Street, Marshfield, MA 02050

259 Dyke Street, Marshfield, MA 02050

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

Thomas Quinn, SVP Security Officer

Scott Ambroceo, SVP, Administration and Operations

Maria Vafiades, SVP, CFO

Robert W. Terravecchia, Jr., President and CEO

Directors/Trustees:

Gary Blume

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
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

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

Thomas L. Mortimer, Chief Executive Officer & President

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 McNeerney, 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
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, SVP, Residential Lending
Alison McCoy, CRA Officer
Jane Loranger, VP Commercial Lending
Katie Moar, SVP Loan Servicing
Sabrina Grillo, Security and Fraud Officer
Jo-Ann Bussiere, AVP Branch Officer
Christine Lucier, VP Branch Officer
Bonny Dattis, SVP Human Resources
George Dimoupolos, AVP Branch Officer
Thomas Donohue, AVP Commercial Loan Officer
Kaleen Burley, AVP Loan Servicing
Patricia Cramm, VP Facilities
Lynne Feiz, SVP Corporate Communications
Kevin Higginbottom, SVP Commercial Loan Officer
Maryann Geiger, SVP Bank Operations
Erin Joyce, VP Special Assets
William Kerrisey, VP Commercial Loan Officer
Kelly Roy, AVP CLA Supervisor
Maria Thomas, AVP Branch 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, SVP Compliance Officer
Gilbert F Ehmke, SEVP/CFO and Treasurer

Directors/Trustees:

Peter Deary

Julie Fitton

Marshall D Gould

Henry J. LaMountain, Sr.

Kevin Mack

Sam S. Pappas

David E Surprenant

Steven H. Duvarney

Brian Galonek

J. Michael Grenon

Helder Machado

Robert J Morton

Michael Stowe

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
 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
400 Broadway, Lynn, MA 01904-2544
28 Nahant Road, Nahant, MA 01908-1026
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
Bryan Greenbaum, SVP/ Chief Operations Officer
Julieann M. Thurlow, Chief Executive Officer & President

Directors/Trustees:

Terrence J Bane	Paul Bolger
Michael J. Linnane	James M. Liston
Sally Mason Boemer	James J. O'Leary
Kevin R Powers	Kevin F. Smith
Julieann M. Thurlow	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

Arcia 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	

The Village Bank

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 / Operations
 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:

Nancy K. Agostini	Timothy C Doherty
Richard A. Dunn	Nancy L. Garton
Jeffrey P. Grandchamp	David J. Lipinski
Charles P. O'Brien	J. Norman O'Connor, Jr.
Stephen N. Pagnotta	William Smitty Pignatelli
Bernard A. Pinsonnault	Sheri Quinn
Francis P. Waterman, Jr.	William Young

Athol Savings Bank

388 Main Street

Athol, MA 01331

Telephone: 978-249-3200

Fax: 978-249-7265

Branches:

52 Main Street, Ashburnham, MA 01430

560 Summer Street, Barre, MA 01005

196 Timpany Boulevard, Gardner, MA 01440

112 Central Street, Winchendon, MA 01475

Officers:

Stewart King, Vice President of Commercial Lending

Sarah Galvin, Sr. Vice President-Commercial Lending

Janice E Hamel, BSA Officer

Lisa M Osborne, Security Officer

James B. O'Loughlin, Clerk of the Corporation, Audit Committee

Nancy J. Hillis, Sr. Vice President - Operations

Douglas Moisan, SVP - Treasurer / CFO

Peter J. Russell, Vice President - Retail Lending/Business Development

Debra L. Vescovi, Senior Vice President - Real Estate Lending, CRA and Compliance Officer

Cheryl E. D'Ambra, Executive Vice President of Retail

Daniel J. Zona, President and CEO

Directors/Trustees:

Larry E. Adams

Bruce E. Coffin, Jr

David A Doody

Joseph C. Hawkins

David E. Huhtala

Constance A. Milusich

James B. O'Loughlin

Alan R. Cochran

Marianne Coswell

Jeffrey J Gallant,

Michael A. Herbert

Paul H. Maier

Curtis Noel

Daniel J. Zona

Avidia Bank

42 Main Street

Hudson, MA 01749-0190

Telephone: 978-562-2222

Fax: 978-568-0950

Branches:

1073 Main Street, Clinton, MA 01510

17 Pope Street, Hudson, MA 01749

193 Washington 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

Officers:

Mary McDonald, Vice President
Emily Braga, Senior Vice President
Karen Moe, Vice President
Lynda Westbrook, Vice President
Rita Janeiro, Senior Vice President
Howard Himmel, SVP
Steve McAndrew, Senior Vice President
Jocelyn Arsenault, Senior Vice President
Cheryl Cain, Vice President
Maureen Marshall, Vice President
Andrew Miller, Senior Vice President
Andrew Sabine, Vice President
Andrea Blood, VP
CarrieAnne Cormier, SVP
Laura Hughes, VP
David Morticelli, VP
Charlie Park, VP
Daniel Provencher, VP
Avnish Puri, SVP
Clifford Thompson, VP
Joyce Burke, VP, Project Manager
Ronald Fraser, VP
Benjamin Lannin, VP
Corrine Olson, VP
Charles Budd, Senior Vice President
Nicholas Karmelek, Senior Vice President
Jill Mollica, Vice President
Elizabeth Owen, Vice President
Janel Maysonet, SVP Chief Marketing Officer
Kim Nguyen Marino, VP
Edward Perachi, VP
Justin Provencher, VP
Shrenik Shah, VP
Joy Sullivan, VP
Kelly Tierney, VP
Leonard Silva, SVP
Lisa Allegro, VP
Melissa McDonald, VP
Natalie Sousa, VP
Gerald L. Curley, Executive Vice President
Thomas Allain, Senior Vice President
Tom Doane, Senior Vice President
Ronald Notaro, Vice President
James Wilkins, Senior Vice President
Lee Thompson, Senior Vice President
Edward Stearns, Vice President
Sharon Quinn, Senior Vice President
Robert W. Conery, Executive Vice President

Don Frost, Senior Vice President
Bob Williamson, Vice President
Joe Sova, Senior Vice President
Bartholomew H. Murphy, Executive Vice President
Neil Buckley, Senior Vice President
Margaret Sullivan, Executive Vice President & CFO
Mark R O'Connell, Chief Executive Officer & President

Directors/Trustees:

Jim Ball	Paul Blazer
Nancy Carlson	Ben Colonero
M. Neil Flanigan	Carol Gallagher
Mike Girard	Joseph Grimaldo
Lona M. Lamson	Jeff Leland
Arthur E. Lemire	Joseph Macdonough
Paul McGrath	Michael Murphy
Mark R O'Connell	Brian Parker

The Bank of Canton

490 Turnpike Street

Canton, MA 02021

Telephone: 781-828-1690

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:

Michael F Lindberg, SVP/ Senior Lending Officer

Lucy S Romanowiz, Corporate Secretary/ Assistant Clerk

Christopher Lake, Senior Vice President

George M. DeMello, Senior Vice President

John M. Sweeney, Senior Vice President & CFO

Peter M. Shea, Senior Vice President

Rhonda L. Kale, Senior Vice President

Stephen P. Costello, Chief Executive Officer & President

Directors/Trustees:

James P Andersen, Jr.

James M. Downey

Michael A. Galer

Donald P. McNeice, Jr.

Steven V. Rotella

Linda M. Wirta

Stephen P. Costello

Brian T. Fitzgerald

Leslie Lockard

Marian K. Pendergast

John M. Sweeney

BankFive

79 North Main Street

Fall River, MA 02720-2144

Telephone: 774-888-6100

Fax: 508-677-3388

Branches:

590 Metacom Avenue, Bristol, RI 02089
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

Officers:

David R. Croteau, Vice President
Rose Vertentes, Vice President
William J. Vickery, Vice President
Melissa A. Vincent, Vice President
Patrick J. Deady, Senior Vice President
Peter J. Murray, Vice President
Veronica Andrade, Vice President
Jimmy S. Costa, First Vice President
Gregory R. Cambio, First Vice President
Christopher M. Craig, Vice President
Jeffrey A. Sanson, First Vice President
Victoria B. Kane, Senior Vice President
Deirdre M. Jannerelli, Vice President
Charles A. DeSimone, First Vice President
Jennifer T. Dooling, Senior Vice President
Donna Novo, Vice President
Maureen A. Terranova, Senior Vice President
Catherine A. Dillon, Executive Vice President
Willitts S. Mendonca, Vice President
William N. Beauchene, First Vice President
Alicia O Ambrose, Vice President
Russell A. Bergeron, Vice President
Doreen L. Constancia, Vice President
Janice M. Martin, Vice President
Andrea A. Rodrigues, Vice President
Joseph C. Borges, Vice President
Lisa M. Cleary, Vice President
Deidre A. Fountain, Vice President
Pedro V. Pelicas, Vice President
John L. Pigeon, Vice President
Stephanie S. Primo-Simons, Vice President
John J. Sousa, Vice President
Gregory J. Medeiros, Senior Vice President
Paul S. Medeiros, Senior Vice President
Maria L. Urdi, Senior Vice President
Lynn A. Motta, First Vice President
Jennifer D. St. Pierre, CFO and Treasurer, Senior Vice President
Anne P. Tangen, Chief Executive Officer & President
Robert F. Collins, Executive Vice President

Directors/Trustees:

M. Helena Amaral
Raymond S. DeLeo
Lisa N. Graham
Peter T. Kavanaugh
William H. Lapointe
Jeffrey J. Reilly
Anne P. Tangen

Peter C. Bogle
William R. Eccles, Jr.
Karl D. Hetzler
Richard L. Lafrance
Michelle A. Pelletier
Edward G. Siegal
Sumner J. Waring, III

Bay State Savings Bank

28-32 Franklin Street,
Worcester, MA 01608

Telephone: 508-890-9000

Fax: 508-890-9070

Branches:

99 Auburn Street, Auburn, MA 01501
123 Auburn Street, Auburn, MA 01501
628 Main Street, Holden, MA 01520
275 Mill Street, Worcester, MA 01602
378 Burncoat Street, Worcester, MA 01604
799 Grafton Street, Worcester, MA 01604

Officers:

Maria A Heskes-Allard, SVP - Commercial Lender
Peter Rovezzi, SVP- Strategic Sales
Gerald Plange, Senior Consumer Lending Officer
Lauren Piehl, Branch Manager [Mill St]
Joseph P Ewing, Branch Manager [Holden]
Rex C Macapinlac, Marketing Officer
Trinny Pineda, Branch Manager [Grafton St]
Karin Gray (Gaffney), VP - Commercial Loan Officer
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Steven L. Groccia, SVP - Senior Lender
Jeanie Connolly, SVP - Commercial Loan Officer
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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
1000 Ashley Blvd., New Bedford, MA 02745
23 Elm Street, New Bedford, MA 02740
78 Dorrance Street, Providence, RI 02903
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

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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

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120 West Center Street, West Bridgewater, MA 02379

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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
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
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50 Williams Street, Taunton, MA 02780

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17 Beach Street, Manchester, MA 01944
247 Main St, Rockport, MA 01966

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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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1073 Main Street, Holden, MA 01520
121 South Main Street, Leicester, MA 01524
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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 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
 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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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
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299 Ferry Street, Everett, MA 02149-3698

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104 South Main Street, Middleton, MA 01949

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395 Trapelo Road, Belmont, MA 02478
1310 Cambridge Street, Cambridge, MA 02139-1377
459 Broadway, Cambridge, MA 02138-4192
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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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
605 Granby Road, South Hadley, MA 01075
134 College Highway, Southampton, MA 01073
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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

Officers:

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Michael Lynch, Senior Vice President
Susan Seaver, Vice President
Henry M Downey, Vice President
Bethany D Rose, Vice President
Danielle Drapeau, Vice President
Michelle J Cayo, Vice President
Kristen M Lemoi, Vice President
David J Limero, Vice President
Nicole Gleason, Vice President
Joseph Kulig, Vice President
Erin Prickett, Vice President
Michael Moriarty, Senior Vice President
April O'Brien, Vice President
Cynthia A Malinowski, Vice President
Andre J Motulski, Controller
Robert C Raynor, Vice President
Kurt Shouse, Vice President
Michelle M Moreau, Vice President
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Toby L. Daniels, Vice President
Stephanie G. Burbine, Vice President
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Leola M. McCarthy, Vice President
Anita J. Sedlak, Vice President
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Diane M. Gould, Senior Vice President
Shelley Daughdrill, Senior Vice President
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Angela Bourbeau, Vice President
Valerie Petit, Vice President
Sharon Malouin, Audit Officer
Mark Cavanaugh, Vice President
Monica S. Curhan, Senior Vice President
Michele Z. Lawrence-Bennett, Vice President
Kathleen G. O'Brien, Vice President Audit Manager
Kimberly L. Baker, Vice President
Thomas G. Conner, Vice President
Jeremy Melton, Senior Vice President
Kevin R Day, President
Sarah E. Darling, Vice President Treasurer

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Robert F. Borawski

Kevin R Day

Thomas C. McCarthy

Frank Stellato

Christine A. Aubrey

Ruth H. Constantine

John E. Ebbets

Mary Ellen Niles Howard

Greenfield Savings Bank

400 Main Street,
Greenfield, MA 01301

Telephone: 413-774-3191

Fax: 413-774-4277

Branches:

6 University Drive, Amherst, MA 01002
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

Officers:

Joshua Parker, Vice President & Operations Officer
Linda Dagilus, Vice President & Trust Officer
Donald LaFontaine, Vice President & Controller
Matthew Sheridan, Vice President & Infinex Investment Executive
Karen Cartier, Vice President & Compliance, BSA, Fraud, Red Flag, CRA and Identity Theft Officer
Tara Brewster, Vice President & Business Development Specialist
Michelle Laurie, Vice President & Commercial Loan Officer
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
Kimberly Alli, Vice President & Commercial Loan Officer
Panna Royal, Vice President & Senior Network Specialist
Christina Gay, Vice President & Human Resource Officer
Mark Grumoli, Senior Vice President & Commercial Loan Officer
Carmen L. Bassett, Vice President & Infinex and Trust Liason Officer
Christopher P. Caouette, Vice President & Commercial Credit Officer
Lori A. Grover, Senior Vice President & Senior Residential Lending Officer
Stephen B. Hamlin, Senior Vice President & Senior Trust Officer
Thomas Meshako, Senior Vice President, Treasurer & CFO
Andrew J Bresciano, Vice President & Commercial Loan Officer
Denise A. Coyne, Executive Vice President & COO
John H Howland, President and CEO, Member Executive Committee

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Mark S. Donoghue

Patrick M. Goggins

John H Howland

Dennis J. Putnam

Elizabeth H. Sillin

Nicoletta M. Welsh

Rebecca Caplice

Regina E. Curtis

Timothy F. Farrell

Shane P. Hammond

Amy McMahan

John M. Shanahan

Pamela H. Stobierski

HarborOne Bank

68 Legion Parkway

Brockton, MA 02301

Telephone: 508-895-1000

Fax: 508-895-1677

Branches:

660 Bedford Street, Abington, MA 02351
607 Pleasant Street, Attleboro, MA 02703
64 Broad Street, Boston, MA 02109
14 West Broadway, Boston, MA 02127
1952-1956 Beacon Steet, Boston, MA 02135
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
473 Harvard Street, Brookline, MA 02446
1739 Massachusetts Avenue, Cambridge, MA 02140
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
2 West Grove Street, Middleborough, MA 02346
43 Commerce Way, Plymouth, MA 02360
180 Washington Street, 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

Officers:

Scott Sanborn, EVP Chief Lending Officer
 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
 David Tryder, SVP & Chief Marketing Officer
 Linda Simmons, EVP CFO
 David Reilly, SVP Operations
 James W. Blake, CEO
 Patricia M. Williams, SVP HR Officer

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James W. Blake	Joseph F. Casey
David Frenette	Gordon Jezard
Barry Koretz	Timothy R. Lynch
William Payne	Wallace H. Peckham III
Andreana Santangelo	Michael Sullivan
Damian W Wilmot	

Hingham Institution for Savings

55 Main Street

Hingham, MA 02043-2590

Telephone: 781-749-2200

Fax: 781-787-2145

Branches:

540 Tremont Street, Boston, MA 02116

13 Elm Street, Cohasset, MA 02025-1828

300 Linden Ponds Way, Hingham, MA 02043

401 Nantasket Avenue, Hull, MA 02045-2799

35 Main Street, Nantucket, MA 02554

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Cristian A. Melej, Vice President - Chief Financial Officer

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Janice Spiess, Vice President

Holly Cirignano, Vice President

Sara Condgon, Vice President

Patrick Garvey, Vice President

Scott Proper, Vice President

Andrew Garfinkle, Vice President

Shawn T. Sullivan, Vice President

Alexander L. Boyd, Vice President

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Paul Barry, Vice President

Andrew Vebber, Vice President

Mark W. Constable, Esq., Vice President - Chief Compliance Officer

Robert H. Gaughen, Jr., Chief Executive Officer

Leigh Hemmings, Vice President

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Patrick R. Gaughen

Kara Gaughen Smith

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Jacqueline M. Youngworth,

Michael J. Desmond

Robert H. Gaughen, Jr.

Kevin W. Gaughen, Jr.

Julio R. Hernando

Robert A. Lane

Stacey M. Page

Geoffrey C. Wilkinson, Sr.

Institution for Savings in Newburyport and its Vicinity

93 State Street

Newburyport, MA 01950-0510

Telephone: 978-462-3106

Fax: 978-462-1980

Branches:

150 Main Street, Amesbury, MA 01913

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

Officers:

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Bruce A. Macdonald, Vice President, Branch Administration
Christine N Allen, Vice President, IT Security, Infrastructure & Operations
Marcia C. LaTorre, Senior Vice President, Credit Administration
Kathleen M Ferreira, Senior Vice President, Human Resources
Nancy J Taylor, Vice President, Residential Lending
Hanson M Webster, Vice President, Information Security
David S. Doucette, Vice President, Commercial Lending
Kerry A. Hamel-Pope, Vice President, Lending Appraisals
Sandy A Corrao, Vice President, Residential Lending
Dawne Studzinski, Vice President, Commercial Lending, Credit Analyst
Amy L Smith, Vice President & Assistant Treasurer
Lynda Perkins, Vice President, Lending Compliance
Mark S Zink, Vice President, Commercial Lending
Phillip P Noto, Jr, Vice President, Commercial Lending
Timothy J Burrill, Vice President, CRA Officer
Wesley R. Barry, Vice President, Retail Banking
David E. Boudreau, Senior Vice President, Commercial Lending
Rebecca L. Collins, Vice President of Finance
Stephen P. Cote, Senior Vice President, Treasurer and Controller
Lawrence R. Hunter, Senior Vice President, Residential Lending
Caroline M. Meagher, Vice President, Electronic Banking
Christopher R Sullivan, Vice President, Residential Lending
Tammy A. Roeger, Senior Vice President of Retail Banking
Thomas M. Hopp, Senior Vice President & CIO
Anna L. Makos, Senior Vice President, Residential Lending
Karl R Wilson, Senior Vice President, Senior Lender, Commercial Lending
John A LeBlanc, Vice President, Loan Operations
Mary Anne Clancy, Senior Vice President, Marketing and Communications
Rebecca L. Conary, Vice President, Retail Operations
Melissa W. LeBel, Vice President, Branch Administration
Kim A. Rock, Executive Vice President & COO
Robert C. LeGallo, Senior Vice President & CFO

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Saira Naseer-Ghiasuddin	Kimberly A. Rock
Richard J. Silverman	David A. Tibbetts
Stuart E. Winfrey	

Lee Bank

75 Park Street, P.O Box 627

Lee, MA 01238-0627

Telephone: 413-243-0117

Fax: 413-243-1524

Branches:

279 Main Street, Great Barrington, MA 01230

450 Pittsfield-Lenox Road, Lenox, MA 01240

75 North Street, Pittsfield, MA 01201

3 Elm Street, Stockbridge, MA 01262-0654

Officers:

Paula Lewis, Senior Vice President Retail Lending

Jason McLaughlin, Vice President - Credit Administration

Paula Gangell-Miller, Vice President - Deposit Operations

David Harrington, Vice President - Commercial Lending

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

Trad A. Campbell, Treasurer & Senior Vice President

Charles N Leach, President/CEO

Directors/Trustees:

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Sanda Dignard

Charles N Leach

James Nejaime

Jessie Schoonmaker

Joseph M. Toole

Chauncey Collins

Dani Holmes

Jason McCandless

Pamela Roberts

Craig Smith

The Lowell Five Cent Savings Bank

30 International Place

Tewksbury, MA 01876

Telephone: 978-452-1300

Fax: 978-441-6457

Branches:

700 Boston Road, Billerica, MA 01821
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:

Maura D. Sweeney, Director/Senior Vice President, Chief Human Resources Officer
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
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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Steven Saro
Maura D. Sweeney
David E. Wallace

James M. Cassin
Tracey W. Cody
D. John Gagnon
James A. Hall, Esq.,
Brian Lussier
Dennis E. McHugh
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 01776

Officers:

Walter Dwyer, IV, Chief Executive Officer
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
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Deborah M. Campbell-Devries, Senior Vice President
Dawn Melanson, Senior Vice President, Operations
Christopher J. Berglund, Executive Vice President
David McCabe, Senior Vice President, Commercial Lending

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Jeffrey J. Batta

Heidi Degrazia

John F Gervais

Kevin P Horgan

Arthur P Redding

Cynthia Russo

Sem Aykanian

Richard K. Bennett

Walter Dwyer, IV

Emily Greenwood

Nicholas M. Kofos

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
Diane Rossini, Executive Vice President & Chief Financial Officer
Julie H Livingston, President
Kristin Latulippe, Vice President, Accounting
Mark Llewellyn, CEO

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Stephen J. Farrar	William R. LeBlanc
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

Officers:

John W Coskie, Jr, Vice President, Director of IT
 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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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:

279 Main Street, 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
1208 Main Street, Concord, MA 01742
64 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
72 Powdermill Road, Maynard, MA 01754
7 Digital Way, 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, Westborough, 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
 Mary F. Trifero, Senior Vice President
 Paul E. Van Corbach, Senior Vice President
 Blain H. Marchand, Senior Vice President
 Chris E. Vericker, Senior Vice President
 Xiaolin ("Tony") Zhang, Senior Vice President
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 Lynn R. Schade, Senior Vice President
 Gregory L. Berks, Senior Vice President
 Elizabeth J. Hacquebord, Senior Vice President
 David B. Shorey, Senior Vice President
 Brian K. Hanley, Senior Vice President
 Carolyn K. Hardy, Senior Vice President
 Willilam R. Iberg, Senior Vice President
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 Jeffrey Kerl, Senior Vice President
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 Linda M. Nilsson, Senior Vice President
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 Robert Roamer, Senior Vice President
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 Laura L. Duncan, Senior Vice President
 Marlene E. Thomas, Senior Vice President
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 Paul M. Missaggia, Senior Vice President
 Thomas J. McGinn, III, Senior Vice President
 Mark O. Mitchell, Senior Vice President
 Timothy P. Fahey, Senior Vice President
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 Deborah A. Colony, Senior Vice President
 David M. Bennett, Senior Vice President
 Melinda H. VanSchaick, Senior Vice President
 Dawn M. Seymour, Senior Vice President
 Henry A. Liu, Senior Vice President and Compliance Officer
 Bryan W. Christensen, Senior Vice President
 Richard P. Cole, Senior Vice President
 Geoffrey A. Homoliski, Senior Vice President

Michael J. O'Riordan, Senior Vice President and Senior Credit Officer
Charles T. Dwyer, Senior Vice President
Kerry C. Morgan, Senior Vice President
Brian D. Stewart, Executive Vice President, Chief Financial Officer and Treasurer
Sally M. Eastman, Senior Vice President
Nicholas J Riley, Senior Vice President
Sean F. Burke, Executive Vice President and Chief Technology Officer
Ian D. Hecker, Executive Vice President and General Counsel
Dana M. Neshe, Executive Vice President and Chief Operating Officer
Jon C. Auger, Executive Vice President and Chief Retail Lending Officer

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Arthur B. Fair, III	Carolyn Hatch Flood
Donna M. Gallo	Paul J. Gerry, Jr.
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:

Nancy A. Dahlen, Senior Vice President/Residential Lending

Robert Chateauneuf, Senior Vice President/ Commercial Lending Officer

Dina A Merwin, Senior Vice President/Chief Risk Officer

Michael R. Rouette, Executive Vice President/Chief Operating Officer

Kevin Hicks, Vice President/Information Technology

Jack Hibbard, Vice President/Controller

Daniel R. Moriarty, Sr., President

Theresa A Fox, Senior Vice President/Chief Retail Officer

Kandra M Traghese, Vice President/CFO

Steven E. Lowell, CEO

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Stephen R. Chiacchia

Claire Clini

Donald J. Frydryk

Steven E. Lowell

Thomas R. Pratt

Mark Borsari

Charlie Christianson

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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Lynne Carlotto, Exec VP, Sr Risk Management Officer

Matthew Kreiser, VP Commercial Lending

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

Debra Wooley, Senior Vice President & Controller

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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Daniel E. Bosley

David W. Crane

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

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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

Officers:

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Martha S Bertsimas, Assistant Vice President
Patricia A Burns, Vice President
Carrie N Dick, Assistant Vice President
Beth Dietz-Tuttle, Senior Vice President
Robert H Jones, Vice President
Amanda Kelcourse, Assistant Vice President
Jo Ann Klatskin, Senior Vice President
Mitchell Marcus, Senior Vice President
Matthew J Martin, Jr, Vice President
Ronald P Richer, Senior Vice President
Travis K Smith, Assistant Vice President
Thomas L Strickler, Senior Vice President
James L Thompson, III, Senior Executive Vice President
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Joanna Buccieri, Senior Vice President
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Mercedes V Monaco, Assistant Vice President
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Salvatore DeFranco, Assistant Vice President
Debra DelVecchio, Assistant Vice President
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Kristina Saalfrank, Assistant Vice President
Joshua Sanchez, Assistant Vice President
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Christopher Shuka, Assistant Vice President
Paul Simms, Senior Vice President
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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 John Burke, Senior Vice President
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 Alysia M Morse, Vice President
 Scott A Terry, Vice President
 Erica Brooks-Sayers, Assistant Vice President
 Deborah E Tremblay, Assistant Vice President
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 Scott A Eaton, Senior Vice President
 Nancy E Jones, Senior Vice President
 Keri A Sullivan, Senior Vice President
 Sandra Licciardo, Vice President/Controller/Assistant Treasurer
 V John Garozzo, Vice President
 Karen M Turmenne, Vice President/Chief Risk Officer
 Tricia A Herdrich, Assistant Vice President
 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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James T Connolly	Stephen J DeGuglielmo
Brian S Fecteau	Lloyd L Hamm, Jr
Edward R Hayes	Patricia C Johnson-Bascom
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

9 Gilbert 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
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

Officers:

John H. Thomasian, VP / CFO & Treasurer
Andrea Healy, SVP / Chief Administrative and Human Resources Officer
Marco Bernasconi, Jr., President
Donna L. Boulanger, CEO

Directors/Trustees:

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Donna L. Boulanger	Harold Chesson, III
Roland A. Gauthier	Gregory Kline
Vincent Lucchesi	Elizabeth A. Martinelli
M Richard Pluta	Lloyd A. Rice
Jeffrey A. Spencer	

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
 295 Main Street, North Easton, MA 02356
 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

Officers:

Aileen Zec, SVP & COO

Marilyn M Lewis, Senior Vice President and Chief Risk

Charles P. Berkeley, Treasurer and Senior Vice President

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Louis J. Certuse	Robert N. Clary
Christopher Cooney	Thomas A Deubler
Francis Dillon	John Duval
Richard R. Ethier	John C. Hurley
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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Jean L. McCann, Vice President
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
Robert Glosner, SVP - Chief Information Officer
Charles Walker, Vice Chairman
Karl Denu, SVP - Chief Financial Officer
Eric Landers, Vice President
Kerianne Pereira, Vice President
Samantha Petrou, Vice President
Michelle Queenan, Vice President
Lori Luponi, Senior Vice President
Susan Cammett, Vice President
Kevin McKinnon, Senior Vice President
John DeBaun, Senior Vice President
Carol Wilson, SVP - Chief Experience Officer
Stephen Jasklevicus, SVP - Chief Credit Officer
Holly Pouliot, Senior Vice President
Claire Koffman, Vice President
Gregory J. Shaw, Executive Vice President - Chief Operating Officer
Jonathan Dowst, President

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E. Lynn Garner	William J. Klueber
Ronald Pollina	Elizabeth E. Rogers
Timothy J. Schiavoni	Charles Walker

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
314 High Street, Holyoke, MA 01040
1866 Northampton Street, Holyoke, MA 01040
783 Williams Street, Longmeadow, MA 01106
450 Center Street, Ludlow, MA 01056
300 King Street, Northampton, MA 01060
468 Newton Street, 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
102 LaSalle Road, West Hartford, CT 06107
547 Memorial Drive, West Springfield, MA 01089
1380 Mountain Road, West Suffield, CT 06093
281 East Main Street, Westfield, MA 01085

Officers:

Aleda De Maria, Sr. VP
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

Directors/Trustees:

Douglas A. Bowen	Mark P. Cutting
Susan R Goldsmith	Carol C Katz
Michael L. Klofas	James Lavelle
Steven M. Mitus	James B Newton, Jr.
Anne M Paradis	Russell J Peotter
Timothy J Reynolds	Thomas W. Senecal
Thomas A Terry,	

The Provident Bank

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

Officers:

Anne Lapointe, Executive Vice President, Chief Administrative Officer
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

Directors/Trustees:

Frank G. Cousins, Jr.	Charles R Cullen
James A DeLeo	Lisa B. DeStefano
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

Branches:

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
160 Endicott Street, Danvers, MA 01923
85 High 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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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
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Christine Danjou, Senior Vice President
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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
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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
Charles M. Begley Jr., Executive Vice President

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Ping Yin Chai

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Joseph M. Gibbons

Peter C Gourdeau

Louise J. Levesque

Mark A. Mitchelson

Catherine L. Oatway

Donald A. Sadoski

Steven L. Cicatelli

Peter J. Cusato

Donald S. Glass

Martin J. Lawler, III

A. Carmen Marciano

William H. Mitchelson

George C. Riccardelli

John A. Shea

Savings Bank

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

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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
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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

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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:

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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
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
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:

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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

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Paul R. Bernier, Senior Vice President
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Kristen M. Foresta, Vice President
Kevin A. Mooney, 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
Elizabeth D. Stevens, Assistant Vice President
Steven E. Sullivan, Vice President
Angelique K. Viamari, Vice President
Terry-Lee M. Walther, Assistant Vice President
Emilie L. Bajorek, Senior Vice President
John V. DeVito, Assistant Vice President
David A. Fagnoli, Assistant Vice President
Mary Kate Gallagher, Assistant Vice President
Jason R. Lilly, Senior Vice President
Stephen C. Peck, Vice President
Carol S. Sosner, Assistant Vice President
Kenneth D. Thomas, Assistant Vice President
Taryn M. Wilson, Vice President
Leda J. Phillips, Assistant Vice President
Dana J. Robert, Assistant Vice President
Suzanne A. Berry, Assistant Vice President
Eric T. Gallagher, Assistant Vice President
Emmy R. Hamilton, Assistant Vice President
Cheryl A. Jones, Assistant Vice President
Joseph R. King, Vice President
Christina L. Mallard, Vice President
Michael E. Mead, Assistant Vice President
Christopher L. Merrill, Assistant Vice President
Timothy C. Mori, Assistant Vice President
Mark G. Sexton, Vice President
Jennifer L. Turner, Vice President
Shannon M. Turner, Assistant Vice President
Paul M. White, Vice President
Carey L. Losh, Assistant Vice President
Richard J. DeWitt, Vice President
Adam H. Earle, Vice President
Timothy F. Kelleher, III, Senior Vice President
Jonathan J. Kelly, Vice President
Maureen A. Nedder, Assistant Vice President

Patrick F. Savage, Assistant Vice President
Samuel C. Watson, Vice President
Linda M. Cabral, Assistant Vice President
Angela M. Cerrone, Assistant Vice President
Melissa V. Farrell, Assistant Vice President
Kevin M. Holmes, Vice President
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
Stephen H. Johannessen, Senior Vice President
Patrick J. McCue, Vice President
Sarah Ruder, Vice President
Liam Cahill, Vice President
Lee C. Gatewood, Vice President
Kate W. Weld, Vice President
Heather D. Brown, Vice President
Christopher D. Langlais, Vice President
Robert D. Umbro, Vice President
John Van Baars, Vice President
W. David Brennan, Senior Vice President
Karen A. Matland, Vice President
James O. Eldredge, Vice President
Kimberly J. Geary, Vice President
Joseph E. Hawley, Vice President
Michael S. Kiceluk, Vice President
James L. Botsford, Vice President
Kimberly K. Williams, Vice President
Robert C. Moberg, Vice President
Stephen J. Spitz, Vice President
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. Talerman, First Executive Vice President
James C. O'Connor, Senior Vice President
Andrea L. Ponte, Senior Vice President
Theresa M. Souza, Vice President
Richard J. Leonard, Senior Vice President
Dorothy A. Savarese, President

Directors/Trustees:

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Karen L. Gardner	Paul E. Grover
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

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John T. Andreoli	John A. Armstrong
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:

Keith R. Kirkland, Vice President

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

Brett Segaloff, AML/BSA Compliance Officer

William Mitchell, Clerk, Community Reinvestment Act Liaison

Todd Brabazon, Assistant Treasurer

Kenneth Robins, Compliance Officer

Douglas Kasper, Assistant Clerk

Krista D'Aloia, Assistant Clerk

Helen Kafkas, Vice President, Finance

Brian Hurton, Vice President, Trust Operations, Assistant Clerk

David Morse, Chairman, President

Kevin M McLaughlin, Treasurer, CFO

Directors/Trustees:

Steven P. Akin

Thomas E. Cimeno, Jr.

Helen Kafkas

Kevin M McLaughlin

Stephen E. Tibbetts

James Carroll

Casey Condrón

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	Tim Corbett,
David Gutschenritter	Kelvin Jones
Steve Lipiner	Ellen Needham
Barry Smith	

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
 979 Central Avenue, Albany, NY 12205
 30 South Pearl Street, Albany, NY 12207
 140 Sanford Farms Plaz, Amsterdam, NY 12010
 3816 VT Route 7A, Arlington, VT 05250
 11 Vista Boulevard, Bethlehem, NY 12159
 121 Congress Street, Boston, MA 02110
 61 Brookline Avenue, Boston, MA 02215
 1320 Washington Street, Boston, MA 02118
 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
 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
 85 Freshwater Boulevard, Enfield, CT 06082
 763 Farmington Avenue, Farmington, CT 06032
 7 Sycamore Street, Glastonbury, CT 06033
 244 Main Street, Great Barrington, MA 02130
 255 Stockbridge Road, Great Barrington, MA 01230-1292
 996 Poquonnock Road, Groton, CT 06340
 1704 Western Avenue, Guilderland, NY 12204
 7 Halfmoon Crossing, Halfmoon, NY 12065
 114 Woodland Street, Hartford, CT 06015
 115 Main Street, Route 66, Hebron, CT 06248
 1059 Main Street, Holden, MA 01520-1288
 561 Warren Street, Hudson, NY 12534
 1 Central Plaza, Ilion, NY 13357
 628 New Loudon Road, Latham, NY 12110
 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
 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
 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
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
108 Salem Turnpike, Norwich, CT 06360
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
165 Elm Street, Pittsfield, MA 02101
39 Cheshire Road, Pittsfield, MA 01201
66 West Street, Pittsfield, MA 01201
183 Quaker Road, Queensbury, NY 12804
396 Cromwell Avenue, Rocky Hill, CT 06067
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
19 Harrison Avenue, Springfield, MA 01103
1363 Allen Street, Springfield, MA 01118
1259 East Columbus Avenue, Springfield, MA 01105
32 Main Street, Stockbridge, MA 01262-0117
159 Merrow Road, Tolland, CT 06084
50 Auert Avenue, Utica, NY 13502
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
31 Court Street, Westfield, MA 01085
184 Broadway, Whitehall, NY 12887
34 Oriskany Boulevard, Whitesboro, NY 13492
803 Main Street, Willimantic, CT 06226
11 Park Avenue, Worcester, MA 01605
386 Main Street, Worcester, MA 01608-1709
993 Grafton Street, Worcester, MA 01604
560 Park Avenue, Worcester, MA 01603-2584

Officers:

Robert M. Curley, Chairman, New York region
 Mark Foster, SVP/Managing Director - ABL
 Scott Houghtaling, SVP/Managing Director - Business Banking
 Georgia Melas, EVP/Chief Credit Officer
 James M. Moses, Senior Executive Vice President and CFO
 Gregory D. Lindemuth, Sr. Executive Vice President/Chief Risk Officer
 Thomas Barney, SVP/Wealth Management Operations
 Shelley Guyette, SVP/Human Resources
 Kevin Nihill, SVP/Treasurer
 Ben Strauss, SVP/Associate General Counsel
 James Belliveau, SVP/Operations
 Erin E. Boggan, SVP/CRA & Fair Lending
 Jennifer M. Carmichael, SVP/Audit Manager
 Jacqueline Courtwright, SVP/Chief Human Resources Officer
 Gene Michael Deary, SVP/Home Lending
 Susan R. Teixeira, SVP/Risk Management and Policy
 Douglas MacLean, SVP/Managing Director - CRE Lending
 James Hickson, SVP/Managing Director - Middle Market Lending
 John Flaherty, SVP, Berkshire Insurance Group, Inc.
 Kathryn Hersey, SVP/Director of Wealth Management & CIO
 Michael Smith, EVP & COO, Firestone Financial, LLC
 Gary R. Levante, SVP, Corporate Responsibility and Culture
 Cheryl L. Martin, SVP, Bank Operation
 Deborah Stephenson, Sr. Executive Vice President/Compliance Officer/BSA Officer
 David Gonci, Capital Markets Director
 Sean A. Gray, Acting CEO
 George Bacigalupo, Sr. Executive Vice President/Commercial Banking
 Michael Macy, FVP/Treasury
 Brett Brbovic, SVP/Chief Accounting Officer
 Denise Marie Thompson, FVP/Business Banking & Small Business Administration
 Elizabeth Gore, SVP/Trust Operations and Compliance
 Jason White, EVP/Chief Technology Officer
 Ryan Melle, SVP/Information Security Officer
 Ashlee Flores, SVP/Compliance
 Wm. Gordon Prescott, EVP/General Counsel and Secretary
 Tami Gunsch, Sr. Executive Vice President/Relationship Banking

Directors/Trustees:

Baye Adofo-Wilson	Rheo A. Brouillard
David M. Brunelle	Robert M. Curley
John B. Davies	J. Williar Dunleavy
William H. Hughes III	Cornelius D. Mahoney
Sylvia Maxfield	Laurie N. Moffatt
Jonathan I. Shulman	D. Jeffrey Templeton

Boston Trust Walden Company

One Beacon Street, 33rd Floor

Boston, MA 02108

Telephone: 617-726-7250

Fax: 617-227-2690

Branches:

Officers:

Stephen J. Amyouny, Co-Chief Executive Officer

Kenneth P. Scott, Co-Chief Executive Officer

Directors/Trustees:

Stephen J. Amyouny

Domenic Colasacco

Sarah Kelly

Heidi H. Vanni

William H. Apfel

Kimberly D. Gluck

Kenneth P. Scott

Richard Q. Williams

Brookline Bank

2 Harvard Street

Brookline, MA 02445-7905

Telephone:

Fax:

Branches:

856 Massachusetts Avenue, Arlington, MA 02476
168 Great Road, Bedford, MA 01730
31-33 State Street, Boston, MA 02109
131 Clarendon Street, Boston, MA 02190
1014 Beacon Street, Brookline, MA 02146
1340 Beacon Street, Brookline, MA 02146
1661 Beacon Street, Brookline, MA 02146
1324 Beacon Street, Brookline, MA 02446
1018 West Roxbury Parkway, Brookline, MA 02467
1016 Beacon Street, Brookline, MA 02446
1661 Beacon Street, Brookline, MA 02445
72 Burlington Mall Road, Burlington, MA 01803
34 Cambridge Street, #9, Burlington, MA 01803
1212-1220 Boylston Street, Chestnut Hill, MA 02467
1018 West Roxbury Parkway, Chestnut Hill, MA 02167
8-10 Martin Street, Essex, MA 01929
207 Main Street, Gloucester, MA 01930
31 Market Street, Ipswich, MA 01938
1793 Massachusetts Avenue, Lexington, MA 02420
196 Commercial Street, Malden, MA 02148
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
718 Beacon Street, Newton Centre, MA 02459
1160 Walnut Street, Newton Highlands, MA 02494
323 Walnut Street, Newtonville, MA 02460
144 Newburyport Turnpike, Rowley, MA 01969
456 Main Street, Waltham, MA 02154
161 Linden Street, Wellesley, MA 02481
448 Washington Street, Wellesley, MA 02481
5 Washington Street, Wellesley Hills, MA 02481
1808 Centre Street, West Roxbury, MA 02132

Officers:

M. Robert Rose, Chief Credit Officer
Janytra M. Brooks, Chief Human Resources Officer
Robert E. Brown, EVP, Director of Commercial Real Estate Lending
Leslie Joannides-Burgos, EVP, Director of Retail Banking
David L'Heureux, EVP, Division Executive, Commercial Lending
Marissa S. Martin, Associate General Counsel and Assistant Secretary
Carl M. Carlson, Chief Financial Officer
James M. Cosman, Chief Operations Officer
Michael W. McCurdy, Chief Risk Officer, General Counsel, Secretary, Clerk
Timothy Dugan, Chief Compliance Officer

Directors/Trustees:

Joanne B. Chang	David C. Chapin
John J. Doyle, Jr.	Darryl J. Fess
Margaret Boles Fitzgerald	John A. Hackett
John L. Hall, II	Thomas J. Hollister
Bogdan Nowak	Charles H. Peck
John M. Pereira	Paul A. Perrault
Merrill W. Sherman	Joseph J. Slotnik
Peter O. Wilde	

Cambridge Savings Bank

1374 Massachusetts Avenue

Cambridge, MA 02138

Telephone: 617-864-8700

Fax: 617-354-9346

Branches:

1300 Massachusetts Avenue, Arlington, MA 02476
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
475 Foley Street, Somerville, MA 02145
54 Arsenal Street, Watertown, MA 02472

Officers:

David Ault, SVP Senior Commercial Real Estate Loan Officer
Ian Brandon, SVP Head of Commercial Real Estate Lending
David Cedrone, SVP Head of Residential, Consumer and Small Business Lending
Stephen Coukos, Esq., EVP General Counsel and Clerk
Brian Farrell, SVP Chief Risk Officer
Dan Fraine, SVP Head of Facilities and Security
Orla Furey, SVP Chief Compliance and BSA Officer
Michael Gilles, EVP Chief Operating Officer and Treasurer
Linda Grace, EVP Chief Human Resources Officer
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
Rosemarie Valente, SVP Head of Bank Operations
Keith Broyles, SVP Head of Asset-Based Lending
Barbara Crystal, SVP Senior Corporate Banking Loan Officer
Robert Kershaw, SVP Corporate Banking Team Leader
Yvonne Kizner, SVP Senior Asset-Based Lending Officer
Brian Landry, SVP Head of Information Technology
Carol Sexton, SVP Head of Retail Banking
Kathryn Catlender, EVP Chief Customer Officer
Susan Nachtigall, SVP Head of Digital Banking
Andrea Renaud, SVP Cash Management Team Leader
Aidan Hume, SVP CRE Team Leader
Peter Oliver, SVP Senior CRE Loan Officer
Tom Berton, SVP Audit Director
Angela Gee, SVP Senior Corporate Banking Loan Officer

Directors/Trustees:

Michael J Costello	Anne Adams Cushman
Jayne K. Donahue	Thomas W. Falwell
Kevin J. Fitzgerald	Neal Hesler
Howard B. Hodgson, Jr.	Kurt V. Johnson
Elizabeth W. McNelis	C. Brendan Noonan, III
Emily Ou	Wayne F. Patenaude
Mary Ann Pesce	Robert J. Ramsey
Robert P. Reardon	Harborne W. Stuart, Jr.
Robert M. Wilson	

Cambridge Trust Company

1336 Massachusetts Avenue

Cambridge, MA 02138

Telephone: 617-876-5500

Fax: 617-441-1421

Branches:

99 South River Road, Bedford, NH 03110
361 Trapelo Road, Belmont, MA 02478
One Federal Street, Boston, MA 02110
65 Beacon Street, Boston, MA 02108
1720 Massachusetts Avenue, Cambridge, MA 02138-1804
353 Huron Avenue, Cambridge, MA 02138-6831
415 Main Street, Cambridge, MA 02142
75 Main Street, Concord, MA 01742-2500
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
17 Portsmouth Avenue, Stratham, NH 03885
195-197 Linden Street, Wellesley, MA 02482
29 Washington Street, Wellesley, MA 02481
100 Worcester Street, Wellesley, MA 02481
494 Boston Post Road, Weston, MA 02193-1529

Officers:

Vidalia M. DiVito, SVP Residential Lending
Scott J. Chamberlain, SVP Innovation Banking
Brian A Bickford, SVP Senior Portfolio Manager NH
Michael F Carotenuto, SVP, Chief Financial Officer
Susan Martore-Baker, President Cambridge Trust Company NH
Judith K Noel, SVP, Sr. Relationship Manager, NH
Pilar Pueyo, SVP Director of Human Resources
Joseph Sapienza, SVP, Director of Accounting & Controller
Ryan Hanna, SVP, Director of Equities
David Lynch, SVP, Chief Investment Officer
Jennifer A. Pline, EVP, Head of Wealth Management
Sara Sarkis, SVP, Private Banker
John Sullivan, SVP, Director of Consumer Lending
Jennifer M. Willis, SVP, Chief Marketing Director
Julie Alix, SVP Senior Relationship Manager WM
Stephen DiCenso, SVP, Residential Mortgage Lender
Aimee Forsythe, SVP, Portfolio Manager WM
Marc Gearin, SVP, Senior Private Banker WM
Brian Kelley, SVP, Commercial Lender
Andrew Mahoney, SVP, Commercial Real Estate Lender
Kerri Mooney, SVP, Director Private Banking Offices
Patricia Mullin, SVP, Director of Treasury Management
Puneet Nevatia, SVP, Chief Information Officer
William Oberlies, SVP, Director of WM Business Management
Dina Scianna, SVP, Director of Community Partnerships & Development
David Tait, SVP, Commercial Real Estate Lender
Jerry Bazata, SVP, Commercial Lender NH
David Felton, SVP, Director of Business Banking
Robert Gagnon, SVP, Manager Residential Lending - NH
Laura McGregor, SVP, Senior Relationship Manager
Susan Black, SVP, Wealth Management
David Bourret, SVP, Commercial Lender
Eric Cioffi, SVP, Dir of Enterprise Risk Management & Compliance
Henry Connors, SVP, Director of Operations & Special Projects
Michael Fung, SVP, Portfolio Manager
Ralph Letner, SVP, Director of C&I
Mary Beth Mahoney, SVP, Sr. Relationship Manager
John Malvey, SVP, Director of Commercial Lending NH
Mary Ann Manning, SVP, Sr. Manager - Marketing & Communications
Roma Mayur, SVP, Commercial Lender and Rel Manager
Greg Pauplis, SVP, Commercial Lender
Tanya Stavreva, SVP, Portfolio Manager
Susan Yahn DePinto, SVP, Sr. Relationship Manager
Stephen A. Caputo, SVP C&I Lending & Treasury Mgmt
Eric C Jussaume, SVP, Sr. Portfolio Manager
Frank Pasciuto, SVP, Director of Digital Channel Service Delivery
Martin B. Millane, Jr., EVP Chief Lending Officer
David G. Strachan, Jr., SVP, Director of Relationship Management

Peter J. Halberstadt, SVP, Director of Credit Risk
Steven J. Mead, SVP, Director of Commercial RE Lending

Directors/Trustees:

Jeanette G. Clough
Christine Fuchs
Pamela A. Hamlin
Edward F Jankowski
Thalia M Meehan
Leon A. Palandjian
Jody A Rose
Denis K. Sheahan
Mark D Thompson

Thomas Fontaine
Simon R Gerlin
Kathryn M. Hinderhofer
Hambleton Lord
Daniel R Morrison
Laila Partridge
Cathleen A. Schmidt
R. Gregg Stone

Eastern Bank

265 Franklin Street

Boston, MA 02110-3113

Telephone: 781-599-2100

Fax: 781-477-1208

Branches:

300 Western Avenue, Allston, MA 02134
 15 Elm Street, Andover, MA 01810
 60 Main Street, Andover, MA 01810
 1 Atwood Lane, Bedford, NH 03110
 428 Rantoul Street, Beverly, MA 01915
 33 Enon Street, Beverly, MA 01915-2931
 81 Bridge Street, Beverly, MA 01915-1115
 265 Franklin Street, Boston, MA 02110
 63 Franklin Street, Boston, MA 02110
 155 Dartmouth Street, Boston, MA 02116
 275 Hanover Street, Boston, MA 02113
 703 Granite Street, Braintree, MA 02184
 51 Commercial Street, Braintree, MA 02184-4307
 110 Main Street, Bridgewater, MA 02324
 1265 Belmont Street, Brockton, MA 02301-4400
 276 Quincy Street, Brockton, MA 02302
 301 Harvard Street, Brookline, MA 02446
 1354 Beacon Street, Brookline, MA 02446
 134 Cambridge Street, Burlington, MA 01803
 Middlesex Mall - 43 Middlesex Tnpke, Burlington, MA 01803
 647 Massachusetts Avenue, Cambridge, MA 02139
 One Brattle Street, Cambridge, MA 02138
 2309 Massachusetts Avenue, Cambridge, MA 02140
 291 Chelmsford Street, Chelmsford, MA 01824
 90 Everett Avenue, Chelsea, MA 02150
 210 Boylston Street, Chestnut Hill, MA 02467
 11 South Main Street, Concord, NH 03301
 4 Federal Street, Danvers, MA 01923-3606
 240 Providence Highway, Dedham, MA 02026-1804
 1906 Dorchester Avenue, Dorchester, MA 02124
 538 Central Avenue, Dover, NH 03820
 45 Broadway Road, Dracut, MA 01826
 19 Depot Street, Duxbury, MA 02332
 3003 Cranberry Highway, E. Wareham, MA 02538
 Shaw's Market, 246 Border Street, East Boston, MA 02128
 738 Broadway, Everett, MA 02149
 1763 Revere Beach Parkway, Everett, MA 02149
 815 Main Street, Falmouth, MA 02540
 274 Main Street, Hingham, MA 02043
 375 Iyannough Road, Hyannis, MA 02601
 687 Centre Street, Jamaica Plain, MA 02130
 108 Main Street, Kingston, MA 02364
 45 Main Street, Lakeville, MA 02347
 486 Essex Street, Lawrence, MA 01840
 1833 Mass. Ave., Lexington, MA 02420
 50 Central Street, Lowell, MA 01852
 112 Market Street, Lynn, MA 01901
 156 Boston Street, Lynn, MA 01904-3123
 45 Salem Street, Lynnfield, MA 01940-2621
 130 Pleasant Street, Malden, MA 02148
 140 Ferry Street, Malden, MA 02148
 41 Hooksett Road, Manchester, NH 03104
 Crosby's Mrktpl, 118 Washington St., Marblehead, MA 01945
 340 Front Street, Marion, MA 02738-0517
 1932 Ocean Street, Marshfield, MA 02050
 1560 Old Post Road, Marstons Mill, MA 02648

6 Shellback Way, Mashpee, MA 02649-2090
29 County Road, Mattapoisett, MA 02739-0455
53 Locust Street, Medford, MA 02155
503 Riverside Avenue Fellsway Plaza, Medford, MA 02155
400 Mystic Avenue, Medford, MA 02155
441 Main Street, Melrose, MA 02176-6676
11 Trafalgar Square, Nashua, NH 03063
2 South Ave., Natick, MA 01760
17 Storey Avenue, Newburyport, MA 01950-1818
188 Needham Street, Newton, MA 02464
2060 Commonwealth Avenue, Newton, MA 02466
1255 Centre Street, Newton Centre, MA 02459
32 Langley Road, Newton Centre, MA 02549
80 Washington Street, Norwell, MA 02061
100 Brooksby Village Drive, Peabody, MA 01960
Essex Center Drive, Peabody, MA 01960-1600
300 Brooksby Village Drive, Peabody, MA 01960
37 Foster Street, Peabody, MA 01960
163 Deer Street, Portsmouth, NH 03801
731 Hancock Street, Quincy, MA 02170
63 Franklin Street, Quincy, MA 02169
35 Memorial Parkway, Randolph, MA 02368
123 Haven Street, Reading, MA 01867
339 Squire Road, Revere, MA 02151
1413 Tremont Street, Roxbury Crossing, Roxbury, MA 02120
139 Washington Street, Salem, MA 01970-3521
37 Central Street, Salem, MA 01970
19 Congress Street, Salem, MA 01970-5130
6 Trader's Way, Salem, MA 01970-1741
65C Route 6A, Sandwich, MA 02563-0000
605 Broadway, Saugus, MA 01906
466 Lincoln Avenue, Saugus, MA 01906-3793
7 South Main Street, Sharon, MA 02067
250 Elm Street, Somerville, MA 02144
102 Fellsway West, Somerville, MA 02145
470 West Broadway, South Boston, MA 02127
163 Main Street, Stoneham, MA 02180
397 Washington Street, Stoughton, MA 02072
405 Paradise Road, Swampscott, MA 01907-1330
742 County Street, Taunton, MA 02780
445 Main Street, Wakefield, MA 01880-3354
226 Main Street, Wareham, MA 02571
One Church Street, Watertown, MA 02472
75 Central Street, Wellesley, MA 02482
71 Carver Road, West Plymouth, MA 02360
203 Littleton Road, Westford, MA 01886
1150 Washington Street, Weymouth, MA 02189-2312
370 Main Street, Wilmington, MA 01887
522 Main Street, Winchester, MA 01890
299 Mishawum Road, Woburn, MA 01801

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Enterprise Bank and Trust Company

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340 Great Road, Acton, MA 01720
8 High Street, Andover, MA 01810
674 Boston Road, Billerica, MA 01821
185 Littleton Road, Chelmsford, MA 01824
20 Drum Hill Road, Chelmsford, MA 01824
47 Crystal Avenue, Derry, NH 03038
1168 Lakeview Avenue, Dracut, MA 01826
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

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 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
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Fiduciary Trust Company

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Boston, MA 02109

Telephone: 617-482-5270

Fax: 866-292-4709

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Anne K Trinqué, General Counsel / Corporate Secretary

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Brent Henry

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New Valley Bank & Trust

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Springfield, MA 01144

Telephone: 413-739-2265

Fax: 413-707-1629

Branches:

1930 Wilbraham Road, Springfield, MA 01129

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Michael Pare, CFO

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Sarah Maggi Morin

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Lamont Clemons

Rocco J. Falcone

Jim Garvey

Tim Lamotte

Peter Martins

Jacob Waah

Northern Bank & Trust Company

275 Mishawum Road,

Woburn, MA 01801

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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
240 Main Street, Stoneham, MA 02180
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

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Katie Gatcomb, Vice President
Francis Kenney, CFO/EVP
Donald P. Queenin, Executive Vice President
Christine Downey, Senior Vice President, Chief Risk Officer
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Northmark Bank

89 Turnpike Street

North Andover, MA 01845-5045

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69 Park Street, Andover, MA 01810-3691

26 Mount Vernon Street, Winchester, MA 01890-2712

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Craig MacKenzie, COO

Joseph Renna, CTO

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Glenn Johnson, Senior Lending Officer

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Raymond A. Vivenzio

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

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Fax: 617-457-4435

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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

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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
70 Concord Avenue, Belmont, MA 02478
2250 Dorchester Avenue, Boston, MA 02124-5670
1134 Washington Street, Boston, MA 02118
93 Franklin Street, Boston, MA 02110
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
1441 Beacon Street, Brookline, MA 02446
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
10 Elm Street, Danvers, MA 01923-2824
749 Providence Highway, Dedham, MA 02026
489 Gallivan Blvd., Dorchester, MA 02124
305 Talbot Avenue, Dorchester, MA 02124
27 Bay Road, Duxbury, MA 02332
290 Kingstown Way, Duxbury, MA 02332
10 Meridian Street, East Boston, MA 02128
10 Meridian Street, East Boston, MA 02128
1 Bennington Street, East Boston, MA 02128
856 Bennington Street, East Boston, MA 02128
397 East Falmouth Highway, East Falmouth, MA 02536
Two South Water Street, Edgartown, MA 02539
257 Upper Main Street, Edgartown, MA 02539
1755 Revere Beach Parkway, Everett, MA 02149
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
515 Centre Street, Jamaica Plain, MA 02130
184 Summer Street, Kingston, MA 02364
335 Broadway, Lynn, MA 01904
728 State Road, Manomet, MA 02345
31 Webster Square, Marshfield, MA 02050

5 Shellback Way, Mashpee, MA 02649
76 North Street, Medfield, MA 02052
410 Riverside 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
67 Prospect Street, Peabody, MA 01960
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
495 Hancock Street, Quincy, MA 02170
301 Quincy Avenue, Quincy, MA 02169
84 North Main Street, Randolph, MA 02368
275 New State Highway, Raynham, MA 02767
575 Broadway, Revere, MA 01951
126 Squire Road, Revere, MA 02151
Mobile Branch, Revere, MA 01951
288 Union Street, Rockland, MA 02370
333 Cotuit Road, Sandwich, MA 02563
317 Main Street, Saugus, MA 01906
320 Central Street, Saugus, MA 01906
77 Front Street, Scituate, MA 02066
1400 Fall River Avenue, Seekonk, MA 02771
193 Boston Turnpike, Suite 5110, Shrewsbury, MA 01545
100 Slade's Ferry Avenue, Somerset, MA 02726
399 Highland Avenue, Somerville, MA 02144
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
428 Station Avenue, South Yarmouth, MA 02664
608 Washington Street, Stoughton, MA 02072
257 Edgartown Road, Vineyard Haven, MA 02568
381 Main Street, Wakefield, MA 01880
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
15 Bartlett Road, Winthrop, MA 02152
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
633 Park Avenue, Worcester, MA 01604

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Maria Harris, SVP/Director of Human Resources
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Robert D. Cozzone, Chief Operating Officer
Barry H. Jensen, Chief Technology and Operations Officer
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Christopher Oddleifson, Chief Executive Officer
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Frederick Taw	Thomas R. Venables

State Street Bank and Trust Company

One Lincoln Street

Boston, MA 02111

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Fax: 617-664-4666

Branches:

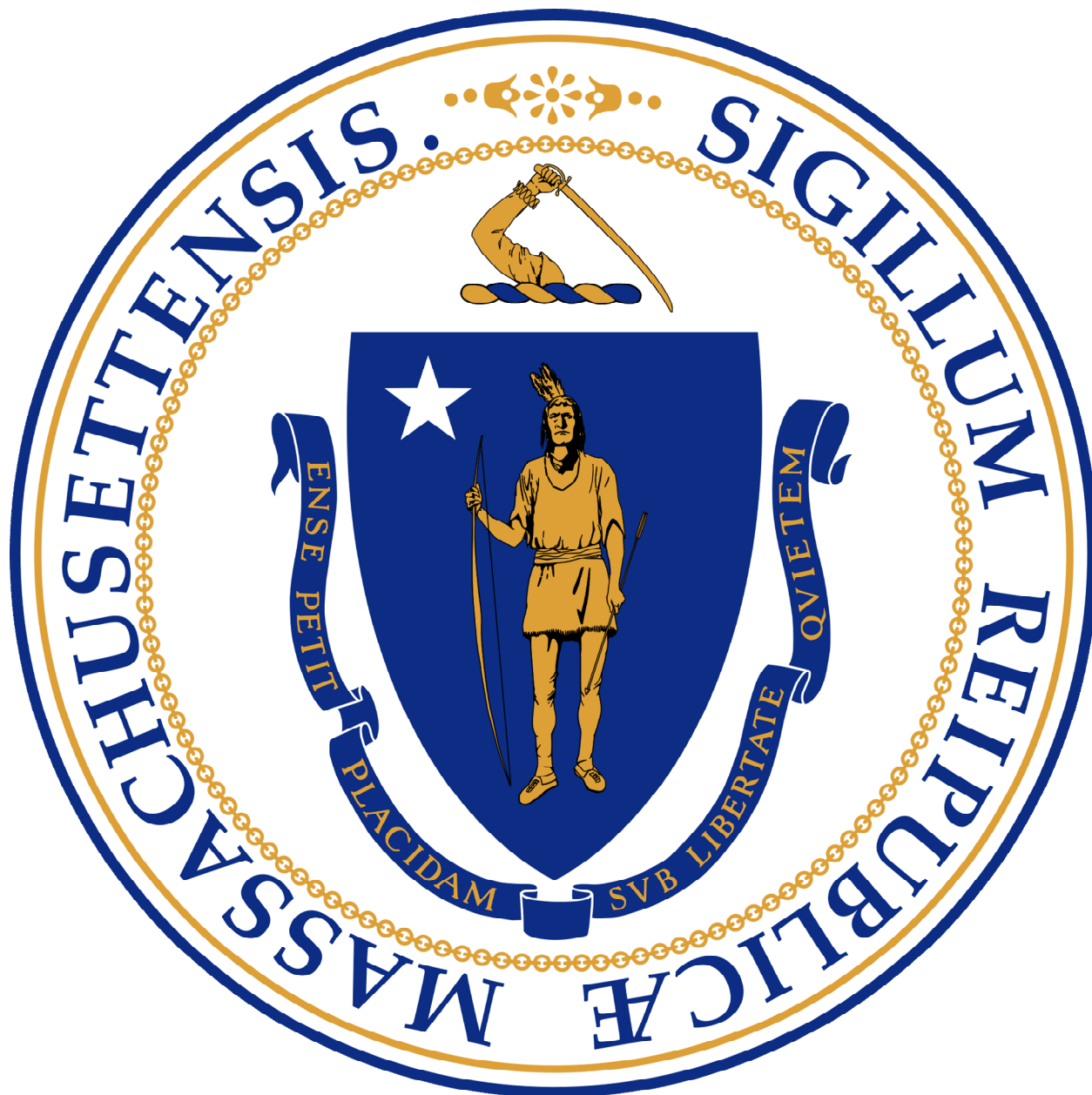
Toranomon Hills Mori Tower, Minato-ku, Tokyo, Japan, XX 105-6325
 68th Floor, Two International Finance Centre, 8 Finance Street, Central, Hong Kong, China, XX N/A
 01-02, 15F, Unit 1, Building #1, Chaoyang District, Beijing, China, XX 100020
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 770 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, XX 10675
 30 Adelaide St. East, Toronto, Canada, XX M5C 3G6

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 Ian W. Appleyard, Executive Vice President, Global Controller and Chief Accounting Officer
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