

2022
ANNUAL REPORT

Massachusetts Division of Banks



Table of Contents

- Accomplishments 3
- 2022 Division of Banks (Division) Year in Review 5
- Annual Enforcement 12
- Agency Strategic Goals..... 15
- Non-Depository Institution Supervision 16
 - Mortgage Supervision..... 17
 - Consumer Finance/Money Services Business Activity..... 17
- Depository Institution Supervision 20
 - Bank Summary: Balance Sheet and Income Statement 21
 - Credit Union Summary: Balance Sheet and Income Statement..... 24
- Consumer Protection and Outreach 27
- Consumer Assistance and Enforcement and Investigation..... 28
- Foreclosure Prevention Grant Initiative 29
- Community Reinvestment Act 30
- Cyber/IT/Fintech 31
- Legal Unit..... 32
 - Major Depository Corporate Transactions 33
 - Legislative Summary 36
 - Regulations 38
 - Regulatory Bulletins..... 39
- Banks, Credit Unions, and Licensees: 39**
- Banks and Credit Unions: 39**
- Credit Unions: 40**
- Staff List..... 42
- Appendix I: Cooperative Banks 43
- Appendix II: Savings Banks..... 80
- Appendix III: Limited Purpose Trust Companies..... 156
- Appendix IV: Trust Companies..... 159

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

As we look back on the year 2022, I recall the concluding sentence from this very report a year ago: “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.” In an environment where competition and margins were already compressed, the financial industry and consumers at large faced rising interest rates to levels last seen before the 2008 global financial crisis on back of the Federal Reserve aggressive monetary policy tightening cycle. While economists and analysts will debate the pace, speed, and peak of the rate environment, I am happy to report that the strength of the financial industry operating in Massachusetts indeed reflects that *our regulated entities remain well positioned and well managed.*

This annual report highlights that the Division’s body of work in 2022 is notably accomplished, but we note that our supervision efforts and the vigilance of the industry remain paramount to face certain challenges looming ahead. As we entered the early months of 2023 facing economic uncertainty and recessionary pressures, the U.S. banking industry reckoned with the harsh reality of three large bank failures. Post-action and post-mortem reports underscore the importance of fundamental risk management principles, and we at the Division have been trumpeting this message as a reminder to all our regulated entities. Technology and social media have introduced new considerations for the speed of a liquidity event—boards and management teams that adapt while adhering to safety & soundness principles will be best positioned.

The high-profile bank failures in early 2023 are a reminder that financial regulatory agencies, including the Division of Banks, play an important oversight role and must be sufficiently and adequately resourced. The Division anticipated the evolving risks of large bank supervision, emerging technologies, evolving financial industry, etc., and had the foresight to request additional resources. The Division is anticipating an increase in our FY24 budget appropriation which is currently pending in conference. As the Division of Banks assesses the industry we regulate to cover our full operating costs, we want to communicate to our regulated entities the importance of the additional funding which will further enhance staffing resources as we strive to meet our mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth.

While the Division continues to actively monitor economic pressures on the banking industry, ensuring our examination work remains focused in the areas of risk management and consumer protection compliance, we also are devoting attention to the continued growth of products and services offered by non-bank entities in the mortgage, consumer finance, and money service businesses. As a reminder, these areas are not regulated by any federal body—the supervision is done by the state banking departments around the country. We at the Division are active participants with our fellow-state counterparts to leverage resources in the area of non-bank supervision. Effectively, our “networked supervision” effort looks to unify state financial regulators to conduct licensing and examination work for large companies operating nationwide. We have been doing this successfully for several years in the mortgage space, and we are increasingly collaborating in the area of money transmission. Unfortunately, Massachusetts money transmission authority is significantly outdated compared with the rest of the country, such that we are limited in our ability to participate in networked supervision efforts, and worse, we are limited in our ability to afford Massachusetts residents with adequate consumer protections for the common activity of peer-to-peer payments on popular mobile apps. The Division continues to support legislation to modernize Massachusetts money transmission statute (H.1106) which is consistent with a model law already enacted in many states, and we remain hopeful for passage in the 193rd General Court!

Letter from Commissioner Gallagher



Sincerely,

Mary L. Gallagher
Commissioner
Division of Banks

Accomplishments

20,087

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

37,828

Consumers receiving reimbursements totaling \$2.8 million from complaint resolution or Division enforcement actions.

662

Total number of completed bank, credit union, licensee, and other approval requests (655) and total number of legal opinions (7) issued.

359

Total number of examination reports mailed to depository (76) & non-depository (283) institutions.

113

Foreclosure delay requests received by the Division, of which 76 were granted.

- 61** Formal & informal regulatory orders issued by the Division.
- 16** Total number of major corporate transactions consummated involving banks & credit unions.
- 51** The Division's Legal Unit processed 51 bank and credit union branch office notices/applications in 2022.
- 4** The Division hosted 4 webcasts on its DOB connects platform. Topics included compliance concerns and perspectives, cannabis and regulatory considerations, and general financial matters.
- 5** Division employees achieved a total of 5 new certifications in 2022 and completed, on average, 40 hours of training.
- 13** In 2022, the Division filled 13 positions including 3 management positions, 8 Bank Examiners, 1 Licensing Examiner, and 1 Office Support Specialist.

2022 Division of Banks (Division) Year in Review

First Quarter

January

- In January, the 2022 Chapter 206 Grant Program application review process began with 21 staff members on 4 teams. A total of 24 grant applications were reviewed.
- On January 3, the Division entered into multiple Consent Orders against Mortgage Loan Originators [Chad Baker](#), [Michael Rakeman](#), and [Kevin Heckemeyer](#) related to a multi-state action over violations of SAFE Act education requirements.
- On January 4, the Division issued a [Temporary Cease and Desist Order](#) against Mutual of Omaha, Inc. for alleged unfair or deceptive advertising practices.
- On January 10, the Division entered into a [Consent Order](#) with First American National, LLC, First American Funding, LLC, B&B Funding, LLC, and Coastal Financial, LLC to resolve allegations of engaging in the business of a debt collector without the requisite license.
- On January 18, the Division of Banks, in partnership with 44 state financial agencies, reached settlements with more than 400 mortgage loan originators nationwide who deceptively claimed to have completed annual continuing education for the [Secure and Fair Enforcement for Mortgage Licensing Act \(SAFE Act\)](#) as required under state and federal law.

February

- In February, the Joint Financial Services Committee favorably reported the Domestic Money Transmission bill as House 4550. The Financial Services Committee also favorably reported House 1167 regarding uniform enforcement and confidentiality provisions.
- On February 2, the Division entered into a [Settlement Agreement and Consent Order](#) with Danny Yen d/b/a Real Estate Educational Services, Wendy Yen, and Dat Yen a/k/a Pat Yen to cease involvement in education courses related to a multi-state action for MLO licensure schemes.
- A *DOB connects* program was held on February 3, titled “Home Mortgage Disclosure Act (HMDA): Top Regulatory Finds and Best Practices”. The webcast featured conversations with Division examiners from both the depository and non-depository units who discussed top HMDA examination findings and best practices for HMDA compliance. The webcast can be accessed [here](#) and the handout can be found [here](#).
- On February 7, the Division entered into a [Consent Order](#) with Mutual of Omaha Mortgage, Inc. to resolve allegations of alleged unfair or deceptive advertising practices. This consent order supersedes and replaces the 1/4/2022 Temporary Cease and Desist Order.
- On February 8, Consumer Protection Examiners Sales and Williams participated in a panel discussion on HMDA and examination trends at the MA Mortgage Bankers Association (MMBA) meeting.
- On February 16, Deputy Commissioner of Community Protection and Outreach Rivera participated in a panel discussion on non-sufficient funds fees at the MA Bankers Association (MBA) CEO Roundtable on Representation Practices and Non-Sufficient Funds Fees.

- On February 22, Counsel Carbone participated in a panel discussion on Mortgage Business Specific Requirements in the Modernized NMLS at the annual NMLS Training and Conference.
- On February 23, the Division of Banks, the State Treasurer's Office of Economic Empowerment, and the Office of Consumer Affairs and Business Regulation announced the opening of the application process for the 2022 round of [Operation Money Wise](#) grants.
- On February 23, Director Chase participated in a panel discussion on Nonbank Cybersecurity: The Latest Threats and Regulatory Responses at the annual NMLS Training and Conference.
- The Division released the [2021 Annual Enforcement Report](#).

March

- On March 2, the Division issued [Opinion 21-009](#) relative to licensing requirements for digital currency trading and custody services and certain liquidity services.
- On March 4, the Division approved Needham Bank's purchase of cannabis-related business and money service business customers of Eastern Bank.
- On March 7, the Division issued a follow up [Industry Letter](#) to provide guidance to mortgage servicers as consumers exit pandemic-related forbearances.
- On March 9, the Division entered into a [Consent Order](#) with Cross Country Mortgage, LLC to resolve allegations of alleged unfair or deceptive advertising practices. This consent order supersedes and replaces the 11/30/2021 Temporary Cease and Desist Order.
- On March 9, the Division entered into a [Settlement Agreement](#) with Andrew Marquis to resolve allegations of alleged unfair or deceptive advertising practices. This consent order supersedes and replaces the 11/30/2021 Temporary Cease and Desist Order.
- On March 15, the Division of Banks awarded over \$2.5 million in grants to 24 organizations in support of first-time homeownership education programs and foreclosure prevention counseling centers throughout the Commonwealth through the Chapter 206 grant program.
- On March 16, The Division held a [public hearing](#) on proposed amendments to 209 CMR 42.00: The Licensing of Mortgage Lenders and Mortgage Brokers.
- On March 24, IT/Cyber/Fintech Examiner Whitten provided a cybersecurity update at the New England Adjustment Managers Association (NEAMA) annual seminar.
- On March 25, the Division approved the merger of Revere Municipal Employees Federal Credit Union (Revere Municipal) into St. Jean's Credit Union.
- On March 25, Chief Director Weydt spoke on current hot topics in the consumer protection space, including general DOB examination practices in a remote environment, representation, CRA qualified CD activity, and recent compliance areas with violations at the Eastern Massachusetts Compliance Forum.
- On March 25, the Division issued an [Industry Letter](#) to provide guidance and clarification of the Division's policy as it relates to the evaluation of licensees' financial responsibility as part of the Massachusetts annual license renewal process.
- On March 30, Director Chase moderated the "Cross-Communication and Collaboration during a Significant Cybersecurity Event" session at the CRMWG TTX meeting.

Second Quarter

April

- On April 12, the Division issued [Opinion 21-005](#) regarding the charging of a convenience fee for over the phone payment.
- On April 12, the Division issued an [Industry Letter](#) as a reminder to licensees regarding the submission of annual financial statements.
- On April 14, Deputy Commissioner Cuff and Examiner Papalegis volunteered at the Credit for Life Fair held at Andover High School.
- On April 25, the Division issued [Opinion 21-008](#) regarding the licensing requirements to provide cash management services to Bitcoin ATM operators.
- On April 26, Director Chase was a panelist on an IT and cybersecurity panel at the CSBS 2022 Spring Summit.
- On April 26, the [2022-2023 Financial Education Innovation Fund Grant](#) application period commenced. Grants provided through this program support the Credit for Life fairs hosted by MA high schools.
- On April 27, Commissioner Gallagher, General Counsel Keefe, Senior Deputy Commissioner Bienvenu, and Chief Director Morrison spoke at the Cooperative Credit Union Association's "A Dialogue with the MA Division of Banks" event.

May

- On May 3, *DOB connects* hosted the [2022: Compliance Priorities: Concerns and Perspectives from the Financial Industry](#). The webcast featured a discussion with two compliance officers from Massachusetts banks on various issues including the impact of the war in Ukraine on business banking, post pandemic operations and staffing, cannabis business, and fintech. The recording can be accessed [here](#) and the handout can be found [here](#).
- On May 5, Chief Director O'Driscoll, Field Operations Manager Vaidya, and Examiner Fitzgerald volunteered at the Credit for Life Fair held at Holbrook Senior-Junior High school.
- On May 6, Manager Vaidya volunteered at the Credit for Life Fair held at Medford High School.
- On May 6, Personnel Coordinator Buzzell volunteered at the Credit for Life Fair held at Abington High School.
- On May 9, the Division published the final amendments to [209 CMR 42.00: The Licensing of Mortgage Lenders and Mortgage Brokers – Final](#), which became effective on 5/27/22.
- On May 18, the Division approved the merger of Premier Source Federal Credit Union into Polish National Credit Union.
- On May 27, the Division, along with the Office of Economic Empowerment (OEE) and the Office of Consumer Affairs and Business Regulation (OCABR), announced the recipients of the [2022 Operation Money Wise: Financial Opportunity Grant awards](#). This grant opportunity provides funding for financial education programs created for the Massachusetts Military, Veteran, Family, and Survivor Community (MVFSC). A total of \$43,900 was awarded to 9 organizations.

June

- On June 1, Director Chase presented on the IT Exam Program at the CSBS Nonbank Baseline & Enhanced WorkProgram Update.
- On June 9, the Division held the Annual Training Symposium. Over 125 employees attended the training, which included economic updates and a panel on Cybersecurity.
- On June 10, Examiner Agyemang along with Undersecretary Palleschi volunteered at the Credit for Life Fair held at Randolph High School.
- On June 15, 2022, *DOB connects* hosted “Cannabis and BSA: Banking Perspectives and Regulatory Considerations”. The webcast featured a discussion with Regional Field Manager Reyes and DIS Manager Cook, and a senior vice president and compliance officer from a Massachusetts community bank. The discussion focused on cannabis banking and legislation, highlighting the 2021 SAFE Act. The recording can be accessed [here](#).
- On June 22, the Division issued [Opinion 21-006](#) regarding the licensing requirements for the financing of time share interests.
- On June 27, the Division approved the merger of Holyoke Postal Credit Union into Holyoke Credit Union.
- On June 28, Division issued the [2022 Deposit Return Item Fee Decision](#), establishing the maximum allowable fee Massachusetts state-chartered banks and credit unions may assess certain consumer deposit accounts for processing dishonored checks.
- On June 29, Division staff attended the Fraud Prevention and Awareness training presented by the MA Office of the Comptroller.
- The Division of Banks published the [2021 Annual Report of the Commissioner of Banks](#). The report encapsulates agency achievements and provides a snapshot of the financial industry regulated by the Division.
- In June, the DOB completed the new laptop deployment, upgrading all staff laptops.
- On June 30th, in coordination with HEDIT and external consultants, the DOB concluded the RMS cross-browser remediation project.

Third Quarter

July

- On July 26, the Division hosted *DOB connects: [A Discussion About Fair Banking and Verifying Compliance with Regulation E](#)*, highlighting specific considerations around unfair banking and general compliance management considerations relevant to deposit accounts.
- On July 26, the Division issued a [decision](#) relative to the Merger of Patriot Community Bank, Woburn, Massachusetts with and into East Cambridge Savings Bank, Cambridge, Massachusetts.

August

- On August 10, Deputy Commissioner Cuff participated in a panel discussion on Hot Topics in Licensing at the AARMR Conference.
- On August 19, the Division issued [Opinion 22-001](#) on licensing or registration requirements for servicing a branded credit card issued by a bank.

September

- On September 8, Chief Director Weydt and Examiners Dempsey and Dimunah presented along with the FDIC on Common Violations and UDAP representment reviews at the Western Mass Compliance Conference.
- During the month of September, Diversity Officer Rivera planned a special Hispanic Heritage Month virtual event to commemorate Hispanic and Latina leaders in Massachusetts. A September 19th event featured an in-depth interview with Dr. Vanessa Calderon-Rosado, who has led her organization to be the largest Latino-led nonprofit organization in the Greater Boston area.
- On September 22, 2022, the Division hosted a virtual public [Board of Bank Incorporation Hearing](#) pertaining to a petition by Brookline Bancorp, Inc. of Boston, MA to acquire PCSB Financial Corporation of Yorktown Heights, NY, the holding company for PCSB Bank of Brewster, NY.
- On September 26, the Division issued a [decision](#) relative to the Merger of Envision Bank, Randolph, Massachusetts with and into Abington Bank, Abington, Massachusetts.
- On September 27, the Division issued a [decision](#) relative to the Merger of Northmark Bank, North Andover, Massachusetts with and into Cambridge Trust Company, Cambridge, Massachusetts.
- On September 27, during Boston Fintech Week, the Division of Banks hosted Meet the Regulators: Connecting the Commonwealth's Financial Regulator with the Fintech Community. Division presenters included Deputy Commissioner Desai, Chief Director O'Driscoll, Licensing Examiner Bullock, First Deputy Commissioner Begin, and Commissioner Gallagher. More than 60 industry leaders, entrepreneurs, and interested parties attended the session held at Worcester Polytechnic Institute (WPI) Seaport.

Fourth Quarter

October

- In October, the DOB celebrated National Disability Employment Awareness by sharing with all staff resources, expanding recruitment initiatives, and encouraging participation in training opportunities. On October 5, the Division coordinated a staff training with the MA Office on Disability (MOD)'s Executive Director Mary Mahon McCauley, and General Counsel Julia O'Leary to highlight important considerations as we think of "Disability in the Workplace".
- On October 4, Chief Director Weydt participated in a panel discussion on Unfair and Deceptive Acts and Practices (UDAP) and Representment at the FFIEC Consumer Compliance Conference.
- On October 5, sixteen examiners received promotions to the next examiner level: 6 to Examiner II, 3 to Examiner III, and 7 to Examiner IV.
- On October 7, the Division issued a [Regulatory Bulletin Update](#) pertaining to updates to examination policy, branch office policies, guidelines for "18-65" accounts, and credit union membership by-laws.
- On October 11, Division issued a [Cease Directive](#) to Julie's Check Cashing pertaining to unlicensed check cashing activities.
- On October 11, Division issued a [Cease Directive](#) to Master Cut Meat Market, LLC pertaining to unlicensed check cashing activities.
- On October 11, Division issued a [Cease Directive](#) to Brasileirinho Market, Inc. d/b/a Emporium Brasileirinho pertaining to unlicensed check cashing activities.
- On October 12, Deputy Commissioner Cipolla volunteered at the Credit for Life Fair held at Whitman-Hanson Regional High School.
- On October 31, the Board of Bank Incorporation issued a [decision](#) relative to the Application of Brookline Bancorp, Inc., Boston, Massachusetts to acquire PCSB Financial Corporation, Yorktown Heights, New York.
- In recognition of National Cybersecurity Awareness Month in October, the Division issued a cybersecurity awareness bulletin for consumers: [#SeeYourselfInCyber](#). Each week during the month, the Division posted information pertaining to cybersecurity:
 - [Multi-factor authentication \(MFA\)](#)
 - [Use strong passwords](#)
 - [Recognize and report Phishing](#)
 - [Update your software](#)

November

- On November 1, the Division issued [Opinion 22-002](#) relative to licensing requirements for a platform to purchase virtual currency for fiat or sell virtual currency for fiat.
- On November 3, the Division issued a [Cease Directive](#) to Full Circle Financial Services, LLC pertaining to unlicensed debt collection activities.
- On November 15, through our employee-led resource group (ERG), the VIEW, DOB held a staff introspective session titled, ***Is Workplace “Ambition” a Thing of the Past?*** to discuss how career fatigue and other life pressures can often impact women more than their male counterparts.
- On November 17, Regional Field Manager Reyes participated in a panel discussion on Bank Secrecy Act/Anti-Money Laundering (BSA/AML) trends and issues at the Mass Bankers Association BSA/AML Workshop.
- On November 21, the DOB relaunched the Mentor Program, holding the kick-off meeting with 24 volunteer participants.
- On November 28, the Division issued a [decision](#) relative to the Merger of Foxboro Federal Savings, Foxboro, Massachusetts with and into Norwood Co-operative Bank, Norwood, Massachusetts.
- On November 29, Deputy Commissioner Barrett participated on the bank regulatory panel at the Mass Bankers Association Financial Institutions Financial Conference.
- On November 29, the Division held the semi-annual training symposium for Division Staff with Tom Siems, CSBS Chief Economist, as the keynote speaker.

December

- On December 14, Chief Director Morrison participated in a panel discussion at the annual meeting of the Association of Credit Union Senior Officers.
- On December 30, the Division entered into a [Consent Order](#) with loanDepot.com, LLC to resolve allegations of unregistered third-party loan servicing activities.
- In December, the Division prepared for the January roll-out of the new online annual reporting process for the ATM Schedule Qs and non-depository annual reports.

Annual Enforcement

In 2022, the Division issued a total of 61 formal and informal regulatory Enforcement Orders which included 18 formal public orders listed below. The Division collected a total of \$1,412,000.00 in administrative penalties and reimbursed \$2,836,483.96 to a total of 37,828 consumers.

<u>Mortgage Companies</u>	
loanDepot.com, LLC	Consent Order
Kind Lending, LLC	Consent Order
Andrew Marquis	Settlement Agreement
Cross Country Mortgage, LLC	Consent Order
Mutual of Omaha Mortgage, Inc.	Consent Order
Mutual of Omaha Mortgage, Inc.	Temporary Cease and Desist Order
<u>Mortgage Loan Originators</u>	
Danny Yen d/b/a Real Estate Educational Services, Wendy Yen, and Dat Yen a/k/a Pat Yen	Settlement Agreement
Brian Brown	Consent Order
Kevin Heckemeyer	Consent Order
Michael Rakeman	Consent Order
Chad Baker	Consent Order
<u>Check Cashers</u>	
Julie's Check Cashing	Cease Directive
Master Cut Meat Market, LLC	Cease Directive
Brasileirinho Market, Inc. d/b/a Emporium Brasileirinho	Cease Directive
<u>Debt Collectors</u>	
Full Circle Financial Services, LLC	Cease Directive
Penn Credit Corporation	Consent Order
Monterey Financial Services, LLC	Consent Order
First American National, LLC & First American Funding, LLC & B&B Funding, LLC & Coastal Financial, LLC	Consent Order

Key Agency Actions

- The Division produced four *DOB connects* webcasts during 2022. Topics included cannabis banking, compliance issues and trends, and the Home Mortgage Disclosure Act (HMDA). All webcast recordings can be found [here](#).
 - [Home Mortgage Disclosure Act \(HMDA\): Top Regulatory Finds and Best Practices](#) on February 3, 2022.
 - [2022 Compliance Priorities: Concerns and Perspectives from the Financial Industry](#) on May 3, 2022.
 - [Cannabis and BSA: Banking Perspectives and Regulatory Considerations](#) on June 15, 2022.
 - [A Discussion About Fair Banking and Verifying Compliance with Regulation E](#) on July 26, 2022. [here](#).
- As reported in the [2022 Annual Enforcement Bulletin](#), the Division collected a total of \$1,412,000.00 in administrative penalties and reimbursed \$2,836,483.96 to a total of 37,828 consumers.
- The Division continued to expand recruitment collaborations and participated in more than 10 different virtual and in-person recruitment opportunities including, but not limited to, virtual reverse job fairs sponsored by the MA Human Resources Division in coordination with the Massachusetts Commission for the Blind and Massachusetts Rehabilitation Commission, opportunities with MassHire at regional virtual job fairs, and recruitment associated with various local colleges and universities.
- Division staff continued to take advantage of new virtual training opportunities with 17 participants joining FFIEC virtual conferences, 12 examiners completing core FDIC requirements, and 36 participants in regulatory association conferences, 54 participants in regulatory and compliance programs, and 11 participants in skill building classes.
- In January, the Division of Banks, in partnership with 44 state financial agencies, reached settlements with more than 400 mortgage loan originators nationwide who deceptively claimed to have completed annual continuing education for the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) as required under state and federal law. You can read the full details [here](#).
- On March 7, 2022, the Division published an Industry Letter to provide guidance to mortgage servicers as consumers exit pandemic-related forbearances.
- On March 15, 2022, the Division of Banks awarded over \$2.5 million in grants to fund first-time homeownership education programs and foreclosure prevention counseling centers throughout the Commonwealth. The funds awarded through the Chapter 206 grant program went to a total of 24 organizations including 9 regional foreclosure prevention centers and 15 consumer counseling organizations.
- On May 27, 2022, the Division of Banks, Treasurer Goldberg's Office of Economic Empowerment, and the Office of Consumer Affairs and Business Regulation (OCABR) awarded over \$43,000 in grants to nine organizations to establish new or improve pre-existing financial education programs for the Military, Veteran, Family, and Survivor Community. You can read more about these organizations and the grants [here](#).
- Starting in September, the Division embraced a hybrid examination posture, conducting in-person meetings, visitations, and on-site reviews as appropriate.
- On September 22, 2022, the Division hosted a virtual public [Board of Bank Incorporation Hearing](#) pertaining to a petition by Brookline Bancorp, Inc. of Boston, MA to acquire PCSB Financial Corporation of Yorktown Heights, NY, the holding company for PCSB Bank of Brewster, NY.

- On September 27, 2022, during Boston Fintech Week, the Division of Banks hosted *Meet the Regulators: Connecting the Commonwealth's Financial Regulator with the Fintech Community*. More than 60 industry leaders, entrepreneurs, and interested parties attended the session held at Worcester Polytechnic Institute (WPI) Seaport.
- On October 7, 2022, the Division issued a [Regulatory Bulletin Update](#) pertaining to updates to examination policy, branch office policies, guidelines for "18-65" accounts, and credit union membership by-laws.
- On November 23, 2022, the Division issued a [Regulatory Bulletin Update](#) pertaining to updates to counseling and opt-in requirements for subprime adjustable rate mortgage loans made to first time home loan borrowers.
- On December 1, 2022, the Division of Banks, in partnership with the Massachusetts Office of Consumer Affairs and Business Regulation and State Treasurer's Office of Economic Empowerment, announced the recipients of the [Financial Education Innovation Fund Grant](#) for the 2022-2023 academic year. Thirty-nine Massachusetts high schools, including 8 first-time applicants, were awarded \$115,400 for Credit for Life Fairs. This year's round saw a 300% increase in special education school applicants. Throughout 2022, Division staff volunteered at 8 Credit for Life Fairs at high schools across the Commonwealth.

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 over 20,000 non-depository financial institutions in Massachusetts. These institutions include:

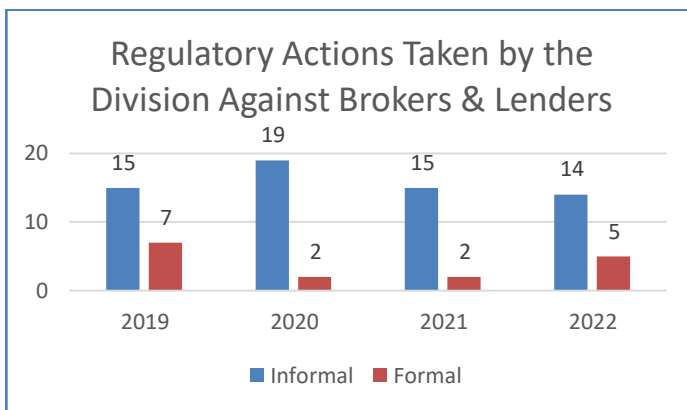
- Mortgage lenders
- Mortgage brokers
- Consumer finance companies
- Money services businesses
- Debt collectors
- Loan servicers
- Check Cashers
- Check Sellers
- Student Loan Servicers

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.



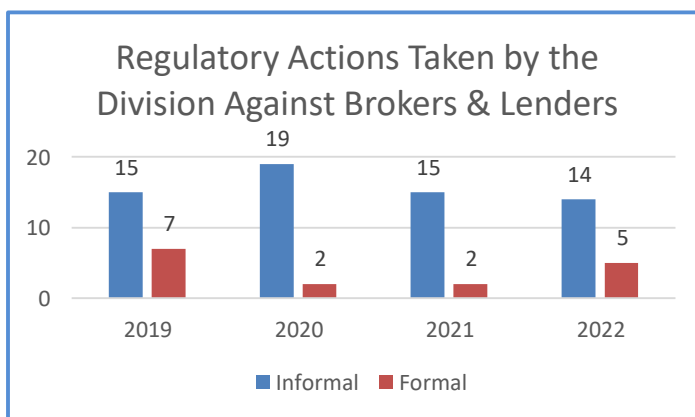
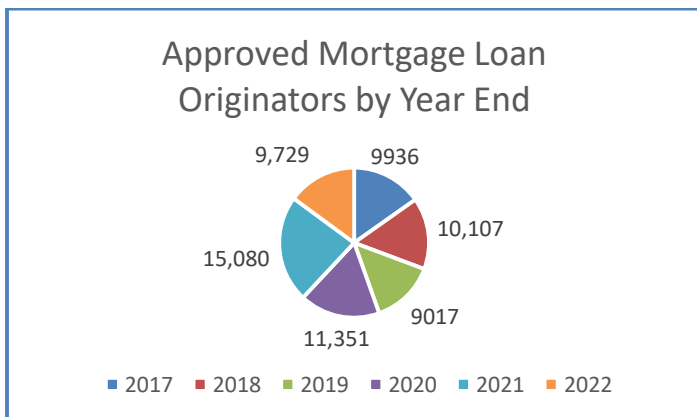
Mortgage Supervision

The Division’s Mortgage Exam Unit (MEU) continued to improve its exam procedures in an effort to increase efficiency and effectiveness. The MEU also continues to participate in coordinated exams with other states through the Multi-State Mortgage Committee (MMC) as well as targeted and full-scoped examinations that utilize the State Examination System (SES) through Networked 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. The MEU has adopted the CSBS Cybersecurity work-program to greater assist in that overall preparedness.



In 2022, the Division’s Licensing Unit continued to process a high volume of Non-Depository license applications. Mortgage Broker and Mortgage Lender applications submitted by sole proprietors and startups increased, and business plans submitted by Non-Depository institutions continue to evolve and presented complex business models that many times triggered the requirement for multiple licensees. Non-Depository institutions engaged in the Small Loan and Third Party Loan Servicer businesses continued to increase as fintech applicants in the marketplace expand. The Licensing Unit regularly evaluates the overall state of the Massachusetts economy and the ever-changing markets while evaluating all Non-Depository applications which include twelve distinct licenses and registrations spanning from Mortgage Lenders, Mortgage Brokers and Student loan servicers to Foreign Transmittal Agencies and Motor Vehicle Sales Finance Companies.

The figures include regulatory action and approved licensee information occurring within the Division during 2022.



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 20 CRA examinations of mortgage lenders during 2022. There are currently 91 Public Evaluations of mortgage lenders posted on the Division’s website.

Consumer Finance/Money Services Business

Activity

In 2022, 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 \$2.2 million was reimbursed to over 30,000 Massachusetts consumers during 2022 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 Andrea 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. RFM Young and Examiner Cabarcas participated on an emerging issues panel at the NACARA Annual Meeting in October.
- The CF/MSB Unit completed 11 joint multi-state examinations in 2022. Nine joint examinations were conducted with MTRA, and two were conducted with NACARA. Several other examinations were in process in 2022, including coordinated examinations of large national student loan servicers, and a joint multistate examination of a large national subprime auto finance company. Massachusetts acted as the lead state for the joint auto finance examination leading a team of 12 states.
- The CF/MSB Unit commenced conducting examinations of student loan servicers. These examinations included targeted examinations of certain low volume licensees to ensure a timely and efficient review of servicing activity and coordinated multi-state examinations of two high volume national student loan servicers.
- The CF/MSB Unit coordinated with the Enforcement & Investigations Unit to investigate several claims of unlicensed check cashing activity. These investigations led to the issuance of public cease directives against three companies for unlicensed check cashing activity.
- The CF/MSB Unit worked with the Licensing and Operations Units to convert annual report forms for finance companies, debt collectors, loan servicers and money services businesses to allow for online submission of annual transaction data.
- The CF/MSB Unit has pursued training for examinations staff on cryptocurrency and blockchain technology. The unit also researched and piloted the use of a blockchain analysis tool to determine its applicability to and effectiveness for the supervision of licensees engaged in cryptocurrency activity.

- The CF/MSB Unit coordinated with the Division's IT Unit to review recent data breach reports on a regular basis and conduct outreach to licensees impacted by significant data breaches.
- The Division entered into a Consent Order with a licensed debt collector to address alleged servicing, collecting on, and purchasing purported lease agreements, most of which were used to purchase dogs and other pets, which were in fact predatory retail installment sale agreements with exorbitant finance charges originated by unlicensed entities. The Division determined the company was collecting illegal fees and using unfair and unconscionable means in servicing accounts. The company was required to issue \$210,000 in direct reimbursements to consumers and forgive more than \$750,000 in accounts it owned, cease servicing illegal accounts for other parties, and remove any negative credit reporting on the illegal accounts.



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 each 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 142 state-chartered banks and credit unions and 2 limited purpose trust companies 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.

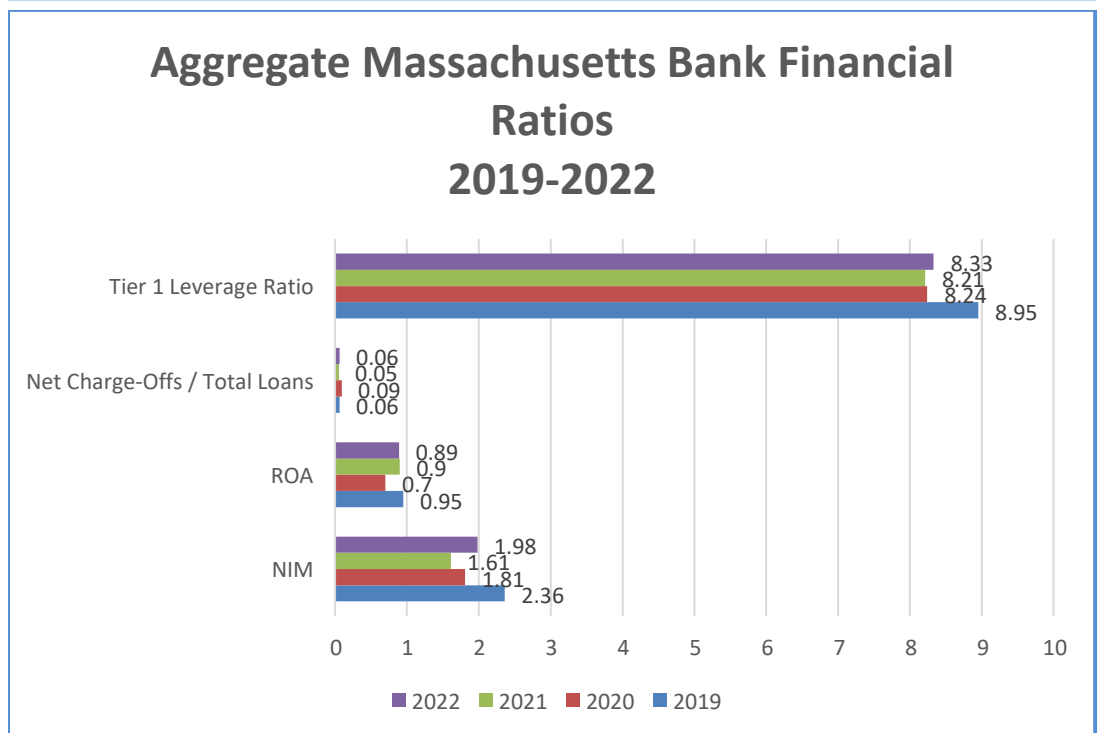
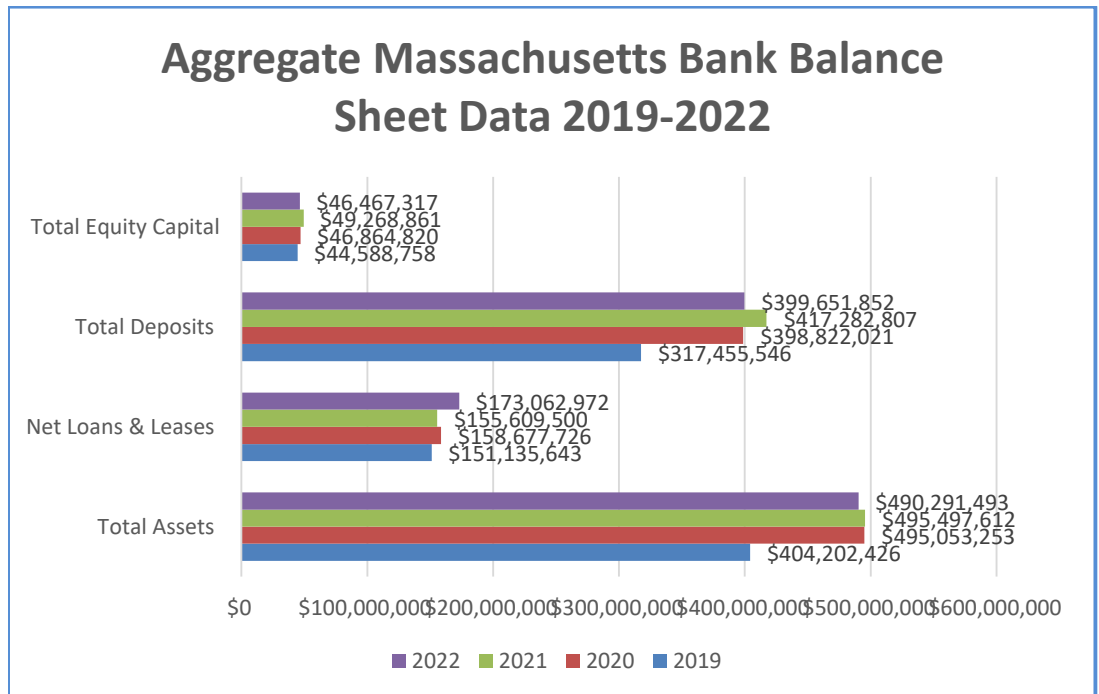


Bank Summary: Balance Sheet and Income Statement

The calendar year 2022 was a year of change for Massachusetts state-chartered institutions and banks across the country due to sharp interest rate increases. Massachusetts state-chartered bank assets marginally decreased year-over-year by just over one percent. Substantial decreases in cash and securities holdings saw liquidity put to work in corresponding increases in aggregate loan balances. Aggregate deposit runoff was modest, at -4% for the year, but that runoff, coupled with loan demand, led to a sharp increase in the reliance on aggregate other borrowed funds to fill funding gaps, as that figure increased by 146%, year-over-year. Moderate declines in equity capital resulted from adverse other comprehensive income figures due to unrealized losses in bank security portfolios.

One tailwind from increasing interest rates was an increase in net interest income. While there were sharp increases in both interest income and interest expense of 52% and 476%, respectively, this led to interest income increasing by 31%, year-over-year. The provision for credit losses saw a significant uptick of 1,152% despite low charge-offs and delinquencies. As expected, securities losses adversely impacted net income over the year due to equity market performance. However, despite some of these impediments, aggregate net income was up 8%, year-over-year.

As we all know, since year-end 2022, the banking landscape has shifted even more, with several regional bank failures necessitating the shoring up of on-balance sheet and secondary liquidity sources. This abundance of caution will likely lead to decreased earnings for early 2023, if not throughout the year. Despite this, the labor market remains strong, and loan demand, as well as delinquency and charge-off figures for Massachusetts state-charters, reflect this strength. While no economic fault lines are currently visible, banks must remain vigilant throughout 2023 regarding their liquidity needs, the tapering of interest rate



increases and their effect on earnings and balance sheets, and the headwinds associated with a cooling economy.

Bank Balance Sheet

Years Ending December 31	2021	2022	% Change
	\$ in 000s	\$ in 000s	
Cash & Balances due from depository institutions	125,581,804	110,676,309	-12%
Total securities	150,322,358	138,577,966	-8%
Federal funds sold and reverse repurchase	3,229,950	5,286,252	64%
Gross Loans and Leases	157,052,931	174,603,074	11%
Loan loss allowance	1,429,956	1,540,102	8%
Net loans and leases	155,622,975	173,062,972	11%
Trading account assets	4,584,600	8,108,102	77%
Bank premises and fixed assets	4,256,974	4,372,022	3%
Other real estate owned	1,593	1,309	-18%
Goodwill and other intangibles	11,483,875	11,204,719	-2%
All other assets	40,219,085	39,001,842	-3%
Total assets	495,303,214	490,291,493	-1%
Total deposits	417,253,488	399,651,852	-4%
Federal funds purchased and repurchase agreements	2,210,070	1,697,145	-23%
Trading liabilities	5,596,924	7,841,316	40%
Other borrowed funds	6,560,465	16,126,749	146%
Subordinated debt	1,566,000	1,547,000	-1%
All other liabilities	13,004,174	16,960,114	30%
Total Liabilities	446,191,121	443,824,176	-1%
Perpetual preferred stock	26,861	19,796	-26%
Common stock	84,960	83,921	-1%
Surplus	25,116,041	25,545,921	2%
Undivided profits	23,876,810	20,810,554	-13%
Equity, minor interest in consolidated subs	7,421	7,125	-4%
Total equity capital	49,112,093	46,467,317	-5%
Total Liabilities and Equity Capital	495,303,214	490,291,493	-1%

Bank Income Statement

Years Ending December 31	2021	2022	% Change
	\$ in 000s	\$ in 000s	
Total interest income	6,706,087	10,285,787	53%
Total interest expense	331,294	1,908,564	476%
Net interest income	6,374,793	8,377,223	31%
Provision for loan and lease losses	16,803	210,388	1152%
Gross Fiduciary activities income	7,177,984	6,543,497	-9%
Service charges on deposit accounts	161,216	192,110	19%
Trading account gains and fees	893,280	929,847	4%
Additional Noninterest Income	3,068,040	2,887,481	-6%
Total noninterest income	11,300,520	10,552,935	-7%
Salaries and employee benefits	6,560,593	6,707,904	2%
Premises and equipment expense	2,324,115	2,338,907	1%
Additional noninterest expense	3,616,497	3,728,525	3%
Total noninterest expense	12,501,205	12,775,336	2%
Pre-tax net operating income	5,157,305	5,944,434	15%
Securities gains (losses)	307,784	(190,973)	-162%
Applicable income taxes	1,179,219	1,130,134	-4%
Income before extraordinary items	4,285,870	4,623,327	8%
Extraordinary items, net	(9,317)	-	-100%
Net income	4,276,553	4,623,327	8%

Credit Union Summary: Balance Sheet and Income Statement

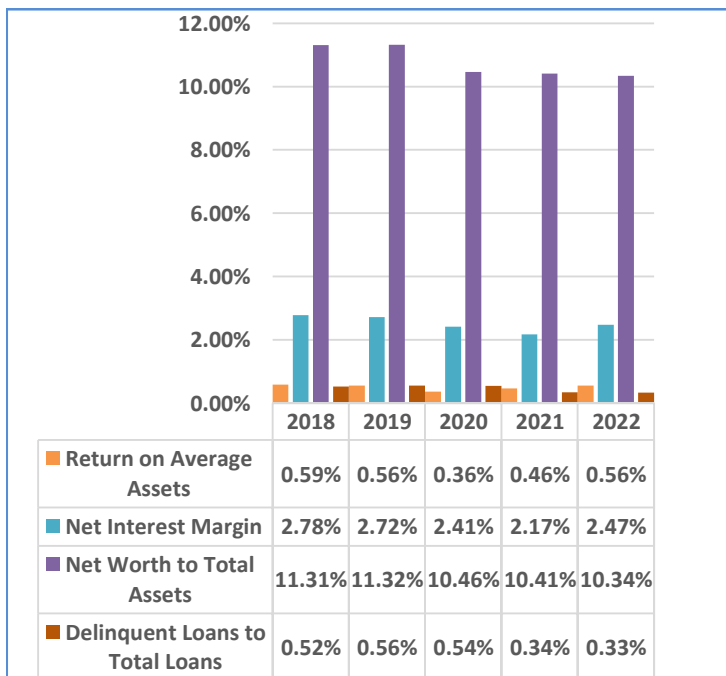
Massachusetts state-chartered credit unions experienced considerable growth in 2022 with total assets reaching \$21.4 billion, an increase of 6.5% compared to year-end 2021. As operations returned to normal in the wake of the COVID-19 Pandemic, loan production resumed and saw a substantial increase of \$2.2 billion, or 16.8%, over the same time period. Loans were primarily funded through deposit growth of \$432.1 million, or 2.5%. Total regulatory net worth increased by \$120.9 million, or 5.8%, to \$2.2 billion and led to an aggregate net worth to total assets ratio of 10.3%. This slight decrease from the year-end 2021 level of 10.4% was a result of asset growth outpacing net worth growth via earnings retention.

Net income for 2022 improved by an impressive 21.7% compared to 2021 results, and totaled \$115.7 million as excess liquidity, which was primarily held in cash and interest-bearing balances for the majority of 2021, was deployed into higher yielding assets. That, coupled with several interest rate hikes throughout the year, led to the net interest margin increasing from 2.17% to 2.47%. The provision for loan losses in 2022 totaled \$10.7 million, which was a 17.2% decrease compared to 2021 provisions of \$12.9 million. The decreased provisions and delinquency rates are a testament to the strong asset quality in the industry.

The aforementioned figures demonstrate Massachusetts state-chartered credit unions had another successful year. Increased operating efficiency and stellar asset quality helped mitigate compressing margins due to funding cost increases. Overall, the vast majority of state-chartered credit unions remain in fundamentally sound financial condition, supported by robust total aggregate net worth levels and earnings performance across the industry.

Financial Performance Metrics

Balance Sheet Trends (in millions)



Credit Union Balance Sheet

Years ended December 31	2021	2022	% Change
	\$ in 000's	\$ in 000's	
Assets			
Cash & Equivalents	1,731,561	1,313,842	-24%
Total Investments	4,411,409	3,779,281	-14%
Loans Held for Sale	26,858	7,801	-71%
Loans and Leases, Net of Unearned Income	13,235,189	15,475,541	17%
Allowance for Loan and Lease Losses	-80,952	-80,412	-1%
Net Loans and Leases	13,154,237	15,395,129	17%
Land and Building	208,883	232,705	11%
Other Fixed Assets	65,196	65,102	0%
NCUSIF Deposit	153,291	161,105	5%
Other Assets	350,061	450,490	29%
Total Assets	20,101,496	21,405,455	6%
Liabilities			
Dividends Payable	135	604	347%
Other Borrowings	839,567	1,913,249	128%
Accounts Payable & Other Liabilities	177,221	218,028	23%
Total Shares & Deposits	17,046,143	17,478,264	3%
Total Liabilities	18,063,066	19,610,145	9%
Equity			
Undivided Earnings	1,919,983	2,034,734	6%
Equity Acquired in Merger	147,846	155,093	5%
Accumulated Unrealized Gain/(Loss) on AFS	-25,226	-390,898	1450%
Accumulated Unrealized Gain/(Loss) on CF Hedges	580	1,945	235%
Other Comprehensive Income	-4,753	-5,564	17%
Total Equity Capital	2,038,430	1,795,310	-12%
Total Liabilities + Equity Capital	20,101,496	21,405,455	6%

Credit Union Income Statement

Years ended December 31	2021	2022	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	530,689	608,365	15%
Total Interest Expense	85,003	94,860	12%
Net Interest Income	445,686	513,505	15%
Provision for Loan and Lease Losses (PLLL)	12,956	10,729	-17%
Net Interest Income after PLLL	432,730	502,776	16%
Fee Income	62,703	68,338	9%
Other Income	92,052	71,411	-22%
Gain/(Loss) on Equity Securities	6,055	-6,018	-199%
Gain/(Loss) on Other Securities	2,532	-124	-105%
Other Gain/(Loss) Sales	0	230	
Gain/(Loss) on Disposition of Fixed Assets	-123	670	-645%
Other Non-interest Income/(Expense)	3,912	5,191	33%
Total Non-Interest Income	167,131	139,698	-16%
Employee Compensation and Benefits	262,448	268,510	2%
Travel and Conference Expense	2,817	4,204	49%
Office Occupancy Expense	40,809	43,177	6%
Office Operation Expense	88,912	92,834	4%
Education and Promotional Expense	16,785	18,584	11%
Loan Servicing Expense	20,413	20,268	-1%
Professional and Outside Services	52,741	59,374	13%
Member Insurance-Other	3,480	3,090	-11%
Operating Fees	2,201	2,574	17%
Miscellaneous Operating Expenses	14,162	14,148	0%
Total Non-Interest Expense	504,768	526,763	4%
Net Income (Loss)	95,093	115,711	22%

Consumer Protection and Outreach

The Consumer Protection examination unit has been at the forefront of important consumer protection regulatory issues throughout the year. In 2022, working closely with our federal counterparts, the unit continued to review banking practices associated with deposit accounts and assessment of fees as a targeted consumer protection risk area. In October 2022, the agency issued the updates to its Regulatory Bulletins in response to the implementation of Chapter 338 of the Acts of 2020, An Act Modernizing the Credit Union Laws (Credit Union Modernization). Regulatory Bulletin 2.1-106 was updated to clarify additional provisions to the Guidelines for “18-65” which now prohibit both banks and credit unions from imposing any fee, charge or other assessment against the savings account or demand deposit account of any persons 65 years of age or older or 18 years of age or younger. The unit also collaborated on the amendment of Regulatory Bulletin 1.3-104, Counseling And Opt-In Requirements For Subprime Adjustable Rate Mortgage Loans Made To First Time Home Loan Borrowers. The amendment now clarifies the use of APOR values published by the Consumer Financial Protection Bureau to arrive at the annual percentage rate.

Also in 2022, Deputy Commissioner of Consumer Protection Rivera, directed and moderated four DOB connects webcasts, including: A Discussion About Fair Banking and Verifying Compliance with Regulation E, Home Mortgage Disclosure Act (HMDA): Top Regulatory Findings and Best Practices from State Examiners, 2022: Compliance Priorities: Concerns and Perspectives from the Financial Industry, and Cannabis and BSA: Banking Perspectives & Regulatory Considerations. These various themes were discussed by panelists from the financial industry and often supplemented with examination information from bank examiners. We were joined by over 800 attendees.



Consumer Assistance and Enforcement and Investigation

During 2022, the Consumer Assistance Unit (CAU) made changes to its website to make it more user friendly. CAU also made changes to its internal systems and procedures for Foreclosure Delay Requests (FDRs) to make the process more streamlined. The Unit closely monitored COVID-related consumer protection measures, including the rollout of the Homeowner Assistance Fund (HAF) Program, to ensure that Massachusetts consumers received correct and timely information.

The Consumer Assistance Unit fielded 4,776 calls and received 257 written consumer complaints in 2022. A total of 255 complaints were resolved and 45 consumer reimbursements were obtained for a total of \$301,580.00 reimbursed to consumers. The Unit received 132 requests for foreclosure relief, and long-term stays were granted for 76 of the requests. Since the foreclosure relief program was instituted in 2007, 7,810 request have been received and 3,909 foreclosure stays have been granted.



Foreclosure Prevention Grant Initiative

Since the inception of the foreclosure prevention counseling and education grant initiative in 2008, the Division has awarded over \$24 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 90,000 consumers. Funding for this initiative is possible through administrative fees associated with the licensure of loan originators according to M.G.L. c. 255F.

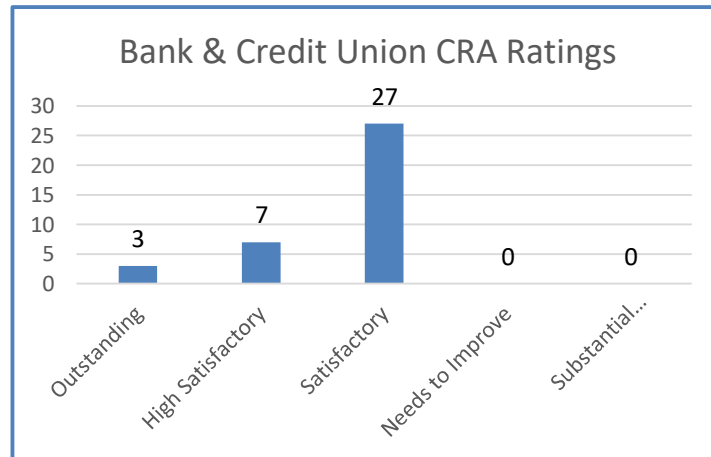
On March 15, 2022, the Division of Banks awarded over \$2.5 million in Chapter 206 grants to fund first-time homeownership education programs and foreclosure prevention counseling centers throughout the Commonwealth. These funds went to a total of 24 organizations including 9 regional foreclosure prevention centers and 15 consumer counseling organizations. The 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.



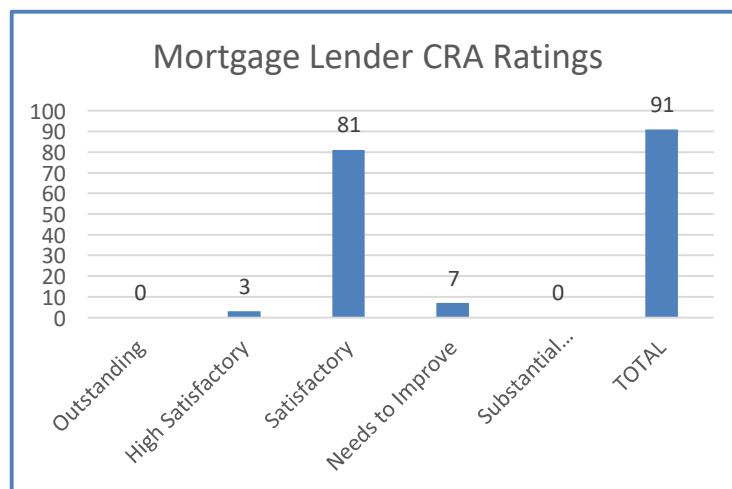
Community Reinvestment Act

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 37 CRA examinations of banks and credit unions during 2022. There are currently 141 Public Evaluations of banks and credit unions posted on the Division’s website.



The Division conducted 20 CRA examinations of mortgage lenders during the 2022. There are currently 91 Public Evaluations of mortgage lenders posted on the Division’s website.



Cyber/IT/Fintech

Cyber threats remain a menace to the safety and soundness of our supervised institutions and society at large. The Division's Cyber/IT/Fintech Unit continues to work directly with the financial industry to help strengthen the resilience and security of the financial sector as well as the confidentiality and integrity of Massachusetts residents' financial information. This work includes continuous collaboration with other state and federal bank regulators, and numerous cyber threat exchange groups that monitor local, national, and global threats. Massachusetts is not an island when it comes to exposure to cyber threats and maintaining these relationships is paramount to ensuring continued vigilance and awareness. Maintaining an appropriate level of vigilance and awareness also involves continuous training of Division staff. To address the growing threat environment, the Cyber/IT/Fintech Unit continues to work to expand and update examination procedures for non-depository institutions and to evaluate risks posed by third parties, especially managed service providers (MSPs).

Ransomware also continues to present a major threat to Massachusetts consumers, businesses, and the financial industry. Bad actors continue to routinely steal confidential information in advance of deploying ransomware. In more recent attacks, bad actors have chosen to bypass the deployment of ransomware and instead extort victims with the release of stolen data if payment demands are not met. The Division has engaged in ransomware-related outreach initiatives and focused a great deal of effort around the Conference of State Bank Supervisors (CSBS) Ransomware Self-Assessment Tool (RSAT). Our agency collaborated with a task force of bankers from across the U.S., other state financial regulators, and the United States Secret Service to develop the Ransomware Self-Assessment Tool. This tool helps institutions identify and close gaps in their IT environment. In recognition of the changing threat landscape and evolutions in institution controls since its original release, the Division continues to work with these groups to update and enhance the RSAT, a revised version of which is expected to be released later in 2023.

Unfortunately, cybercrime is a lucrative, global industry; threats arising from bad actors against the financial sector can be expected for the foreseeable future. The agency's Cyber/IT/Fintech Unit continues to monitor the direction of these threats and to address the mitigation of cyber and IT risks to our supervised institutions and the customers they serve.



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 16 major corporate transactions consummated in 2022.

- Nine transactions involved mergers which resulted in the reduction of one savings bank, one co-operative bank, one trust company, and two credit unions.
- Two savings banks completed reorganizations into a mutual holding company structure. One other savings bank was approved in 2022 to reorganize into the mutual holding company structure in a transaction with an effective date of January 1, 2023.
- Three savings banks converted to trust companies by operation of law.
- One mutual co-operative bank converted to a stock co-operative bank.
- A co-operative bank purchased certain assets and assumed certain liabilities of a trust company.

Bank Transactions

In 2022, there were four bank merger transactions, three of which reduced the number of Massachusetts state-chartered banks and three savings banks converted by operation of law to trust companies. At year end, there were 43 savings banks, 32 co-operative banks, 16 trust companies, and 2 limited purpose trust companies.

Mergers

- Envision Bank, Randolph merged with and into Abington Bank, Abington effective October 7, 2022.
- Foxboro Federal Savings, Foxboro merged with and into Norwood Co-operative Bank, Norwood effective December 12, 2022.¹
- Northmark Bank, North Andover merged with and into Cambridge Trust Company, Cambridge effective October 1, 2022.
- Patriot Community Bank, Woburn merged with and into East Cambridge Savings Bank, Cambridge, effective July 31, 2022.

Reorganization into Mutual Holding Company Structure

- Adams Community Bank, Adams reorganized into a mutual holding company structure, Community Bancorp of the Berkshires, MHC, with a mid-tier holding company, Community Bancorp of the Berkshires, Inc., effective January 1, 2022.
- North Brookfield Savings Bank, North Brookfield reorganized into a mutual holding company structure, TruNorth Bancorp, with a mid-tier holding company, TruNorth Bancorp, Inc. effective January 1, 2022.
- Institution for Savings in Newburyport and its Vicinity, Newburyport was approved to reorganize into a mutual holding company structure, IFS 1820 Bancorp, MHC on December 15, 2022. The reorganization was completed with an effective date of January 1, 2023.²

¹ Norwood Co-operative Bank changed its name to OneLocal Bank effective April 24, 2023.

² Due to an effective date occurring on January 1, 2023, the mutual holding company reorganization for Institution for Savings in Newburyport and its Vicinity was excluded from the number of major corporate transactions reported for the 2022 calendar year and therefore is being included in the number of corporate transactions reported for 2023.

Conversion to Trust Company by Operation of Law

- Middlesex Savings Bank, Natick converted from a Massachusetts state-chartered savings bank to a Massachusetts state-chartered trust company by operation of law effective March 1, 2022. The Bank continues to operate as Middlesex Savings Bank and remains in a mutual holding company structure as a wholly owned subsidiary of Middlesex Bancorp, MHC.
- Salem Five Cents Savings Bank, Salem converted from a Massachusetts state-chartered savings bank to a Massachusetts state-chartered trust company by operation of law effective September 30, 2022. The Bank continues to operate as Salem Five Cents Savings Bank and remains in a mutual holding company structure as a wholly owned subsidiary of Salem Five Bancorp.
- The Cape Cod Five Cents Savings Bank, Hyannis, converted from a Massachusetts state-chartered savings bank to a Massachusetts state-chartered trust company by operation of law effective December 16, 2022. The Bank continues to operate as The Cape Cod Five Cents Savings Bank and remains in a mutual holding company structure as a wholly owned subsidiary of Cape Cod Five Mutual Company.³

Mutual Bank Conversion to a Stock Bank

- Everett Co-operative Bank, Everett converted from a mutual bank to a stock bank effective July 27, 2022. The stock bank is a wholly owned subsidiary of ECB Bancorp, Inc., a stock holding company that was established in connection with Everett Co-operative Bank's conversion to stock form.

Bank Holding Company Acquisition

- Brookline Bancorp, Inc., Boston acquired PCSB Financial Corporation, Yorktown Heights, New York, the holding company for PCSB Bank, Brewster, New York effective 1/1/23.⁴ Brookline Bancorp, Inc. is the holding company for Brookline Bank, Brookline, Massachusetts; Bank Rhode Island, Providence, Rhode Island; and PCSB Bank, Brewster, New York.

Purchase and Assumption

- Needham Bank, Needham purchased certain assets and assumed certain liabilities which related primarily to the deposits of cannabis-related business and money service business customers of Eastern Bank, Boston, Massachusetts on April 1, 2022.

Name Change

- The Provident Bank, Amesbury changed its name to BankProv effective August 16, 2022.

³ Cape Cod Five Mutual Company changed its name to Mutual Bancorp on June 7, 2023.

⁴ Due to an effective date occurring on January 1, 2023, this bank holding company acquisition was excluded from the number of major corporate transactions reported for the 2022 calendar year and therefore is being included in the number of corporate transactions reported for 2023.

Credit Union Transactions

There were five credit union mergers, two of which reduced the number of Massachusetts state-chartered credit unions from 53 to 51 during the year. Two Massachusetts state-chartered credit unions merged with and into other Massachusetts state-chartered credit unions. Three federally chartered credit unions merged with and into Massachusetts state-chartered credit unions.

Mergers

- Holyoke Postal Credit Union, Holyoke merged with and into Holyoke Credit Union, Holyoke effective June 30, 2022.
- Lynn Municipal Employees Credit Union, Lynn merged with and into St. Jean's Credit Union, Lynn effective September 1, 2022.
- Peabody Municipal Federal Credit Union, Peabody merged with and into Energy Credit Union, West Roxbury effective October 1, 2022.
- Premier Source Federal Credit Union, East Longmeadow merged with and into Polish National Credit Union, Chicopee effective June 1, 2022.
- Revere Municipal Employees Federal Credit Union, Revere merged with and into St. Jean's Credit Union, Lynn effective April 1, 2022.

Legislative Summary

Legislation Signed into Law

Extension of Telephonic Counseling and Video Conference Counseling for Certain Reverse Mortgage Applicants

Chapter 22 of the Acts of 2022, An Act Making Appropriations for the Fiscal Year 2022 To Provide for Supplementing Certain Existing Appropriations and for Certain Other Activities and Projects and Chapter 107 of the Acts of 2022, An Act Relative to Extending Certain State of Emergency Accommodations

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. Chapter 20 of the Acts of 2021 (Chapter 20), which was signed into law on 6/16/21, amended Chapter 65 to extend the deadline for the telephonic counseling and video conference counseling options until 12/15/21. 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. Subsequently, Chapter 107 of the Acts of 2022, which was signed into law on 7/16/22, further extended the deadline to utilize telephonic counseling and video conference counseling options until 3/31/23. Note: Chapter 2 of the Acts of 2023 further extended this deadline to utilize telephonic counseling and video conference counseling options until 3/31/24.

Licensure Simplification

Chapter 415 of the Acts of 2022, An Act Relative to Licensure Simplification

The purpose of Chapter 415 of the Acts of 2022 (Chapter 415) is to eliminate certain duplicative licensing requirements relative to the purchase of motor vehicle contracts. Specifically, Chapter 415 amends G.L. c. 140, s. 96, regarding licensure by the Division as a small loan company, to provide that this licensure requirement shall not apply to any transactions engaged in pursuant to a license granted under G.L. c. 255B, s. 2, relative to licensure by the Division as a motor vehicle sales finance company. Chapter 415 relates to licensing requirements when a consumer trades in a motor vehicle that has “negative equity” and rolls that balance into the financing for their next motor vehicle. Where the balance owed on a trade-in vehicle is greater than the value of the vehicle itself, this negative amount is often referred to as “negative equity.” When a consumer with “negative equity” on their vehicle seeks to trade in their existing vehicle when they purchase and finance their next vehicle, the “negative equity” (i.e., the amount still owed on the trade-in motor vehicle to the existing creditor) can be paid off and then added into the total amount financed as part of the consumer’s purchase of the next vehicle. Prior to passage of Chapter 415, the Massachusetts small loan law considered the paying off of the existing debt and the extension of credit to purchase the next vehicle to be separate transactions for licensing purposes under G.L. c. 140, s. 96. The small loan statute, G.L. c. 140, s. 96 governs consumer loans under \$6,000 and with an interest rate over 12%. In part, the small loan law requires a license from the Commissioner of Banks before engaging in the business of making loans that fall within the statute (with some exceptions as provided in the statute). Engaging in the business of making small loans includes buying loans that fit within the small loan parameters. Several years ago, the Division issued Opinion No. 17-003, which held that the small loan law requires all those engaged in the business of purchasing contracts with negative equity financing coming within the parameters of the small loan statute to obtain a small loan license from the Division – including those who are already licensed by the Division as motor vehicle sales finance companies under G.L. c. 255B. In short, Chapter 415 created an exemption from the small loan licensure statute in order to avoid the requirement of maintaining two licenses from the Division for the single activity of purchasing such motor vehicle contracts.

Legislative Testimony Provided during the 2022 - 2023 Legislative Session

The Division provided written testimony to the House Committee on Ways and Means on the following bill:

- House 4550, *An Act Relative to the Regulation of the Business of Domestic and Foreign Money Transmission by the Division of Banks* – May 17, 2022.

Regulations

The Division amended the following regulation in 2022:

- **209 CMR 42.00: The Licensing of Mortgage Lenders and Mortgage Brokers**

The Division's regulation at 209 CMR 42.00: *The Licensing of Mortgage Lenders and Mortgage Brokers* was amended as follows: (1) to update the definition of "mortgage broker" to provide clarity regarding which activities by entities that provide information regarding prospective borrowers, known as lead generators, would require licensure; (2) to add a new section regarding licensure exemptions; and (3) to add two definitions to the regulation that were added to G.L. c. 255E pursuant to Chapter 228 of the Acts of 2018. These two definitions added a new mortgage licensing exemption for bona fide nonprofit affordable homeownership organizations and also clarified the existing mortgage licensing exemption for instrumentalities of the United States or any state. There are other technical updates to the regulations as well. The final amendments became effective on 5/27/22.

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

Regulatory Bulletins

The Division amended the following five Regulatory Bulletins in 2022:

Banks, Credit Unions, and Licensees:

Regulatory Bulletin 1.1-101: *Examination Policy* – Effective 10/7/22:

The amendments to Regulatory Bulletin 1.1-101: *Examination Policy* update this Bulletin to formalize the Division's position that the recording of examination exit and board meetings by any means by banks, credit unions, licensees, and registrants is strictly prohibited.

Banks and Credit Unions:

Regulatory Bulletin 2.1-104: *Branch Office Notice and Application Procedures* – Effective 10/7/22:

The amendments to Regulatory Bulletin 2.1-104 reflect changes to M.G.L. c. 171 set forth in Chapter 338 of the Acts of 2020 (Credit Union Modernization). While amending this Bulletin for Credit Union Modernization, the Division also made additional updates to clarify certain requirements, as set forth below.

The updates reflecting the amendments in Credit Union Modernization are as follows:

- ***Credit Union Investment in Fixed Assets:*** Amended this Bulletin to reflect that if a credit union's investment in a proposed branch results in the credit union's aggregate investment in fixed assets for the transaction of its business to exceed 5% of shares and retained earnings as set forth in M.G.L. c. 171, s. 75, the credit union must submit a separate request for approval from the Division as part of its branch notice letter. Prior to enactment of Credit Union Modernization, if a credit union intended to invest more than \$1 million in land, building, improvements and equipment, the credit union would have to provide notice to the Commissioner pursuant to 209 CMR 50.06(3)(e).
- ***Reduced Fee for Banks Establishing a Branch:*** Changed the amount of the fee that banks must pay to establish a branch to \$500. Now both banks and credit unions seeking to establish a branch are required to pay the same fee of \$500. (The fee for the establishment of a bank branch formerly was \$1,000.)

Other updates to this Bulletin include a clarification regarding exclusive leases, what constitutes a relocation, and notice procedures, as follows:

- ***Exclusive Leases:*** Amended this Bulletin to specifically refer to the Division's Regulatory Bulletin 2.2-103: *Insider Transactions* for the Division's position regarding exclusive leases and other restrictive agreements.
- ***Relocations:*** Amended this Bulletin to clarify that a relocation also applies if a bank or credit union is moving the premises of a branch or its main office to a different location at the same address, and the process for such relocation.
- ***Notice Procedures:*** Amended this Bulletin to clarify certain notice provisions, including the following:
 - Clarifying the requirements of submitting a letter notice to establish a branch office to the Division;
 - Clarifying that public notice is required for a bank or credit union to close a branch office; relocate a branch office; and to establish a branch through a purchase and assumption of another bank; and
 - Adding a provision that comments can also be submitted to the Division's electronic address for comments at dob.comments@mass.gov.

Additional updates: Amended this Bulletin to add certain information to be submitted with a bank or credit union's notice or application.

Regulatory Bulletin 2.1-106: Guidelines for “18-65” Accounts for Banks and Credit Unions – Effective 10/7/22:

For several decades, state-chartered banks had been required to offer certain checking and savings accounts to individuals 18 years old and younger and to individuals 65 years and older, known as 18-65 accounts, most recently pursuant to G.L. c. 167D s. 5 and Regulatory Bulletin 3.3-101. Credit Union Modernization made similar provisions regarding 18-65 accounts applicable to state-chartered credit unions in new G.L. c. 171, s. 32B. The updates to newly issued Regulatory Bulletin 2.1-106 make so-called 18-65 requirements generally applicable to credit unions. Note: The former Regulatory Bulletin 3.3-101: *Guidelines for “18-65” Accounts* (for banks only) was rescinded on 10/7/22.

Credit Unions:**Regulatory Bulletin 4.1-104: Amending By-Laws in Regard to Credit Union Membership – Effective 10/7/22:**

Regulatory Bulletin 4.1-104: *Amending By-Laws in Regard to Credit Union Membership* was amended to reflect changes set forth in Chapter 338 of the Acts of 2020 (Credit Union Modernization).

The main amendments pursuant to Credit Union Modernization included the following:

- Amended this Bulletin to reflect that credit unions may now limit in their bylaws the number of employees who may serve on the credit union’s board of directors pursuant to G.L. c. 171, s. 12;
- Amended this Bulletin to reflect that the Commissioner’s approval is no longer necessary for amendments to the bylaws in order to change the credit union’s name or location of a branch pursuant to G.L. c. 171, s. 10. Note: A credit union must still receive the written consent of the Commissioner to change the location of its main office under G.L. c. 171, s. 8. In addition, Division requests that a credit union seeking to change its name, or use a d/b/a, send a courtesy notification to the Division; and
- Amended this Bulletin to reflect that a credit union now has the option of amending its bylaws to authorize members to vote by electronic means in annual and special meetings. There are additional related amendments authorizing such voting for those present or otherwise participating and entitled to vote on the specific matters pursuant to G.L. c. 171, s. 11.

Consumer Protection Regulatory Bulletins:

Regulatory Bulletin 1.3-104: *Counseling and Opt-In Requirements for Subprime Adjustable Rate Mortgage Loans Made to First Time Home Loan Borrowers – Effective 11/23/22*

The Division issued an updated Regulatory Bulletin 1.3-104 *Counseling and Opt-In Requirements for Subprime Adjustable Rate Mortgage Loans Made to First Time Home Loan Borrowers* to replace the index used to determine when an adjustable or variable rate mortgage loan is defined as subprime and to clarify additional provisions in the regulatory bulletin. The purpose of this Regulatory Bulletin is to provide a standard for determining when an extension of credit with an adjustable or variable rate of interest made to a first-time home loan borrower and secured by a mortgage lien on the borrower's residential property qualifies as a subprime mortgage loan and triggers the counseling and opt-in requirements set forth in General Laws chapter 184, section 17B½. Following is a summary of the main amendments.

- **Definitions:**

There are two main amendments to the definitions in Section 2 of the Regulatory Bulletin:

- The addition of a definition for "Average Prime Offer Rate" (APOR), which refers to the values published by the Bureau of Consumer Financial Protection (CFPB) for the average prime offer rate (APOR) for a comparable transaction; and
- Amends "Fully Indexed Rate" to have the same meaning as found in 12 C.F.R. 1026.43(b)(3).

- **Policy:**

In Section 3, there are three references to the benchmark interest rate for determining when a first or second lien adjustable or variable interest rate mortgage loan would be defined as subprime was based upon the value of the U.S. Treasury index for securities having comparable periods of maturity as of the 15th day of the month immediately preceding the month in which the application for the extension of credit was received by the creditor. In all three provisions, this reference to U.S. Treasury securities is replaced with the value of the APOR applicable to a comparable mortgage transaction and in effect as of the date the interest rate for the transaction is set.

The main amendments with regard to counseling and opt-in requirements are as follows:

- Added a provision that compliance with the pre-loan counseling requirements of 12 C.F.R. 1026.34(a)(5), where the counseling has been provided in person, shall be deemed to fulfill the counseling requirements of this paragraph.
- Added a provision that if more than one borrower is applying for the mortgage loan and one or more of the co-borrowers has previously purchased a residential property, only the co-borrower(s) who is purchasing a residential property for the first time is required to obtain a written certification regarding receipt of the in-person counseling. However, each co-borrower, regardless of status as a first-time home loan borrower, must provide a written statement to affirmatively opt in for the variable or adjustable rate subprime mortgage loan.

Staff List

As of 12/31/2022

William Adams	Robert Delling	Audrey Kelly	Nelia Sales
Kevin Adamson	Sean Dempsey	Nicholas Lattarulo	Christopher Shea
Joseph Agnello	Aimee Desai Kehoe	Joshua Leyden	Mark Sheehan
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Shawna Avey	Kelly Donohue	Richard Luchini	Kristin Strycharz
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Heather Bennett	Joshua Faulkner	Margaret Mezzetti	Paul Ward
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Corey Burrows	Jared Gordon	Ales Norsky	
Christopher Buzzell	Christian Greve	Shawn O'Brien	
Gustavo Cabarcas	Anita Grieco	Stephen O'Brien	
Isabelle Campanini	Colm Hamill	Liam O'Driscoll	
Valerie Carbone	Amanda Hastry	Daniel O'Leary	
Michael Carey	Jennifer Haynes	Andrew Papalegis	
Marjorie Catanoso	Caroline Heffernan	Richard Park	
Holly Chase	Michael Hensler	Andrea Perez	
Justin Chi	Seth Hersey	Christopher Pope	
Andrea Cipolla	Wesley Ho	Corwin Proffitt	
Ann Cobleigh	Elizabeth Hopkinson	Brittany Pulford	
Michael Collins	Katherine Hopkinson	Mary Ellen Quirk	
Alex Connors	Mulugheta Isayass	Denisse Reyes	
Christopher Cook	Martin Jewett	Saul Rivas	
Adam Costoplus	Hitaishi Jhaveri	Mayte Rivera	
Alannah Crowley	Pamela Kaufman	Timothy Roberts	
Kevin Cuff	Barbara Keefe	Melissa Ross	
Maureen Cunningham	John Kelley	Nicholas Ross	

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
1 Rockdale Street, Braintree, MA 02184
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
129 North Main Street, Randolph, MA 02368
497 Washington Street, Stoughton, MA 02072
87 Sharon Street, Stoughton, MA 02072

Officers:

Andrew J. Raczka, President & CEO
Nancy Curry, Executive Vice President, Senior Commercial Lending Officer
Patrick Waters, Senior Executive Vice President
Gilbert Ehmke, Senior Executive Vice President & CFO
Nicole Smith, Vice President, Compliance
Michael Fitzgerald, Vice President, IT Officer

Directors/Trustees:

Carolyn A. Burbine	Robert Curran, Jr.
Paul G. Donlan	Shaun Fitzgerald
Margaret Fredrickson	James A. Gilpin
Kenneth K. Quigley	Andrew J. Raczka
Christopher T. Sexton	Elizabeth M. Stark
Paul J. Sullivan	Angelo M. Tempesta

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 & CEO

Jeanette Camara, Treasurer

Margaret Murray, Senior Vice President, Residential Lending

Peter Fresh, Branch Administrator

Directors/Trustees:

Craig Binney,

Kenneth J. Fernandes

Mark Lombardi,

Carolyn Carpentier

Hossein S. Kazemi

John Ventresco

Bank Gloucester

160 Main Street

Gloucester, MA 01930

Telephone: 978-283-8200

Fax: 978-283-7283

Branches:

15 Martin St, Essex, MA 01929

143 High Street, Ipswich, MA 01938

Officers:

Patrick B. Thorpe, President & CEO

Dennis J. Doolin, Senior Vice President and Treasurer

Mark E. Grenier, Senior Vice President, Lending

Amy Mitchell, Vice President, Residential Lending

Patricia A. Natti, Vice President, Information Technology & ISO

Lisa Leahy, Vice President

Jessica Margiotta, Assistant Vice President & Commercial Operations Officer

Directors/Trustees:

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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:

Nicholas Maffeo, President & CEO

Laurie O'Leary, Senior Vice President & COO

Kelly Howard, Vice President and Controller

Anabela Vargas, Vice President & Senior Loan Officer

David DiFronzo, Commercial Real Estate Loan Officer

Directors/Trustees:

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Deborah Kreusch

Jeffrey S. Phaneuf

Stanley C. Taylor

Alan Holbrook

Nicholas Maffeo

William B. 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:

Robert E. Leist, Senior Vice President & CFO
Theodosios Katsaros, Senior Vice President & Senior Commercial Lending Officer
Susan E. Correia, Senior Vice President & Chief Information Officer
Ann M. Sherry, Senior Vice President & Chief Customer Care & Marketing Officer
Cheryl A. Beauvais, Senior Vice President & Senior Retail Lending Officer
Derek Plourde, President & CEO

Directors/Trustees:

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Pia B. Jarret	Stephen J. Kenney
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:

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

30 Franklin Street, Quincy, MA 02169

72 Front Street, Scituate, MA 02066

50 Patriot Parkway Suite #1, Weymouth, MA 02190

Officers:

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Scott Ambroceo, Senior Vice President, Administration and Operations

Richard Crowley, Senior Vice President, Chief Information Officer

Mark A. D'Onofrio, Senior Vice President, Senior Loan Officer

James L. Golden, Senior Vice President, Retail Banking

Jamar Green, Senior Vice President of Compliance, CRA, and Fair Lending

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Paul Haley,

David Leahy, Jr.

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Joanne Pompeo,

A. Stephen Tobin,

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:

Carol R. McClintock, Chairman, President & CEO

Robert Nelson, Executive Vice President & COO

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Leo H. Bonarrigo,

J. Kevin Leary

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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:

Kevin R. Goffe, President & CEO

Michelle R. Fairweather, Senior Vice President, Treasurer & CFO

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Michael Browne, Senior Vice President, Chief Information Officer

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Michael Carroll, Senior Vice President, Marketing

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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:

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John Citrano, Executive Vice President, COO/CFO
John Migliozi, Executive Vice President, Chief Lending Officer
Joseph D. Keohane, Executive Vice President
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Karima Filali, Senior Vice President, Senior Credit Officer
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William Ryan, Assistant Vice President, Information Technology

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Marjorie A. White	

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

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 Christopher W. McCarthy, President & COO
 Nancy E. Coyle, EVP & Chief Financial Officer
 Joann Marsili, EVP, Chief Marketing & Digital Experience Officer
 Brad Kirlin, SVP & Chief Technology Officer
 Sheila King-Goodwin, SVP & Chief Community Banking Officer
 Joseph Silva, SVP & Chief Lending Officer
 Barbara Yanke, SVP, Director of Residential Lending
 Jennifer Ledoux, SVP, Senior Compliance and Risk Officer
 Deborah Sendrowski, SVP, Human Resources Director
 Sheila Julien, SVP, Director of Innovation and Optimization Lab

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Ronald L. Marchetti	Maureen Marshall
Edward J. McLaughlin	C. Deborah Phillips
Mary Ritter	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

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Lisa D. Kmetz, Executive Vice President

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Jeremy Payson, Senior Vice President and Controller

Michael P. Buckmaster, , Senior Vice President

Jane H. Wolfe, Senior Vice President

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Kevin Bowler, , Senior Vice Preseident

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Anthony J. Worden

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:

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Gregory Shaw, Executive Vice President & COO
Charlette M. Weeden, Senior Vice President, Treasurer & CFO
Lise Zapatka, Senior Vice President, IT, Operations, Marketing, and Retail
John P. Teoli, Senior Vice President, Senior Lender
Harry J. Korslund, III, Senior Vice President, Senior Commercial Loan Officer
Glenn W. Strauss, Senior Vice President, Commercial Lending Market Manager
Duncan O. Clark, Vice President, Retail Branch Administrator
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Paul M. Frank, Vice President, Branch Manager
Thomas O. Faulkner, Vice President, Mortgage Originator
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Lisa M. Sullivan, Vice President, Residential Production Manager
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Alan M. Collopy, Vice President, Information Technology
Stanley R. Ward, Vice President, Loan Servicing
Kristina M. Parkhurst, Assistant Vice President, Accounting
Sherry L. Pruyn, Assistant Vice President, Mortgage Originator
Marcos C. Melo, Assistant Vice President, Branch Manager
Ana P. Gonzalez, Assistant Vice President, Branch Manager

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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

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 Gilbert F Ehmke, , SEVP/CFO and Treasurer
 Bozena Dabek, , EVP, Chief Administrative Officer and Risk Management Officer
 Lynn M Starr, , EVP, Chief Information Officer and Information Security Officer
 Michael P. Mahlert, EVP & Senior Loan Officer
 Randall J Gage, , EVP and Chief Credit Officer
 Dena M Hall, , EVP, Chief Marketing Officer
 Michelle L Kile, , SVP, Retail Banking
 Bonny Dattis, , SVP Human Resources
 Norma Collins, , SVP Operations
 Katie Moar, , SVP Loan Servicing
 Maryann Geiger, , SVP Bank Operations
 Lynne Feiz, , SVP Corporate Communications
 Kevin Higginbottom, , SVP Commercial Loan Officer
 Shawn McNerney, , SVP Commercial Loan Officer
 Karen Yancik, , SVP Compliance Officer
 John Mattison, VP Senior Commercial Credit Officer & Reg O Officer
 Ryan Stolle, , VP Government Banking
 Jane Loranger, , VP Commercial Lending
 Christine Lucier, , VP Branch Officer
 Thomas Donohue, , VP Commercial Loan Officer
 Erin Joyce, , VP Special Assets
 Christina DiRusso, , VP Commercial Loan Officer
 William Kerrisey, , VP Commercial 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
 Patricia Cramm, , VP Facilities
 Joel Laureano, , AVP Branch Officer
 Maria Thomas, , AVP Branch Officer
 Kaleen Burley, , AVP Loan Servicing
 Cassandra S Day, , AVP Controller
 Marc Ostberg, , AVP Branch Manager
 Tina Puzo, , AVP Branch Manager
 Donna Daigle, , AVP Branch Manager
 Susan Rheault, , AVP, Operations Supervisor
 Anthony A. Marini, , AVP, Branch Manager
 Nancy Roberts, , AVP, Branch Manager
 Jo-Ann Bussiere, , AVP Branch Officer
 Kelly Roy, , AVP CLA Supervisor
 George Dimoupolos, , AVP Branch Officer
 Alison Tower, , AVP Compliance
 Sabrina Grillo, , Security and Fraud Officer
 Susan Collins, , Cash Management Officer

Directors/Trustees:

Peter Deary

Julie A. Fitton

Michael J. Grenon

Helder Machado

Robert J. Morton

Michael D. Stowe

Steven H. Duvarney

Brian Galonek

Henry J. LaMountain, Sr.

Kevin Mack

Sam S. Pappas

David E. Surprenant

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:

Joseph T. Baptista, Jr., President & CEO
 Deborah A. Grimes, Executive Vice President, Retail Banking and
 HR
 Curtis W. McKinney, Senior Vice President & Senior Lending
 Officer
 Thomas B. Steele, Senior Vice President & Chief Technology
 Officer
 Delfina Laranjo, Senior Vice President, Treasurer & CFO

Directors/Trustees:

Joseph T. Baptista, Jr.	Richard Bentley, Jr
Barry R Bibeau,	Edmund J Brennan, Jr
Mark Dangoia,	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, President & CEO

Snehlata Patel, Vice President and Treasurer

Directors/Trustees:

Alan Cregg

William D. Fitzgerald

Frederic E. Hoyle, Jr.

Harold 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:

Mark R. Haranas, Chairman & CEO
 Kristin Carvalho, President, Treasurer & COO
 Steven M. Sousa, Executive Vice President & COO
 Brian E. Ledwith, Executive Vice President, Senior Commercial Loan Officer
 Andrew E. Zelman, Senior Vice President, Commercial Loan Officer
 Daniel J. Serafin, Sr., Senior Vice President, Chief Technology Officer
 Rahnuma Habib, Senior Vice President, Human Resources
 Kevin M. Chandley, Senior Vice President
 Brady M. Connors, Senior Vice President, Commercial Loan Officer
 Gregory A. Kennedy, Senior Vice President, Retail Banking
 Kimberly D. Sambuchi, First Vice President, Information Management
 George A. Gilroy, First Vice President, Information Technology Officer
 Carmela M Canal, First Vice President, Loan Operations
 Michelle Rivers, Vice President & Human Resources Officer
 Osman K. Acheampong, , VP/Credit Management Officer
 Robert Balderson, , VP/Residential Lending Officer
 Joanne Pizzigno, , VP/Loan Servicing Officer
 Frank W Chamberlain, , VP/Credit Officer
 Jeffrey D Ryan, , VP/Commercial Loan Officer
 Lynnette A Maloney, , VP/Commercial Loan Support Officer
 Kimberly L Tyler, , VP/Controller
 Brenda J Fishlock, , VP/Compliance-BSA Officer
 Michael Bilinsky, Jr., VP/Business Development Officer
 Yasmine S Oujeiwan, , VP/Branch Manager II

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

326 Washington Street, Dedham, MA 02026

60 Centre Street, Dover, MA 02030

520 Main Street, Medfield, MA 02052

400 Mystic Avenue, Medford, MA 02155

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:

Joseph P. Campanelli, Chairman, President & CEO
 Salvatore Rinaldi, Executive Vice President, Chief Operating Officer
 Peter Bakkala, Executive Vice President, Chief Risk Officer
 Kevin Henkin, Executive Vice President, Chief Credit Officer
 Danielle M. Walsh, Executive Vice President, Treasurer & CFO
 James White, Executive Vice President, Chief Administrative Officer
 Stephanie L. Maiona, Executive Vice President, Senior Commercial Lender
 Michael Sinclair, Executive Vice President, Residential & Consumer Lending
 Paul Evangelista, Executive Vice President, Director of Specialized Banking
 Linda Farley, Senior Vice President, Human Resources
 James C. Gordon, Senior Vice President, Information Technology
 Gracine Copithorne, Senior Vice President, Risk & Compliance Officer
 Jillian Landi, Senior Vice President, Director of Project Management
 Anthony LaRosa, Senior Vice President, Director of Accounting
 Patrick M. Lee, Senior Vice President, CRE Lending Team Leader
 Karen Marryat, Senior Vice President, Chief Marketing Officer
 James Daley, Senior Vice President, Director of Structured Finance
 Karl D. Ruuska, Senior Vice President, Investments
 Michael Semizoglou, Senior Vice President, Director of Small Business
 John T. Shea, Senior Vice President, Managed Assets Group
 Carrie Vargas, Senior Vice President, Director of Retail Banking
 Brian Sutton, Senior Vice President, Director of Middle Market
 Margaret Watson, Senior Vice President, General Counsel
 Jeffrey Marshall, Senior Vice President, Consumer Lending Team Leader
 Eric T. Johnson, Senior Vice President, Commercial Real Estate Lender
 Lawrence Pitman, Senior Vice President, Senior CRE Lending Team Leader
 Paul J. Sodano, Senior Vice President, CRE Lending Team Leader
 Kenneth S. Fishman, Senior Vice President
 Craig Connolly, First Vice President and Controller
 Andrew Rafter, First Vice President, Commercial Lending
 Richard Reder, First Vice President, Senior Credit Manager
 Michael Nordstrom, First Vice President, IT Operations
 Paula Mason, First Vice President, Human Resources
 Wayne Dunn, First Vice President, System Development Director
 Alyson Lobisser, First Vice President, Deposit Operations
 Janelle Rabbottino, First Vice President, Loan Operations
 James O. Roberts, First Vice President, Compliance Officer
 Michelle DeSimone, First Vice President, CRE Relationship Manager
 Kathryn Lawes, First Vice President, Digital Banking
 Adam Cupples, First Vice President, Digital Marketing Director
 Michael Isaac, First Vice President, Residential Lending
 Anthony Morelli, First Vice President
 Frank Modica, First Vice President, Analytics
 Brittany Bouchard, First Vice President, Retail Regional Manager
 Timothy Day, First Vice President, Residential Lending
 David Crane, , Senior Vice President
 Kathy Wright, First Vice President, Customer Care Center
 Jonathan Mack, Vice President, BSA Officer

Scott Drugotch, Vice President, Facilities Director
 Kathleen Heroux, Vice President, IT Operations Manager
 Michael Tudino, Vice President, Cash Management
 Matthew Chen, Vice President, Residential Loan Officer
 Delisa Joseph, Vice President, CRA Officer
 Theresa Conroy, Vice President, Senior Relationship Manager
 Stephen Walls, Vice President, Branch Manager
 Patrick Murphy, Vice President, CRE Lender
 Sean O'Brien, Vice President, Branch Manager
 Marjorie Cappucci, Vice President, Branch Manager
 Stephanie Hitchings, Vice President, Review Appraiser
 Stephen Kotsios, Vice President, CRE Lender
 James T. Sarno, Vice President, Product Marketing & Operations Manager
 Rhiannon Hernandez, Vice President, SBA Relationship Manager
 Wilfred Edwards, Vice President, CRA Residential Lending
 Francis P. Driscoll, Vice President, Residential Construction Lending
 Melissa Glowa, Vice President, CRE Lender
 Katie Gomes, Vice President, Loan Review Manager
 Despina Hixon, Vice President, CRE Lender
 Scott Tower, Vice President, C&I Underwriting Team Leader
 Matthew Seminerio, Vice President, Senior CRE Portfolio Analyst
 Margaret Agcaoili, Vice President, Loan Processing Supervisor
 Cody D'Ambruoso, Vice President, Reporting & Analytics
 Jaclyn Biancuzzo, Vice President, Branch Manager
 James Dietel, Vice President, Cash Management
 Ana Monteiro, Vice President, Loan Administration Team Leader
 Kevin Reulbach, Vice President, CRE Lender
 Catherine Reurs, , Vice President
 Sarah Gosselin, , Vice President
 Eric Olson, , Vice President
 Nadia Hunter, , Vice President
 Deborah Carlson, , Vice President
 Pamela LeBlanc, , Vice President

Directors/Trustees:

Joseph P. Campanelli	Lennox Chase
Robert D. Cicerone	William Darcey
William R. Day	Susan Elliott
Arthur F. Howe	Christopher Lynch
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:

Michael G. Culhane, President & CEO

Lucille A. Stackhouse, Vice President and Treasurer

Tracy A. King, Comptroller

Debra E Lundholm-Reed, Assistant Treasurer

Directors/Trustees:

Joseph G. Adams, III

Michael G. Culhane

David W. Masse

Donna I. Perry

John L. Bruschi

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
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
32 Main Street, Peabody, MA 01906
637 Lowell St., Peabody, MA 01960
31 Harnden Street, Reading, MA 01867
319 Highland Avenue, Salem, MA 01970
73 Lafayette Street, Salem, MA 01970
One Hamilton Street, Saugus, MA 01906-2209
412 Lynn Fells Parkway, Saugus, MA 01906

Officers:

Kevin M. Tierney, Sr., Chief Executive Officer
Michael R. Wheeler, President & COO
Joseph Wadlinger, Executive Vice President & Chief Lending Officer
Joseph Schueller, Senior Vice President & CFO
Sheryl L. Shinn, Senior Vice President & CIO
William S. Beitler, Senior Vice President & Chief Risk Officer
Kathryn V. Carty, Senior Vice President & Senior Operations Officer
Lisseth Flores, Senior Vice President, Director of HR
Kimberly Lovett, Vice President, Senior Compliance Officer

Directors/Trustees:

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

Norwood Co-operative Bank

11 Central Street

Norwood, MA 02062-3570

Telephone: 781-762-1800

Fax: 781-255-7847

Branches:

1 Central Street, Foxboro, MA 02035

160 Main Street, Norfolk, MA 02056

129 South Street, Plainville, MA 02492

Officers:

John P. Galvani, President & CEO

Julie A. McDermott, Executive Vice President & COO

Victoria L. Lazarova, Executive Vice President & CFO

Carolyn Shea, Senior Vice President, Director of HR and Marketing

Lisa Nichols, Senior Vice President & Senior Operations Officer

Karen Goggin, Vice President and Treasurer

Jose DaCunha, Vice President, Director of IT

Directors/Trustees:

Robert A. Dempsey,

Paul G Keady,

Scott Murphy,

Matthew D Smith,

Diane Geraghty Hall,

Joseph B Moriarty,

William P O'Donnell,

Robert M. Thornton

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:

Julieann M. Thurlow, President & CEO
Anthony J. Patti, Executive Vice President & CFO
Phillip J. Bryan, Executive Vice President & Chief Banking Officer
Maxine Hart, Senior Vice President & Chief Human Resource Officer
Shanna L. Cahalane, Senior Vice President, Director of Marketing and Community Dev
J. Forest Wallace, Senior Vice President, Director of IT and Security Officer
Teresa Cunha, Vice President, Branch Administrator
Lawrence Keenan, Vice President, Deposit Operations
Lisa DiGregorio, Vice President, Loan Servicing Manager
Veronica Russo, Vice President, Residential and Consumer Lending
Karen M. Tavernese, Vice President & Compliance Officer
Derric Souza, Assistant Vice President, Controller

Directors/Trustees:

Terrence J. Bane	Sally Mason Boemer
Paul Bolger	Linda Dempsey
Yvonne Garcia	Michael J. Linnane
James M. Liston	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:

Rosemary Picard, President & CEO
 John L. Fearing, Senior Vice President, Chief Lending Officer
 Keri A. Gonzalez, Senior Vice President, Operations and eServices
 Alan P. Melidossian, Senior Vice President, Marketing, Sales & Retail Banking
 Christopher M. Wszolek, Senior Vice President, Commercial Lending
 Peter J. Kaslauskas, Senior Vice President, Investment Services
 Vanessa R. Stratton, Vice President, Treasurer & CFO
 April E. English, Vice President, Compliance & Information Security Officer
 Eileen C. McGann, Vice President, Human Resources

Directors/Trustees:

Joseph A. Coderre	Michael D. Cove
Bruce J. Desrosier	Matthew C. Dixon
Daniel J. Finn	Andrea D. Hogarth
Paul R. Jalbert	Amy B. Messina
Patrick S. 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:

Edward F. Doherty, Jr., Chief Executive Officer
Marianne Cacciola, Senior Vice President, Chief Financial Officer
Darren R. Sawicki, Senior Vice President, Chief Operating Officer
Anna Dinis, Senior Vice President, Chief Retail Banking and Customer Experience Officer
Gregory M. D'Antona, Senior Vice President, Chief Risk Management Officer
Thomas R. Marshall, Senior Vice President, Chief Information Officer
Kevin Marquis, Senior Vice President, Chief Commercial Lending Officer
Shane R. Bellavance, Senior Vice President, Chief Residential Lending Officer
Patricia Martins-Sousa, Vice President and Treasurer
Janet Hill, Vice President, Deposit Operations
Denise LeLievre, Vice President & Information Security Officer
Vesela Todorova, Vice President & BSA Officer
Chad Titcomb, Vice President, Credit Manager & Environmental Officer

Directors/Trustees:

Patricia A. Brady	Frederick A. Ciampa
Donald R. Clarke	Lorene A. Comeau
John R. Cullen, Jr.	Michael P. Dalton
Janice T. Houghton	James T. McIntyre
John J. Melkonian	Gilbert A. Moreira
M. Daria Niewenhous	Aricia A. 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:

Luis C. Fortuna, President, Treasurer & CEO

Jason F. Rebelo, Chief Operations Officer

Steven Robbins, Assistant Treasurer and Controller

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 Cooperative 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:

John A. Battaglia, President & CEO

Kimberly A. Cobb, EVP, Treasurer & CFO/COO

Miguel Rosado, EVP, Chief Lending Officer

Elaine F. Buckley, SVP, Chief Risk Officer

Peter Lee, SVP, Chief Information Officer

Jeffrey Nolan, SVP, Chief Credit Officer

Gaelle Prospere, VP, Human Resources

Jessica Pelton, VP, Retail

Steven F. Berry, VP, Controller

O. Thomas Leonardo, VP, Information Technology Operations

Caitlin Burns, VP, Mortgage Operations

Nancy G. Reid, VP, Commercial Loan Operations

Ali Torshizi, VP, Commercial Lender

Nancy McSurely, VP, Commercial Lender

Jane Wing, VP, Cash Management

Suzanne Kelliher, VP, Loan Servicing Manager

Kate Sullivan, AVP, Marketing

Irine Athanasiadis, AVP, BSA Officer

Samantha Hammond, AVP, Loan Servicing

William T. Coots, AVP, Branch Manager

Khepra Moscollo, AVP, Branch Manager

Directors/Trustees:

John A. Battaglia

Frances T. Giannakopolous

Joseph L. Mullen

Clayton O. Samuels

Neal M. Clay, Jr.

Heather Jenkins

Philip M. O'Connor

Shirley B. 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:

Elizabeth J. Oliver, Chair, President and CEO
 Lee Ann Hesse, Executive Vice President & Chief Engagement Officer
 Scott Kwarta, Executive Vice President & Chief Risk Officer
 Mark Linehan, Executive Vice President, Treasurer & CFO
 Barbara Smith, Executive Vice President & Chief Banking and Strategy Officer
 James P. Quitadamo, Senior Vice President & Chief Credit Officer
 Shanika Rogowski, Senior Vice President & Chief Residential Lending Officer
 Sheryl Walsh, Senior Vice President & Chief Consumer and Small Business Banking O
 Richard Zilewicz, Senior Vice President & Chief Commercial Banking Officer
 Carlyn Carey, First Vice President, Corporate Counsel & Compliance Officer
 Laurie Maul, First Vice President & HR Officer
 Katherine J. Hartley, First Vice President and Controller
 Pamela Sears, Vice President & BSA Officer
 Jason Bordun, Vice President, Information Systems Manager
 Paul Forni, Vice President & Information Security Officer

Directors/Trustees:

Sarah F. Alger	David G. Brown
John B. Cotton, Jr.	Gary DellaPosta
Michael D. Ford	Nancy W. Garran
Gene D. Guill	Christopher Lynch
Wendy K. Northcross	Mary E. O'Neal
Elizabeth J. Oliver	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:

J. Jay Anderson, President & CEO
Harry C. Moore, III, Senior Vice President & CFO
Peter M. Marchetti, Senior Vice President, Operations
Adrienne M. DeBlieux Speed, Senior Vice President, Chief Information Officer
David Horan, Jr., Senior Vice President, Director of Commercial Banking
Matthew Lauro, Vice President, Business Banking
Victoria May, Vice President, Marketing
Scott Cowlin, Vice President, Branch Manager
Edward Schumann, Assistant Vice President, Compliance Officer
Vicky Kolodziej, Clerk of Corporation

Directors/Trustees:

Melissa R. Aitken	J. Jay Anderson
Edward A. Chagnon	Matthew D.M. Keator
Karen M. Kowalczyk	Raymond T. Kushi, Jr.
John J. Martin, Jr.	Wayne H. Walton
Maureen White-Kirby	

Village Bank, The

320 Needham Street, Suite 200,

Newton, MA 02464

Telephone: 617-527-6090

Fax: 617-965-8945

Branches:

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

Officers:

Joseph A. De Vito, President & CEO
 Eric D. Boecher, Senior Vice President & CFO
 John L. Karacalidis, Senior Vice President, Operations and IT
 Lisa Boccabella, Senior Vice President, Enterprise Risk Management
 Andrew E. Franklin, Senior Vice President & Chief Lending Officer
 David C. Pennybaker, Jr., Senior Vice President, Commercial Lending
 Maureen Sullivan, Senior Vice President, Human Resources
 Amy Werner, Senior Vice President, Retail Banking
 Corey J. Rouleau, Vice President and Treasurer

Directors/Trustees:

Joseph J. Albanese	Janice T. Bourque
Kenneth C. Brennan	John E. Butterworth
Carol E. Chafetz	Joseph A. De Vito
Anne Doyle	James W. Duffy
Donna L. Gittens	Thomas R. Keery, II
Victor A. Nicolazzo, Jr.	Darryl Settles
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

526 Main Street, Melrose, MA 02176

Officers:

Michael W. Farren, Senior Vice President & Chief Loan Officer

Lois Hayward, Vice President, Chief Technology Officer and Branch Operations

Michael J. Tallo, Vice President & CFO

Christine Teel, Vice President and Controller

Mohammed Bezzat, Vice President, Retail Branch Administration

Joyce Grasso, Vice President, Human Resources

Jeffrey A. Worth, President & CEO

Directors/Trustees:

Stephen P. Maio

John J. McCarthy, Jr.

Ann McGonigle Santos

Jeffrey A. Worth

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:

Paul M. Chaggaris, President & CEO

Donna M. Leary, Senior Vice President & COO

Sheila L. Gonzalez, Senior Vice President & Senior Loan Officer

Gregory J. Mello, Vice President, Treasurer & CFO

Kelli Brower, Vice President, Deposit Operations

Joanne F. Mailhot, Vice President

Sharon A. Ellis, Vice President, Residential Mortgage Officer

Mounira Berbara, Vice President, Retail Branch Manager

James McGovern, Vice President, Commercial and Construction Loan Officer

Paul M. Wallace, Vice President, Commercial and Construction Loan Officer

Michael P. Gookin, Vice President, Commercial and Construction Loan Officer

Tracy L. Murphy, Vice President

Erik Benson, Commercial & Construction Loan Officer

Directors/Trustees:

Robert P. Bennett

Thomas A. Grimes

Donna M. Leary

Joseph V. Scholl

Paul M. Chaggaris

Christopher B. Johnson

Ronald E. Lestan

John T. Szum

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:

Mark H. Kellett, President & CEO

Mark L. Fisher, Executive Vice President, Lending

Christopher Irving, Senior Vice President, Operations

Kara G. Clark, Senior Vice President & CFO

David Van Dyke, Vice President & CIO

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

Sarah J. Giovannucci, Vice President and Treasurer

Ann Marie DeCoff, Vice President, Chief Lending Officer

Directors/Trustees:

Mary-Regina M. Bennett

Trevor G. Knott

Douglas V. Mure

Scott G. Terrien

Jeffrey C. Hall

Jeffrey L. Morrill

Richard J. Ross

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
 660 Merrill Road, Pittsfield, MA 01201
 273 Main Street, Williamstown, MA 01267-0547

Officers:

Charles P. O'Brien, President & CEO
 Andre P. Charbonneau, Executive Vice President & COO
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 Barbara Guido, Senior Vice President, Retail Banking
 Jacqueline McNinch, Senior Vice President, Mortgage Originations
 Donna Palma, Senior Vice President, Commercial Lending
 Lisa Trybus, Senior Vice President, Retail Lending
 Elena C. Tucker, Senior Vice President, Human Resources & Payroll
 Theresa E. Sorrentino, Vice President & CFO
 Kristen Bona, Vice President, Government Banking Advancement
 Laila Boucher, Vice President, Government Banking Development
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 Michael Gwozdz, Vice President, Retail Operations Officer
 Tracy McConnell, Vice President, Commercial Loan Officer
 David Eisenberg, Vice President, Commercial Loan Officer
 Peter Mirante, Vice President, Business Development
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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:

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Sarah A. Galvin, Senior Vice President, Commercial Lending

Janice E. Hamel, Vice President & BSA Officer

Lisa M. Osborne, Assistant Vice President, Branch Administration & Security Officer

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Joseph C. Hawkins

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Avidia Bank

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Hudson, MA 01749-0190

Telephone: 978-562-2222

Fax: 978-568-0950

Branches:

1073 Main Street, Clinton, MA 01510

270 Cochituate Road, Framingham, MA 01701

193 Washington Street, Hudson, MA 01749

17 Pope Street, Hudson, MA 01749

470 Lancaster Street, Leominster, MA 01453

256 Maple Street, Marlborough, MA 01752

53 West Main Street, Northborough, MA 01532

23 Maple Avenue, Shrewsbury, MA 01545

100 East Main Street, Westborough, MA 01581

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 Daniel Provencher, Senior Vice President
 Avnish Puri, Senior Vice President
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 Neil Buckley, Senior Vice President
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 Clifford Thompson, Senior Vice President
 Leonard Silva, Senior Vice President
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 Marcy Silva, Vice President
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 Charlie Park, Vice President
 Ronald Fraser, Vice President
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Bank of Canton, The

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

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Christopher Lake, Senior Vice President & CFO

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Steven V. Rotella

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BankFive

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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

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Catherine A. Dillon, Executive Vice President, Chief Growth Officer
Jennifer D. St. Pierre, Senior Vice President, Treasurer & CFO
Maureen A. Terranova, Senior Vice President, Director of Information Technology
Maria L. Urdi, Senior Vice President, Director of Risk & Compliance
Jimmy S. Costa, Senior Vice President, Director of Retail
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Jennifer T. Dooling, Senior Vice President, Director of Business Banking
Paul S. Medeiros, Senior Vice President, Director of Commercial Lending
Charles A. DeSimone, Senior Vice President, Commercial Lender
William N. Beauchene, Senior Vice President, Commercial Lender
Lynn A. Motta, Senior Vice President, Commercial Lender
Gregory J. Medeiros, Senior Vice President, Senior Credit Officer
Andrea A. Rodrigues, First Vice President, Marketing & Community Relations
Deirdre M. Jannerelli, First Vice President, Digital Marketing Manager
Christopher M. Craig, First Vice President, Regional Sales Manager
Gregory R. Cambio, First Vice President, Residential Lending
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BankProv

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Fax: 978-388-4568

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

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Anne Lapointe, Executive Vice President, Chief of Staff
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Joseph Kenney, Executive Vice President, Chief Lending Officer
Joseph Mancini, Executive Vice President, Chief Operating Officer
Kenneth Jones, Executive Vice President, Warehouse Lending
Carie Kelly, Senior Vice President, Virtual Banking
Amber Barbere, Senior Vice President, Human Resources
Janine Jakubauskas, Senior Vice President, Enterprise Risk Officer
Leanne Corning, Senior Vice President, Customer Experience
Kevin Feeney, Senior Vice President, Cash Management
Stephanie Harris, Vice President, Controller
Heather Garofalo, Vice President, Deposit Operations

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David P. Mansfield	Barbara Piette
Joseph B. Reilly	Mohammad Shaikh
Arthur W. Sullivan	

Bay State Savings Bank

28-32 Franklin Street,

Worcester, MA 01608

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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

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 Peter Rovezzi, SVP, Strategic Sales
 Jeanie Connolly, SVP, Commercial Lender
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 Joyce Shand, VP, Credit Administration
 Lori Kowal, VP, Commercial Loan Operations
 Jill Wardle, VP, Cash Management Officer
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 Pamela Gastori, AVP, Portfolio Manager & Reporting Officer
 Rachel Hall, AVP, Human Resources
 Rebecca Hirtle, AVP, Deposit Operations
 Lauren Piehl, AVP, Financial Literacy Coordinator
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 Gene Dow, Operations Officer
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 Michelle M. Swiderski, Customer Relationship Officer
 Ariana Dello Stritto, Marketing Officer
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 Kathy Sivret, Branch Manager (Auburn)

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BayCoast Bank

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Swansea, MA 02777

Telephone: 508-678-7641

Fax: 508-675-4343

Branches:

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 601 Hope Street, Bristol, RI 02809
 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
 20 Turner Street, Fall River, MA 02720
 8 Foxborough Boulevard, Foxborough, MA 02035
 2 Meeting House Lane, Little Compton, RI 02837
 438 Spring Street, N. Dighton, MA 02764
 23 Elm Street, New Bedford, MA 02740
 1000 Ashley Blvd., New Bedford, MA 02745
 1430 East Main Street, Portsmouth, RI 02871
 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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Steven W. Kenyon, CPA
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Christopher J.

Bluestone Bank

756 Orchard Street
Raynham, MA 02767

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Fax: 508-884-3390

Branches:

5 Scotland Boulevard, Bridgewater, MA 02324
14 Main Street, Bridgewater, MA 02324
29 Bedford Street, East Bridgewater, MA 02333
6 Main Street, Lakeville, MA 02347
80 North Main Street, Mansfield, MA 02048
225 West Main Street, Norton, MA 02766-0369
27 Mattakeesett Street, Pembroke, MA 02359
3 Taunton Street, Plainville, MA 02762
2109 Bay Street, Taunton, MA 02780
120 West Center Street, West Bridgewater, MA 02379
728 West Center Street, West Bridgewater, MA 02379

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Bristol County Savings Bank

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Fax: 508-828-5455

Branches:

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1 Blue Pride Way, Attleboro, MA 02703
2152 Mendon Road, Cumberland, RI 02864
502 State Road, Dartmouth, MA 02670
One Chace Road, East Freetown, MA 02717
215 Pleasant Street, Fall River, MA 02721
375 West Central Street, Franklin, MA 02038
584 Putnam Pike, Greenville, RI 02828
70 North Water Street, New Bedford, MA 02740
1307 Ashley Blvd, New Bedford, MA 02745
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
257 Winthrop Street, Rehoboth, MA 02769-1819
851 County Street, Taunton, MA 02780-3952
50 Williams Street, Taunton, MA 02780

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Eric M. Norberg	Louis M. Ricciardi
Leonard W. Sullivan	

Cape Ann Savings Bank

109 Main Street

Gloucester, MA 01930

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Fax: 978-281-2252

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Leslie O. Johnson Road, Gloucester, MA 01930

4 School House Road, Gloucester, MA 01930

17 Beach Street, Manchester, MA 01944

247 Main St, Rockport, MA 01966

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Amy L. Randazza, Senior Vice President, Compliance/BSA

Victor Conigliaro, Senior Vice President, Information Technology

J. Mark Olsen, Senior Vice President, Residential Lending

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Joan L. Waterhouse

Clinton Savings Bank

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Clinton, MA 01510-0770

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12 Green Street, Bolton, MA 01740

562 Main Street, Bolton, MA 01740

1001 Main Street, Boylston, MA 01505

81D Shrewsbury Street, Boylston, MA 01505

1 Main Street, Sterling, MA 01564-0637

306 West Boylston Street, West Boylston, MA 01583

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Christopher J. Williams

Cornerstone Bank

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Branches:

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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
200 Charlton Road, Route 20, Sturbridge, MA 01566
86 Worcester Road, Webster, MA 01570
70 West Boylston Street, Worcester, MA 01606
230 Park Avenue, Worcester, MA 01609

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Sabrina L. Webb, VP, Senior Market Manager
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Timothy J. Gardell, VP, Commercial Lender
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Catherine M. Benoit, VP, Mortgage Loan Officer
Michael J. Checkosky, VP, Mortgage Loan Officer
Brian J. Testarmata, VP, Mortgage Loan Officer
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Jennifer A. Anderson, VP, Mortgage Loan Officer
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Michael M. Pacheco, AVP, IT Officer
Erin Cosgrove, AVP, CIC Manager
Jacqueline Croft, AVP, BSA & Security Officer

Shanon Sabourin, AVP, Digital Banking Manager
Michael Bogacz, AVP, Senior Market Manager
Jessica L. Johnson, AVP, Senior Market Manager
Klara Carter, AVP, Commercial Lender
Daniel A. D'Amico, AVP, Commercial Banking Officer
Robert A. Mangan, AVP, Commercial Banking Officer

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James H. Waddick	Randal D. Webber
Stephen F. Wentzell	

Country Bank for Savings

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Ware, MA 01082

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9 Main Street, Brimfield, MA 01010
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
687 Pleasant Street, Paxton, MA 01612
8 West Main Street, West Brookfield, MA 01585-0716
2379 Boston Road, Wilbraham, MA 01095
278 Park Avenue, Worcester, MA 01609
638 Chandler Street, Worcester, MA 01609

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Thomas Wolcott, First Senior Vice President, Commercial Lending
Miriam J. Siegel, First Senior Vice President, Human Resources
Russell Fontaine, Senior Vice President, Customer Experience and Retail Banking
Peter Morales, Senior Vice President, Technology & Innovation
Shelley M. Regin, Senior Vice President, Marketing
Denise D. Walker, Senior Vice President, Retail Lending
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Lisa DiMarzio, First Vice President, Compliance and CRA Officer

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Robert S. Haveles	Stacey Luster
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Elizabeth Rappaport	Kenneth J. Riley, Jr.
Paul F. Scully	

Dedham Institution for Savings

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

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

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 Trenton Taylor, Senior Vice President Commercial Lending
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176 King Street, Northampton, MA 01060
58 Main Street, Northampton, MA 01060
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1010 Union Street, Suite E, West Springfield, MA 01089
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207 Main Street, Northampton, MA 01060
325A King Street, Northampton, MA 01060
58 Bridge Street, Shelburne Falls, MA 01370
61 North Main Street, South Deerfield, MA 01373
282 Avenue A, Turners Falls, MA 01376

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Brockton, MA 02301

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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
1608 Commonwealth Avenue, Brighton, MA 02135
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
101 Dudley Street, Providence, RI 02905
180 Washington Street, Providence, RI 02903
One Chestnut Place, Quincy, MA 02169
1 Credit Union Way, Randolph, MA 02368
500 South Street West & Route 44, Raynham, MA 02767
470 Washington Street, Stoughton, MA 02072
3830 Post Road, Warwick, RI 02866
2089 Warwick Avenue, Warwick, RI 02889

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David Tryder, SVP & Chief Marketing Officer
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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

6 Paradise Road, Salem, MA 01970

7 Bridge Road, Salisbury, MA 01952

5 Main Street, Topsfield, MA 01983

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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
30 International Pl, Tewksbury, MA 01876
1775 Main Street, Tewksbury, MA 01876
250 Pawtucket Blvd., Tyngsborough, MA 01879
499 Groton Road, Westford, MA 01886
270 Main Street, Wilmington, MA 01887

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125 Canal Street, Salem, MA 01970

Officers:

Mark Llewellyn, President & CEO
Kathleen A Kain, Exec. Vice President
Diane Rossini, Executive Vice President & CFO
Suzanne Pinho, Senior Vice President, Deposit Operations/Retail Banking
Merrill Belmer, Executive Vice President
Marcia Lewis, Vice President, Residential and Consumer Lending
Tanya Asnis, Vice President Compliance
Kristin Latulippe, Vice President, Accounting
Chris Speliotis Conroy, Vice President, Systems/Security
Scott Klocker, Vice President, Technology
Amy Hart, Vice President Lending
Matthew Ingram, Assistant Vice President Business Development
Kyle Fiske, Assistant Vice President Loan Servicing

Directors/Trustees:

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Stephen J. Farrar,	William R. LeBlanc,
Mark Llewellyn	Andrew Lovely,
Sarah McIlroy,	Janet Moore,
W. Thomas Moulton, Jr,	Mark O'Connor,
Charles Pendleton,	Mark Shapiro,
Dr. Keith E. Taylor,	Dr. Tim Tobin,

Martha's Vineyard Bank

78 Main Street

Edgartown, MA 02539

Telephone: 508-627-4266

Fax: 508-627-7588

Branches:

517 South Road, Chilmark, MA 02535
 78 Main Street, Edgartown, MA 02539
 236 Edgartown-Vineyard Haven Road, Edgartown, MA 02539
 84 Main Street, Falmouth, MA 02540
 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:

Jeanne Ogden, Vice President, Retail Banking
 Christine Conrad, Vice President, Marketing and Solutions Development
 Anthony M Leone, Vice President, Senior Credit Officer
 Edward Murphy, Managing Director Investment Services
 Susan Dostal, Vice President, Human Resource Officer
 Philip J. Mercier, Vice President, Commercial Lending
 James M. Anthony, President & CEO
 John W. Coskie, Jr, Vice President, Director of IT
 Charles A. Kroll, Vice President, Treasurer & CFO

Directors/Trustees:

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Beth S Colt,	Donna L. Cummins,
Kenneth C. Galley	Wayne C. Lamson,
Ronald H. Rappaport,	George A. Santos, Jr.
Alison Shaw	Reid G. Silva,
Jennifer Smith Turner,	Ann M Tyra

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:

Daniel R. Moriarty, Sr., President & CEO

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

Kandra M. Tranhese, Vice President & CFO

Dina A. Merwin, Senior Vice President, Chief Risk & Senior Compliance Officer

Theresa A. Fox, Senior Vice President, Chief Retail Officer

Robert Chateaufneuf, Senior Vice President, Senior Commercial Loan Officer

Nancy A. Dahlen, Senior Vice President, Residential & Consumer Lending

Jack W. Hibbard, Vice President, Controller & Security Officer

Doris C Carpentier, Vice President, Human Resources Officer

Kevin Hicks, Vice President, Information Technology Officer

Caitlin O'Connor, Vice President, Marketing Officer

Directors/Trustees:

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Stephen R. Chiacchia

Claire Clini

Stacy Gilmore

Gary R. Mayotte

Thomas R. Pratt

Mark Borsari

Charlie Christianson

Donald J. Frydryk

Steven E. Lowell

Daniel R. Moriarty, Sr.

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

Officers:

Robert J. Fraser, President & CEO
 Steven J. Owens, Executive Vice President, Treasurer & COO/CFO/CIO
 Lynne M. Carlotto, Executive Vice President, Senior Risk Management & CRA Officer
 Michael E. MacArevey, Senior Vice President, Senior Operations Officer
 Richard W. Bromberg, Senior Vice President, Director of Information Technology & ISO
 Linda B. Levesque, Senior Vice President, Risk Management
 Beth Petropulos, Senior Vice President, Human Resources
 Jill Amato, Senior Vice President, Marketing & Community Banking Officer
 Richard P. Kelly, Senior Vice President, Commercial Lending and Berkshire County Tea
 Michael Z. Pang, Senior Vice President, Credit Administration
 Timothy P. Rhuda, Senior Vice President, Senior Commercial Lending Officer
 Andrew S. Garfinkle, Senior Vice President, Commercial Lending
 Matthew B. Kreiser, Senior Vice President, Commercial Lending
 Matthew P. Lauro, Senior Vice President, Commercial Lending
 Marie A. Harris, Vice President, Credit Administration
 Jonathan Denmark, Vice President, Insurance Services
 Randy T. Burdick, Vice President, Regional Community Banking Officer
 Robert Abel, Vice President, Financial Services
 Jennifer A. Fifield, Vice President, Controller
 Melissa DaCosta, Vice President, Commercial Lending
 Michael D. Minicucci, Vice President, Commercial Lending
 Kelli Kozak, Vice President, Community Development Officer
 Stephanie Scott, Vice President, BSA/AML and OFAC Deposit Operations Officer
 Steven Munger, Vice President, Commercial Lending
 Lucille A. Weare, Vice President, Regional Community Banking Officer/Branch Operatio
 Kim E. Anderson, Vice President, Loan Compliance Officer

Directors/Trustees:

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Noreen Carey-Neville

Robert J. Fraser

Antony K. Haynes

Kevin Maguire

William Spence

Karen L. Zink

Daniel E. Bosley

David W. Crane

Mary K. Grant

Susan S. Hogan

Thomas P. O'Connell

Joseph Thompson

Newburyport Five Cents Savings Bank

63 State Street

Newburyport, MA 01950-6688

Telephone: 978-462-3136

Fax: 978-462-9672

Branches:

40 Friend Street, Amesbury, MA 01913

43 Main Street, Amesbury, MA 01913

836 Central Avenue, Dover, NH 03820

137 Portsmouth Avenue, Exeter, NH 03833

321 Lafayette Road, Hampton, NH 03842

27 High Road, Newbury, MA 01951

21 Storey Avenue, Newburyport, MA 01950

254 State Street, Portsmouth, NH 03801

1390B Lafayette Road, Portsmouth, NH 03801

6 Merrill Street, Salisbury, MA 01952

Officers:

Lloyd L. Hamm, Jr., President & CEO
Timothy L. Felter, Senior Executive Vice President, Treasurer & CAO/CFO
James L. Thompson III, Senior Executive Vice President & Senior Lending Officer
Terence McGinnis, Executive Vice President & Chief Legal Officer
Kimberley A. Foulkes, Executive Vice President & CRA Officer
Rebecca A. Regnet, Executive Vice President & Chief Talent Officer
Karen L. Turmenne, Senior Vice President & Chief Risk Officer
Mitchell Marcus, Senior Vice President, Commercial Loan Officer/Team Leader
Keri A. Sullivan, Senior Vice President, Director of Bank Operations
Kevin B. Noyes, Senior Vice President, Director of Retail Banking
Ronald P. Richer, Senior Vice President, General Services Manager
James J. Williams, Senior Vice President
Thomas L. Strickler, Senior Vice President
Patricia A. Burns, Senior Vice President
Lisa Brodeur, Senior Vice President, Commercial Loan Officer
John Burke, Senior Vice President, Commercial Loan Officer/Team Leader
Tina M. Paulsen, Senior Vice President, Commercial Loan Officer
Beth Dietz-Tuttle, Senior Vice President, Commercial Lending Officer
Jo Ann Klatskin, Senior Vice President, Government Banking Manager
Joanna Buccieri, Senior Vice President, Residential Lending Manager
Scott A. Eaton, Senior Vice President, Treasury & Business Deposit Services Manager
Ryan J. Bishop, Senior Vice President & Credit Administration Officer
Steven A. Beaudoin, Senior Vice President & Chief Technology Officer
Jeffrey R. Dickinson, Senior Vice President, Corporate Banking
Valerie B. King, Vice President
Elma Mandzo-Jovanovic, Vice President
Elizabeth J. Blackburn, Vice President and Corporate Clerk
Deborah E. Tremblay, Vice President & Security Officer
Tricia A. Herdrich, Vice President and Assistant Controller
Lisa A. Stonesifer, Vice President
Laurie A. Aspinwall, Vice President
Brittany Seidman, Vice President, Portfolio Manager
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Brian G. Harrington, Vice President
Stephanie Santos, Vice President, Business Banking Manager
Anthony M. Demers, Vice President, Commercial Loan Officer
V. John Garozzo, Vice President, Commercial Loan Officer
Robert H. Jones, Vice President, Commercial Loan Officer
Scott A. Terry, Vice President, Commercial Loan Officer
Alyson S. Graybill, Vice President, Commercial Loan Officer
Karen M. Michalski, Vice President, Corporate Banking
Thomas G. Murphy, Vice President, Consumer Lending Manager
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Christine A. Morency, Vice President, Residential Loan Officer
Jodi Panzica, Vice President, Treasury & Business Relationship Manager
Kerry J. Aponas, Vice President & Compliance Officer
Alysa M. Morse, Vice President

Beth McNeff, Vice President
 Stephanie L. Federico, Vice President
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 William Rayno, Assistant Vice President, Commercial Loan Portfolio Manager
 Dulci Finnemore, Assistant Vice President, Residential Loan Servicing
 Lindsey E. St. Pierre, Assistant Vice President, Business Banking Officer
 Max A. Laguerre, Assistant Vice President, Government Banking Specialist
 Amanda Kelcourse, Assistant Vice President, Business Banking Officer
 Corina L. Klein, Assistant Vice President, Treasury & Business Relationship Manager
 Kimberly J. Matsumoto, Assistant Vice President
 Cindy Lindley, Assistant Vice President, Business Development Officer
 Joshua Sanchez, Assistant Vice President, Residential Mortgage Loan Officer
 Patricia A. Rooney, Assistant Vice President
 Amy E. Leary, Assistant Vice President
 Raymond H. Danjou, Assistant Vice President
 Debra L. DeVecchio, Assistant Vice President
 Mercedes V. Monaco, Assistant Vice President
 Michael S. Tager, Assistant Vice President
 Dorothy Tully, Assistant Vice President
 Katelyn M. Kneeland, Assistant Vice President
 Kimberly A. Bryan, Assistant Vice President
 Christine L. Doucette, Assistant Vice President
 Richard H. Drohan, Assistant Vice President
 Matthew A. Lambert, Assistant Vice President
 Erica L. LeMire, Assistant Vice President
 Matthew G. Pappavasiliou, Assistant Vice President
 David M. Gallagher, Assistant Vice President
 Kristina L. Saalfrank, Assistant Vice President
 Erica L. Brooks-Sayers, Assistant Vice President

Directors/Trustees:

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Christopher M. Bouton	Stephen J. DeGuglielmo
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Edward R. Hayes	Patricia C. Johnson-Bascom
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

North Brookfield, MA 01535

Telephone: 508-637-7434

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
128 West Main Street, West Brookfield, MA 01585

Officers:

Marco F. Bernasconi, Jr., President & CEO
Andrea Healy, First Senior Vice President & CAO
Jay Jill, First Senior Vice President & CIO
Kaz Borawski, Senior Vice President, Treasurer & CFO
Pamela Berry, Senior Vice President & Compliance Officer
Patricia A. Ostrout, Senior Vice President, Retail Banking
Richard B. Egan, II, Senior Vice President, Commercial Loan Officer
Kelly Connelly, First Vice President and Director of Mortgage Lending
Cheryl Orne, Vice President and Deposit Operations Manager
Ann M. Brady, Assistant Vice President and Controller

Directors/Trustees:

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Damien Berthiaume	Donna L. Boulanger
Harold R. Chesson, III	Roland A. Gauthier
Gregory C. Kline	Vincent J. Lucchesi
Elizabeth A. Martinelli	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:

Richard B. Spencer, President & CEO
 Aileen A. Zec, Executive Vice President & COO
 Charles P. Berkeley, Senior Vice President, Treasurer & CFO
 Marilyn M. Lewis, Senior Vice President & Chief Risk Officer
 Paul R. Little, Senior Vice President & Chief Credit Officer
 Ralph Letner, Chief Lending Officer
 David Hogan, Senior Vice President, Director of IT
 Kelli Poulos, First Vice President, Retail Banking
 Leanne Allegrini, First Vice President, Operations
 Daniel Horgan, First Vice President, Residential and Consumer Lending
 Bethany Bewsher, Vice President & Compliance Officer

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Louis J. Certuse	Christopher Cooney,
Thomas A Deubler,	John C. Hurley
Susan Joss,	Edward Joubert
Dolores M. Kent	Stephanie Lipinski-McDonald,
Kristina L McGill,	Daniel T. Morse
William Morse,	Paul J Schleicher,
Richard B. Spencer	Christopher Sulmonte,
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

Officers:

Jonathan H. Dowst, President & CEO
Karl Denu, Senior Vice President & CFO
Eric Leuteritz, Senior Vice President & COO
Robert Glosner, Senior Vice President & CIO
Stephen Jaskelevicus, Senior Vice President & Chief Credit Officer
Carol Wilson, Senior Vice President & Chief Experience Officer
Michele Curtis, Senior Vice President
Lori Luponi, Senior Vice President
Stacey Palovich, Senior Vice President
Kevin McKinnon, Senior Vice President
Jean L. McCann, Vice President
Michelle Queenan, Vice President
Marie Ferris, Vice President
Claire Koffman, Vice President
Maureen Meletis, Vice President
Kyle Brennan, Vice President
Eric Landers, Vice President
Danielle Sheehan, Vice President
Leanne Eastman, Vice President
Michael V Milano, Vice President
Samantha Petrou, Vice President
Amy Barcelos, Vice President
Kerianne Pereira, Vice President

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Joseph A. Cleary, Esq.	Scott D. Cote, Sr.
Noemi Custodia-Lora	Thomas Desmet
Jonathan H. Dowst	E. Lynn Garner
Michelle A. Lavigne	Daniel J. Norris, Esq.
Joel C. Olbricht	Charles A. 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
1866 Northampton Street, Holyoke, MA 01040
255 High Street, Holyoke, MA 01705
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
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 Avenue, West Springfield, MA 01089
281 East Main Street, Westfield, MA 01085

Officers:

Thomas W. Senecal, Chairman, President & CEO
Brian Canina, Executive Vice President, Treasurer & CFO
Aleda De Maria, Executive Vice President, Consumer Banking and Operations
Frank Crinella, Executive Vice President & Chief Lending and Credit Officer
Amy M. Roberts, Executive Vice President & Chief Human Resource Officer
Craig W. Kaylor, Vice President, Compliance and Corporate Secretary

Directors/Trustees:

Douglas A. Bowen	Tara A. Bucchi
Mark P. Cutting	Carol W. Demas
Michael L. Klofas	James Lavelle
Steven M. Mitus	Anne M. Paradis
Russell J. Peotter	Timothy J. Reynolds
Thomas W. Senecal	Thomas A. Terry

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
85 High Street, Danvers, MA 01923
160 Endicott Street, Danvers, MA 01923
2 East Main Street, Georgetown, MA 01833
Two Bay Road, Hamilton, MA 01982
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

Officers:

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Joseph F. Riley, Executive Vice President
Bruce P. Potter, Executive Vice President & COO
Charles M. Begley Jr., Executive Vice President
Helen H. Topor, Executive Vice President
Brian W. Shaughnessy, Senior Vice President & CFO
Brian O'Neil, Senior Vice President & CIO
Diana L. Mandra, Senior Vice President, Director of Enterprise Risk
Joseph L. Rooney, Senior Vice President, Compliance
Arthur A. Vassallo, Senior Vice President
David R. Keller, Senior Vice President
Matthew P. Marmen, Senior Vice President
Philip Soares, Senior Vice President
Thomas G. Toland, Senior Vice President
Edward J. Lomasney, Senior Vice President
Beth A. Lees, Senior Vice President
Shawn P. Ford, Senior Vice President
Lisa E. Carbone, Senior Vice President
Robert L. Ames, Senior Vice President
Joseph Bartolotta, Senior Vice President
Matthew Nastasia, Senior Vice President
Michael Maesano, Senior Vice President
Jeff McDonald, Senior Vice President
Shelley Murray, Senior Vice President
George M. Mandt, Senior Vice President
Robert J. Hanson, Senior Vice President
Jason Caterino, Senior Vice President
Shawn M. McCarthy, Senior Vice President
Christine Danjou, Senior Vice President
Daniel Rapoza, Senior Vice President
Craig Markiewicz, Senior Vice President
Kenneth Foster, Senior Vice President
Lisa Dunlea, Senior Vice President
David W. Fanikos, Senior Vice President
John D. Rogers, Senior Vice President
Patrick F. Padden, Senior Vice President
Mark Leff, Senior Vice President
Kevin T. Rourke, Senior Vice President
Nathan Buckley, Senior Vice President
John Malloy, Senior Vice President
Candace Doucette, Senior Vice President
Robert C. Foley, Senior Vice President
Diane G. Smith, Senior Vice President
Alfred Barzykowski, Senior Vice President
Jeremy M. Blanche, Senior Vice President
Allison Chandonnet, Senior Vice President
Keith Graham, Senior Vice President
Suzanne C. Howley, Senior Vice President

Robert F. Eastman, Senior Vice President
Ryan Kelly, Senior Vice President
Alexander Moody, Senior Vice President

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Martin J. Lawler, III
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Catherine L. Oatway,
George C. Riccardelli,

Steven L. Cicatelli,
Peter J. Cusato,
Peter C Gourdeau,
Louise J. Levesque,
William H. Mitchelson,
Bruce P. Potter
Donald A. Sadoski,

Savings Bank, The

357 Main Street

Wakefield, MA 01880-0030

Telephone: 781-246-0400

Fax: 781-224-5300

Branches:

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

Officers:

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 Raichelle L. Kallery, Executive Vice President & COO
 Denise Carbone, Executive Vice President, Treasurer & CFO
 Kathleen M. Conary, Senior Vice President, Compliance & Audit
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 Peter W. Johnston, Senior Vice President, Senior Commercial Banking Officer
 Bruce G. Donovan, Senior Vice President, Senior Branch Administrator
 Maria F. Melo, Senior Vice President, Systems Manager
 Laura J. Wante, Senior Vice President, Human Resources
 Nicholas W. Kefalas, Vice President, Commercial Banking Officer
 Joseph T. Scurio, Vice President, Commercial Banking Officer
 Frederick P. Maloof, Vice President, Commercial Banking Officer
 Maureen D. Jennings, Vice President, Accounting Manager
 Judy Hunt, Vice President
 Sheri Sullivan, Assistant Vice President, Executive Coordinator & Clerk of the Corporation
 Brendan M. Szocik, President & CEO; First Financial Trust, N.A.

Directors/Trustees:

Michael R. Barrett	Kelley A. Chapman
Karen S. Conard	Robert J. DiBella
Glenn D. Dolbeare	Anthony M. Gallugi
Scott C. Garrant	Ann E. Hadley
Thomas A. Mullen	Joanne S. Reilly
Daniel W. Sherman	Mark J. Simeola

Seamen's Bank

221 Commercial Street,
Provincetown, MA 02657

Telephone: 508-487-0035

Fax: 508-487-8421

Branches:

4355 Route 6, North Eastham, MA 02651
350 Route 6, North Truro, MA 02652
56 Shankpainter Road, Provincetown, MA 02657
2746 Route 6, Wellfleet, MA 02667

Officers:

Lori F. Meads, President & CEO
Michael K. Silva, Executive Vice President, Treasurer & CFO
Maria D. Larouco, Senior Vice President, Commercial Lending
Peter J. Roderick, Vice President, Operations
Michael A. Andrini, Vice President, Information Technology
Carol Forgione, Vice President, Human Resources
Brian C. Anderson, Vice President, BSA and Security
Carlo C. Caramanna, Vice President, Residential Lending
Amy A. Silva, Vice President, Commercial Loan Officer
Thomas R. Johnson, Vice President, Commercial Loan Officer
Aime Bessette, Assistant Vice President, Compliance and Internal Audit Manager

Directors/Trustees:

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

South Shore Bank

1530 Main Street
Weymouth, MA 02190

Telephone: 781-682-3715

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
283 Columbia Road, Hanover, MA 02339
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:

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Pamela O'Leary, Executive Vice President & COO
Daniel W. Brennan, Treasurer & CFO
Stephen DiPrete, Chief Commercial Banking Officer
Jane Bowman, Chief Marketing Officer
Carolyn Normand, Chief Credit Officer
Craig Gardner, Chief Technology Officer
Julie Heapes, Director of Retail Banking
Joe Cachuela, Director of Compliance and Risk
Antonette Davis, Director of Loan Operations & Automated Lending
Robert DiGiovanni, Director of Cash Management & Municipal Banking
Christine Clymens, Director of Marketing Strategy
Lynn A. Tempesta, Director of Information Technology
Mark Delcore, Director of Infrastructure & Support
Daniel Picha, Director of Payments, Digital & Specialty Banking
Kevin Dabrieo, Controller
Brian Gallagher, Information Security Officer
Jacqui Fournier, Accounting Officer
Daniela De Pina, BSA/AML Banking Officer
Karen Peddell, Retail Officer
Tammy Crowe, Process Improvement/Project Manager/Banking Officer
Wael Khalil, Digital Channel Officer
Kevin C Coote, Retail Officer
Marina Oliveira, Retail Officer
Claudia Russell, Audit Officer
Marla Snyder, Compliance Officer
John Maguire, Residential Loan Servicing Officer
Susan Burns, Retail Officer
Joseph Dahlstrom, Banking Officer
Patrick Dougherty, Wealth Management Executive
David Kelson, Wealth Management Executive
James Twiss, II, Retail & Mortgage Officer
Carol Shoughrow, Senior Deposit Operations Officer
John Barron, Chief Strategy Officer
Noreen Cahill, Retail & Mortgage Officer
Susan K Kelly, Lending Control Officer
Cindy Bovaird, Consumer Loan Officer
Mark Coletta, Senior Sales & Service Officer/CRA Officer
Albert Smith, Wealth Management Executive
Edmond Chan, Retail & Mortgage Officer
Catherine Cavicchi, Retail & Mortgage Officer
Vikki Leinas, Retail Officer
James Luongo, Retail & Mortgage Officer
Marcia Lyons, Business Intelligence Manager/Officer
Michael Tinkham, Retail & Mortgage Officer
Catherine Foley, Retail & Mortgage Officer
Joanne Tully, Retail & Community Relations Officer
Kevin Carpenter, Commercial Banking Relationship Manager

Paul Moriarty, Commercial Banking Relationship Manager
 Steven LaPierre, Cash Management Relationship Manager
 Thomas Osuch, Commercial Banking Relationship Manager
 Douglas Sanroma, Director of Strategic Process Improvement
 Jennie Jones, Senior Mortgage Underwriter/Consumer Loan Supervisor
 Anthony Spakoski, Residential Lending Manager
 Heather Wilson, Commercial Banking Relationship Manager
 Matthew Pretti, Commercial Banking Relationship Manager
 Peter Lung, Commercial Banking Relationship Manager
 Joyce F. Duhaine, Systems Liaison and Project Manager
 Matthew Holmes, Cash Management Relationship Manager
 Matthew Morrison, Credit and Construction Manager
 David Willis, Client Manager, Business Banking
 Michael R. Healy, Team Leader, Commercial Banking Relationship Manager
 John Mannion, Team Leader, Business Banking
 Lee A Page, Sr. Information Assurance Analyst

Directors/Trustees:

Suzanne Andrade	J. Leonard Bicknell
James E. Bristol, Jr.	James M. Dunphy
James N. Hajjar	David S. MacCoy
Frank A. Marinelli	David P. O'Brien
Marisa A. O'Dwyer	Arthur H. Sharp
Michael J. Sheehan	Margaret K.
Spagone Joseph C. Sullivan	

The Cape Cod Five Cents Savings Bank

1500 Iyannough Road

Hyannis, MA 02601

Telephone: 508-240-0555

Fax: 508-240-0222

Branches:

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

Officers:

Matthew S. Burke, Chief Executive Officer
Robert A. Talerman, President
Christopher E. Richards, First Executive Vice President, Chief Banking Services Officer
Joel J. Brickman, Executive Vice President, General Counsel
Laura E. Newstead, Executive Vice President, Chief Human Resources Officer
Stephen H. Johannessen, Executive Vice President, Chief Financial Officer
Stephanie M. Dennehy, Executive Vice President, Chief Marketing Officer
Elizabeth S. Hammann, Senior Vice President, Chief Information Security Officer
Taryn M. Wilson, Senior Vice President, Chief Financial Crimes Officer
Emilie L. Bajorek, Senior Vice President, Chief of Staff
Timothy F. Kelleher III, Senior Vice President, Chief Commercial Lending Officer
Paul R. Bernier, Senior Vice President, Chief Auditor
Andrea L. Ponte, Senior Vice President, Chief Operational Services Officer
Angelique K. Viamari, Senior Vice President, Deputy Chief of Staff
Vanessa L. Greene, Senior Vice President, Chief Risk Officer
Jason R. Lilly, Senior Vice President, Chief Wealth Management Services Officer
James C. O'Connor, Senior Vice President, Director of Consumer Lending Operations
Christopher W. Raber, Senior Vice President, Chief Real Estate Officer
Adrian M. Sullivan, Senior Vice President, Chief Digital Officer
Kevin A. Mooney, Vice President, Director of IT Management
John Van Baars, Vice President
Joseph R. King, Vice President
Benjamin M. Wigren, Vice President
Zachary A. Wermer, Vice President
Terry-Lee M. Walther, Vice President
William X. Madden, Vice President
Kelley S. Lauterhahn, Vice President
Christopher L. Merrill, Vice President
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Anna B. Hayes, Vice President
Kimberly A. Howes, Vice President
Melissa V. Farrell, Vice President
Aisling C. Ross, Vice President
Steven E. Sullivan, Vice President
Robert D. Umbro, Vice President
Kate W. Weld, Vice President
Tracy D. Buckley-Scott, Vice President
Patrick J. McCue, Vice President
Heather D. Brown, Vice President
Sarah Ruder, Vice President
Christopher D. Langlais, Vice President
Scott D. Vandersall, Vice President
Elizabeth M. Lynch, Vice President
Jennifer L. Turner, Vice President
Christina L. Mallard, Vice President
Stanley W. Hodkinson, Vice President

Adam H. Earle, Vice President
 Mark G. Sexton, Vice President
 Kristen M. Foresta, Vice President
 Liam Cahill, Vice President
 Samuel C. Watson, Vice President
 Jonathan J. Kelly, Vice President
 Kristin M. Perkins, Vice President
 Elizabeth M. Thompson, Vice President
 Kevin M. Holmes, Vice President
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 Alison B. Czuchra, Vice President
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 Melanie J. Sabin, Vice President
 Kimberly A. Chesnut, Vice President
 James L. Botsford, Vice President
 Joseph E. Hawley, Vice President
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 Michael S. Kiceluk, Vice President
 Kenneth J. Anketell, Vice President
 Kimberly J. Geary, Vice President
 Donna M. Zayatz, Vice President
 William T. Garreffi, Vice President
 Mande S. Blair, Vice President
 Shari L. Hayes, Vice President
 Stephen C. Peck, Vice President
 Rachael Aiken, Vice President
 Stephen J. Spitz, Vice President
 Robert C. Moberg, Vice President
 Deborah L. Potter, Vice President
 Andrew M. Foss, Vice President
 Robert E. Reisner, Vice President
 Emmy R. Hamilton, Assistant Vice President
 Suzanne A. Berry, Assistant Vice President
 Patrick F. Savage, Assistant Vice President
 Kristi A. Jackson, Assistant Vice President
 Amanda M. Constant, Assistant Vice President
 Carol S. Sosner, Assistant Vice President
 Sarah E. Zibrat, Assistant Vice President
 Angela M. Cerrone, Assistant Vice President
 Elizabeth D. Stevens, Assistant Vice President
 Lemonia Mironidis, Assistant Vice President
 Anne E. Burnett, Assistant Vice President
 Julie P. Richmond, Assistant Vice President
 John V. DeVito, Assistant Vice President
 Cheryl A. Jones, Assistant Vice President
 Timothy C. Mori, Assistant Vice President
 Kenneth D. Thomas, Assistant Vice President
 Patricia A. Piva, Assistant Vice President
 Nancy A. Gardner, Assistant Vice President

Wilburn O. Rhymer, Assistant Vice President
 Patricia J. Erickson, Assistant Vice President
 Edward A. Rubel, Assistant Vice President
 Debra L. Hodgkins, Assistant Vice President
 Dana J. Robert, Assistant Vice President
 Stuart A. Egmire, Assistant Vice President
 Mary Kate Gallagher, Assistant Vice President
 Mary Jo Parris, Assistant Vice President
 Michael E. Mead, Assistant Vice President
 Shannon M. Turner, Assistant Vice President
 Linda J. Steele, Assistant Vice President
 Elizabeth P. Grady, Assistant Vice President
 Elaine Mason, Assistant Vice President
 Patricia L. Sylvia-Gonsalves, Assistant Vice President
 Carey L. Losh, Assistant Vice President
 Eric T. Gallagher, Assistant Vice President
 Linda M. Cabral, Assistant Vice President
 Kimberly A/ Devine, Assistant Vice President
 Tracy L. Taylor, Assistant Vice President
 Garret M. Smith, Assistant Vice President
 Brad C. Francis, Assistant Vice President
 Russell G. Labbe, Assistant Vice President
 Charles R. Givonetti, Assistant Vice President

Directors/Trustees:

Matthew S. Burke	Jane M. Coderre
John C. Dawley,	Darren J. Donovan
Thomas M. Evans,	Karen L. Gardner,
Paul E. Grover,	John J. Judge,
Chester N. Lay,	Bruce D. Miller,
James A. Peterson,	Melissa D. Philbrick
Paul Rumul,	Tammy A. Saben
Dorothy A. Savarese	Robert A. Talerma
Denise M. Toomey	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 W. Welch, Chief Executive Officer
Christopher D. Foley, President
Justine M. DeNorscia, Executive Vice President
Nobo Sircar, Chief Financial Officer
Jeffrey L. Bajema, Senior Vice President, Retail Lending Manager
Alvara Gjylapi, Senior Vice President & Senior Credit Officer
Patricia A. Baker, Senior Vice President, UFASI Operations Manager
Saman Amighi, Chief Information Officer
Sean O'Connell, Vice President, Commercial Banking Executive
Lori J. Bannister, Vice President & Chief Risk Officer
Adrian Iwanczuk, Information Security Officer

Directors/Trustees:

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

Washington Savings Bank

30 Middlesex Street,
Lowell, MA 01852-2197

Telephone: 978-458-7999

Fax: 978-458-9547

Branches:

100 Broadway Road, Dracut, MA 01826

Officers:

James B. Hogan, Chairman, President & CEO

John Sharland, Senior Vice President & CFO

Gerard F. Frechette, Senior Vice President, Lending and Compliance

Sean J. Lydon, Senior Vice President, Retail and Marketing

Directors/Trustees:

M. Carolyn Cox

Ronald D'Amato

Jeff Donohoe

Arthur V. Ford

Bernard V. Nangle, Jr.

Suzanne Toupin

Michael L. 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:

Brett W. Dean, President & CEO
Katherine A. Peterson, Senior Vice President & CFO
Torrance P. Dean, Senior Vice President & Senior Lending Officer
Robert A. Kelly, Senior Vice President, Retail Banking
Michael Pliskaner, Senior Vice President, Information Technology
Matthew DesMeules, Vice President, Loan Servicing and Compliance
Jan Viglirolo, Vice President, Operations
Diane Ryan, Vice President, Human Resources
Linda M. Cheever, Vice President, Finance
Eileen R. Lauria, Vice President, Commercial Lending
Connie Braceland, Vice President, Community Relations and Club 50
Simon Mzaouakk, Vice President, Network Officer
Antonia J. O'Hara, Vice President, Branch Manager
William K. Burgess, Vice President, Branch Manager

Directors/Trustees:

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Adam N. Berman	Ronald D. Dean
Brett W. Dean	Michael P. DelRose
Edward P. Deveau	Paul DiSciullo
Bernard T. Loughran, Jr.	Joseph P. MacDonald
S. Kelley MacDonald	Stephen J. Messina
John F. Nealon	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:

Donald F. Doyle, President & CEO

Brian S. Westerlind, Senior Vice President, Treasurer & CFO

Kathryn Megraw, Senior Vice President & CIO

Brian McEvoy, Senior Vice President, Senior Retail Banking Officer

Jane Cullen, Senior Vice President, Business Services Manager

Christopher J. Watson, Senior Vice President, Senior Lending Officer Business Banking

Teresa K. Flynn, Senior Vice President, Director of Human Resources

Ann M. Kane, Senior Vice President, Commercial Lending Team Leader

Steven G. Anderson, Senior Vice President, Business Lending Officer

Nicholas Lynch, Senior Vice President, Mortgage Sales Manager

John Mannila, Senior Vice President, Business Banking Team Leader

Darryl Caffee, Senior Vice President, Director of Retail Lending & CRA Officer

Tracey J. Myers, Senior Vice President, Retail Branch Network

Keith R. Kirkland, Vice President, Business Lending Officer

Jennifer Nickerson, Vice President, Director of Compliance, Risk, and Audit

Alla Demihovsky, Vice President, Credit Officer

Monica Thomas-Bonnick, Vice President, Business Lending Officer

Hugh Adams, Vice President, Director of Information Technology

Seth Bogdan, Vice President, Business Application Manager

Patrick T. Royce, Vice President, Business Lending Officer

Sally Battison, Vice President, Loan Servicing Officer

Hildee Lewis, Vice President, Technology Project Manager

Fred Gormley, Vice President, Information Security Officer

Wanita J. Letendre, Vice President, Deposit Operations

John C. DaLomba, Vice President, Director of Commercial Credit-Collections-Loan Ser

Sean Buckley, Vice President and Controller

Sonia Mahnot, Vice President, Director of Marketing

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:

John A. Carroll, President & CEO

Elda Heller, Executive Vice President, Treasurer & CFO

Karen F. Murphy, Executive Vice President & COO

Patrick Todd, Senior Vice President & CIO

Jillian Jurilla, Senior Vice President, Consumer & Business Banking

Barbara MacCorkle, Senior Vice President, Risk & Compliance

Nancy Kreinest, Vice President, Administrative Services & Human Resources

Georgeann M. Abatzis, Vice President, Director of Internal Audit

Amy L. Timmerman, Vice President, Director of Marketing

Rich Sardellitti, Vice President, Bank Security

Stephanie Chianca, Vice President, Cash Management Officer

Directors/Trustees:

James E. Barger, PhD

John A. Carroll

Geoffrey A. Curtis

Neal J. Harte, CPA

William P. Hood

Carol A. Pierce Connolly

John I. Snow III

James R. Willing

Stephen H. Boodakian

Deborah A. Carson, CPA

Judson D. Hale, Jr.

David P. Hood

Alan G. Macdonald

Richard L. Sampson, Jr.

Suzanne Virnelli, MD

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:

Kevin M. McLaughlin, President
Helen Kafkas, Treasurer & CFO
Rachel C. Tyler, Vice President, Trust Operations
Brian Hurton, Vice President, Trust Operations and Assistant Clerk
Douglas Kasper, Clerk, Community Reinvestment Officer
Kenneth Robins, Compliance Officer
Brett Segaloff, AML/BSA Compliance Officer
Krista D'Aloia, Assistant Clerk
Todd Brabazon, Assistant Treasurer

Directors/Trustees:

Steven P. Akin	Katherine Buck
James Carroll	Thomas E. Cimeno, Jr.
Casey Condron	Helen Kafkas
Edward E. Madden	Kevin M. McLaughlin
Stephen E. Tibbetts	Rachel C. 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:

Barry F. X. Smith, President

Timothy P. Corbett, Chief Risk Officer

Jaclyn Collier, Chief Compliance Officer

John A. Tucker, Chief Investment Officer

Sean P. O'Malley, Esq., General Counsel

Baldemar Trevino, , Treasurer

Ken Murphy, , AML Officer

Jessica Cross, , Corporate Secretary

Directors/Trustees:

Timothy P. Corbett

Kelvin Jones

Barry F. X. Smith

David Gutschenritter

Ellen Needham

John A. Tucker

Appendix IV: Trust Companies

Berkshire Bank

24 North Street

Pittsfield, MA 01201

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 Plaza, Amsterdam, NY 12010
3816 VT Route 7A, Arlington, VT 05250
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 Westminster Road, Route 14, Canterbury, CT 06331
50-52 Main Street, Chatham, NY 12037
116 Chelmsford Street, Chelmsford, MA 01824
63 Norwich Avenue, Colchester, CT 06415
98 Wolf Road, Colonie, NY 12205
596 Hartford Pike, Route 101, Dayville, CT 06241
255 Delaware Avenue, Delmar, NY 12054
72 Shaker Road, East Longmeadow, MA 01028
6611 Manlius Center Road, 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
1055 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
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 734
Williams Street, Pittsfield, MA 01201 39
Cheshire Road, Pittsfield, MA 01201 66
West Street, Pittsfield, MA 01201 165
Elm Street, Pittsfield, MA 02101
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
1259 East Columbus Avenue, Springfield, MA 01105
19 Harrison Avenue, Springfield, MA 01103
1363 Allen Street, Springfield, MA 01118
32 Main Street, Stockbridge, MA 01262-0117
159 Mellow 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
386 Main Street, Worcester, MA 01608-1709
993 Grafton Street, Worcester, MA 01604
560 Park Avenue, Worcester, MA 01603-2584
11 Park Avenue, Worcester, MA 01605

Officers:

Nitin J. Mhatre, Chief Executive Officer
 Sean A. Gray, President & COO
 Gregory D. Lindenmuth, Senior EVP & Chief Risk Officer
 George Bacigalupo, Senior EVP, Head of Commercial Banking
 Wm. Gordon Prescott, EVP, General Counsel & Corporate Secretary
 Jason White, EVP & Chief Information Officer
 Ashlee Flores, EVP & Chief Compliance Officer
 Jennifer M. Carmichael, EVP & Chief Internal Audit Officer
 Lucia Bellomia, EVP, Head of Retail Banking
 Ellen Steinfeld, EVP, Head of Consumer Lending and Payments
 Jacqueline Courtwright, EVP & Chief Human Resources & Culture Officer
 Stephen Finocchio, , SVP/Treasurer
 Ben Strauss, SVP, Associate General Counsel
 Erin E. Boggan, SVP, CRA & Fair Lending
 Douglas MacLean, SVP, Managing Director of CRE Lending
 James Hickson, SVP, Managing Director of Middle Market Lending
 Kathryn Hersey, SVP, Director of Wealth Management & CIO
 Scott Houghtaling, SVP, Managing Director of Business Banking
 Mark Foster, SVP, Managing Director of ABL
 Gene Michael Deary, SVP & Chief Lending Administrative Officer
 Thomas Barney, SVP, Wealth Management Administration
 Michael King, SVP, Head of Capital, Liquidity, & Stress Testing
 Ryan Melle, SVP & Chief Information Security Officer
 Shelley Guyette, SVP, Human Resources
 Cheryl L. Martin, SVP, Bank Operations
 Susan R. Teixeira, SVP, Risk Management & Policy
 Gary R. Levante, SVP, Corporate Responsibility and Communications
 James Belliveau, SVP, Electronic Banking
 Denise Marie Thompson, First VP, Business Banking & Small Business Administration
 David Gonci, Director, Capital Markets
 Michael Smith, EVP & COO; Firestone Financial, LLC
 Brett Brbovic, SVP & Chief Accounting Officer (Interim CFO)

Directors/Trustees:

Baye Adofo-Wilson,	Rheo A. Brouillard,
David M. Brunelle,	Nina A. Charnley,
John B. Davies	William H. Hughes III
Jeffrey W. Kip,	Sylvia Maxfield,
Nitin J. Mhatre	Laurie N. Moffatt
Jonathan I. Shulman,	Michael A. Zaitzeff,

Boston Trust Walden Company

One Beacon Street, 33rd Floor

Boston, MA 02108

Telephone: 617-726-7250

Fax: 617-227-2690

Branches:

Officers:

Kenneth P. Scott, Co-Chief Executive Officer
Stephen J. Amyouny, Co-Chief Executive Officer
Sarah T. Kelly, Managing Director & COO
Jennifer Ellis, Chief Financial Officer
Thomas J. Boland, Associate General Counsel and Chief Compliance Officer
Sean Clery, Director of Risk Management
Kathleen E. Splaine, Director of Information Technology
Karen Corbosiero, Director of Operations

Directors/Trustees:

Stephen J. Amyouny	William H. Apfel
Domenic Colasacco	Kimberly D. Gluck
Sarah T. Kelly	Kenneth P. Scott
Heidi H. Vanni	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
131 Clarendon Street, Boston, MA 02116
31-33 State Street, Boston, MA 02109
1324 Beacon Street, Brookline, MA 02446
1014 Beacon Street, Brookline, MA 02146
1340 Beacon Street, Brookline, MA 02146
1661 Beacon Street, Brookline, MA 02146
1016 Beacon Street, Brookline, MA 02446
1661 Beacon Street, Brookline, MA 02445
72 Burlington Mall Road, Burlington, MA 01803
1220 Boylston Street, Chestnut Hill, MA 02467
1018 West Roxbury Parkway, Chestnut Hill, MA 02167
1018 West Roxbury Parkway, Chestnut Hill, MA 02467
107 High Street, Danvers, MA 01923
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 02494
10 Langley Road, Newton, MA 02459
10 Langley Road, Newton Centre, MA 02459
1160 Walnut Street, Newton Highlands, MA 02461
323 Walnut Street, Newtonville, MA 02460
144 Newburyport Turnpike, Rowley, MA 01969
456 Main Street, Waltham, MA 02452
5 Washington Street, Wellesley, MA 02481
448 Washington Street, Wellesley Hills, MA 02482
1808 Centre Street, West Roxbury, MA 02132

Officers:

Darryl J. Fess, President & CEO
Carl M. Carlson, Chief Financial & Strategy Officer
M. Robert Rose, Chief Credit Officer
James M. Cosman, Chief Operations Officer
Michael W. McCurdy, Chief Operating Officer
Janice Costa, , Chief Risk Officer
Michael Schroeder, Chief Information Officer
Timothy Dugan, Chief Compliance Officer
Janytra M. Brooks, , Chief Human Resources Officer
Leslie Joannides-Burgos, Executive Vice President, Retail and Business Banking
David L'Heureux, Executive Vice President, Commercial Banking
Robert E. Brown, Executive Vice President, Commercial Real Estate Lending
Marissa S. Martin, , General Counsel and Secretary

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: 857-228-6389

Branches:

1300 Massachusetts Avenue, Arlington, MA 02476
188 Massachusetts Avenue, Arlington, MA 02474
626 Massachusetts Avenue, Arlington, MA 02476
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:

Wayne F. Patenaude, President & CEO
 Stephen Coukos, Esq., EVP, General Counsel and Clerk
 Kathryn Catlender, EVP & Chief Customer Officer
 Linda Grace, EVP & Chief Human Resources Officer
 Michael Lindgren, EVP & Chief Lending Officer
 Brian Landry, SVP & Chief Technology Officer
 Kevin McGuire, SVP & Chief Information Officer
 Brian Farrell, SVP & Chief Risk Officer
 Tom Berton, SVP, Audit Director
 Michael Bonsey, SVP & Chief Credit Officer
 Dana Philbrook, SVP & Chief Financial Officer
 Lisa Rodericks, SVP & Chief Marketing Officer
 David Cedrone, SVP, Head of Consumer Banking
 Deborah Marcella, SVP, Head of Residential and Consumer Lending
 Amedeo Marini, SVP, Head of Business Solutions and Bank Operations
 Ian Brandon, SVP, Head of Commercial Real Estate Lending
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1690 Massachusetts Avenue, Lexington, MA 02420-5301
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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
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
749 Providence Highway, Dedham, MA 02026
489 Gallivan Blvd., Dorchester, MA 02124
305 Talbot Avenue, Dorchester, MA 02124
2250 Dorchester Avenue, Dorchester, MA 02124
27 Bay Road, Duxbury, MA 02332
290 Kingstown Way, Duxbury, MA 02332
10 Meridian Street, East Boston, MA 02128
856 Bennington Street, East Boston, MA 02128
1 Bennington Street, East Boston, MA 02128
397 East Falmouth Highway, East Falmouth, MA 02536
Two South Water Street, Edgartown, MA 02539
245 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, Route 16, 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 02151
126 Squire Road, Revere, MA 02151
Mobile Branch, Revere, MA 02151
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, 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
708 East Broadway, South Boston, MA 02127
501 Southampton Street, South Boston, MA 02127
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
932 Main Street, West Dennis, MA 02670
1920 Centre Street, West Roxbury, MA 02132
2420 Cranberry Highway, West Wareham, MA 02576

35 Lyman Street, Westborough, MA 01501
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
633 Park Avenue, Worcester, MA 01603
301 Grove Street, Worcester, MA 01605
967 Grafton Street, Worcester, MA 01604

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Dawn A. Mugford, Senior Vice President & Chief Risk Officer
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Susan Perry O'Day,	Christopher Oddleifson
Scott Smith,	Thomas R. Venables,

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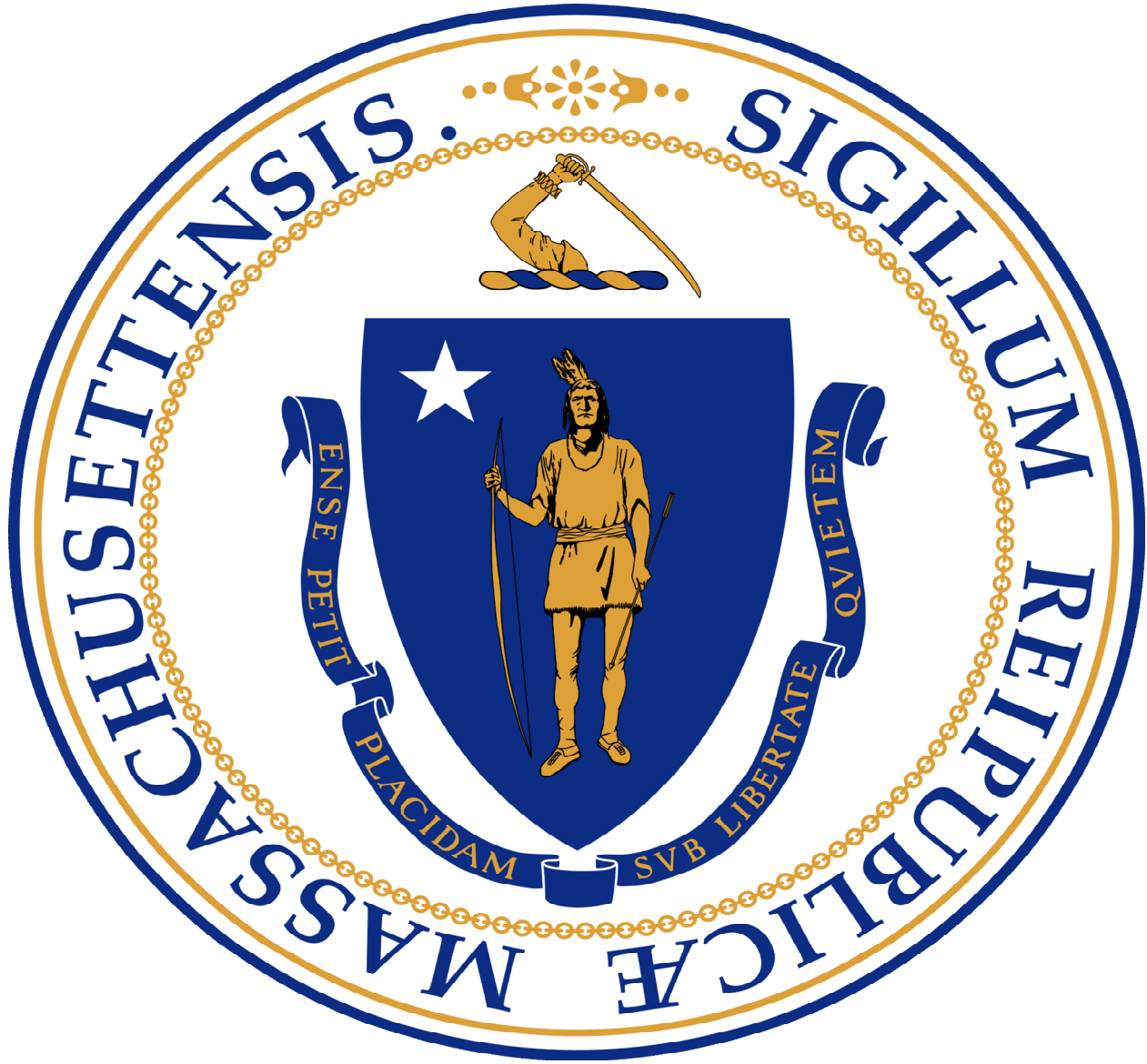
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