

2023
ANNUAL REPORT

Massachusetts Division of Banks



Table of Contents

- Accomplishments 4
- 2023 Division of Banks Year in Review Highlights 6
- Agency Strategic Goals..... 8
- Non-Depository Institution Supervision 9
- Mortgage Supervision 10
- Consumer Finance/Money Services Business Activity 11
- Licensing..... 12
- Depository Institution Supervision 13
- Bank Summary: Balance Sheet and Income Statement 14
- Credit Union Summary: Balance Sheet and Income Statement 17
- Consumer Protection and Outreach 20
- Consumer Assistance and Enforcement and Investigation..... 21
- Cyber/IT/Fintech 22
- Legal Unit..... 23
- Major Depository Corporate Transactions 24
- Legislative Summary..... 27
- Appendix I: Cooperative Banks 30
- Appendix II: Savings Banks..... 67
- Appendix III: Limited Purpose Trust Companies..... 135
- Appendix IV: Trust Companies..... 138

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

Letter from Commissioner of Banks Mary L. Gallagher

We are pleased to present the Division of Banks' (Division) 2023 Annual Report to the General Court pursuant to General Laws chapter 167, section 13. This report presents an overview of the financial industry regulated by the Division, including a snapshot of agency accomplishments and aggregate statements of the condition, as of December 2023, of banks and credit unions under the Division's supervision.

As 2023 ushered in uncertain economic and recessionary pressures on the back of the Federal Reserve's fastest paced monetary policy tightening in history, the U.S. banking sector experienced upheaval with three large bank failures at the end of the first quarter. Although these banks were not Massachusetts-chartered and therefore outside of the Division's jurisdiction, two of the three banks had physical branches in Massachusetts—bringing direct impact to Commonwealth consumers and businesses. Fear of liquidity contagion gripped the nation, and the proximity of these failures *felt* extremely local in Massachusetts. The well-publicized post-action reports of these institutional failures punctuated the importance of fundamental risk management principles for all of our regulated entities and further underscored that financial regulatory agencies, including the Division of Banks, play a key oversight role and must be sufficiently and adequately resourced.

The Division has spent recent years anticipating the risks of large bank supervision, emerging technologies, and evolving financial industry landscape, and we had the foresight to request Administration and Legislature support for additional resources. While the Division of Banks assesses the industry we regulate to cover our full operating costs, the agency is still subject to the legislative process to determine our budget. We are greatly appreciative to the Legislature for our FY24 budget increase which has helped the Division towards our strategic priority for adequate staffing. To effectively supervise the breadth of the Division's regulated entities and ensure consumer protections, the Division relies on a professional, experienced, uniquely trained staff to fulfill our mission and meet statutorily mandated examination schedules. The FY24 budget gave the Division the opportunity to realize a much-needed 25% expansion to actual headcount, and we now shift focus to training new staff to complement our experienced examination team in meeting our supervisory mandate.

Beyond operational progress towards improved staffing levels, the Division's other priority is our commitment to consumer protection advocacy – most recently via our legislative effort to support H.1106 *An Act relative to the regulation of money transmission by the Division of Banks*. Existing state law only provides consumer protection for peer-to-peer money transfers sent by Massachusetts consumers to international destinations; H.1106 will capture the \$25 billion of annual peer-to-peer money transfers on common mobile apps like Venmo, PayPal, and CashApp that happen “domestically” within the United States. The bill is based on the 2022 Model Law framework which 20 states have already adopted; H.1106 legislation will bring Massachusetts into line with rest of the country and importantly give the Division the authority to ensure consumer protection for the millions of transactions by Massachusetts residents. We remain hopeful for H.1106's successful passage in the 193rd General Court.

Sincerely,



Mary L. Gallagher
Commissioner of Banks



Accomplishments

16,678

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

18,130

Consumers receiving reimbursements totaling \$2.7 million from complaint resolution or Division enforcement actions.

624

Total number of completed bank, credit union, licensee approval requests (620) and total number of legal opinions (4) issued.

381

Total number of examination reports mailed to depository (77) & non-depository (304) institutions.

158

Foreclosure delay requests received by the Division, of which 101 were granted.

39

Formal & informal regulatory orders issued by the Division.

46

Total number of major corporate transactions consummated involving banks & credit unions (11) and total number of bank and credit union branch office notices/applications processed (35).

5

The Division hosted 5 outreach webcasts on its *DOB connects* platform. Topics included access to financial services for people with disabilities; commemorations of Black History, Hispanic and Asian Pacific Islander Heritage Months; and overcoming financial barriers for service members and their families.

10

Division employees achieved a total of 10 new certifications in 2023 and completed, on average, 33 hours of training.

14

In 2023, the Division filled 14 positions: 9 Bank Examiners, 3 Licensing Examiners, 1 Legal Counsel and 1 Data Analyst.

2023 Division of Banks Year in Review Highlights

Staffing/Training:

- The Division hired staff to fill 14 positions: 9 Bank Examiners, 3 Licensing Examiners, 1 Legal Counsel and 1 Data Analyst.
- Training reflected a combination of in-person and virtual courses, providing greater occasions for staff participation. Division staff receive ongoing opportunities for skill development and refinement as the agency leverages partnerships with federal and industry partners. 33 Division employees participated in FFIEC virtual conferences, 13 examiners completed core FDIC requirements, 13 participants at industry and trade association conferences, 24 participants in specialized knowledge courses, and 3 participants in skill building classes.
- Division staff averaged 33 hours of training in 2023.
- 10 Division examiners achieved new certifications in 2023.
- 35 Division staff serve on industry and national regulatory committees demonstrating the- agency's reach, engagement, collaboration, and leadership on state-federal financial regulator.

Notable Actions:

- As reported in the [2023 Annual Enforcement Bulletin](#), the Division issued a total of 39 formal and informal regulatory Enforcement Orders, collected a total of \$4,506,750.00 in administrative penalties and reimbursed \$2,656,895. to a total of 18,130 consumers.
- On May 23, 2023, the Division hosted a [Board of Bank Incorporation Hearing](#) pertaining to a petition by Newburyport Five Cents Bancorp, MHC (MHC) and Newburyport Five Cents Bancorp, Inc. (Bancorp) of Newburyport, MA for the direct and indirect acquisition of Pentucket Bank of Haverhill, MA. MHC and Bancorp are the mutual holding company and mid-tier stock holding company, respectively, of Newburyport Five Cents Savings Bank, Newburyport, MA.
- On June 27, 2023, the Division hosted a [Board of Bank Incorporation Hearing](#) pertaining to a petition by 1831 Bancorp, MHC (MHC) and 1831 Bancorp, Inc. (Bancorp) of Dedham, MA for the direct and indirect acquisition of South Shore Bank of Weymouth, MA. MHC and Bancorp are the mutual holding company and mid-tier stock holding company, respectively, of Dedham Institution for Savings, Dedham, MA.
- On March 28, 2023, the Division of Banks, in collaboration with Bank on Women, Inc. and Goodwin Law, hosted Enhancing Community Bank Risk Management and Governance through Diversity, an industry event featuring keynote speaker Yvonne Hao, the Commonwealth's Secretary of Economic Development. The goal of the event was to connect current bank leadership with potential diverse board members. Industry experts and regulators participated in panel discussions covering hot topics in banking, key traits, experience, and skill sets which all effective bank directors and c-suite executives should have. 100+ attendees from the banking sector and related stakeholders participated.

- During Boston Fintech Week 2023, the Division hosted an event entitled *Fintech Regulation: The Importance of Risk Management & Compliance*. Over 60 industry leaders, entrepreneurs, and interested parties attended the session held at Boston's CIC Innovation Center. The session included a panel discussion on fintech licensing and supervision, industry trends and risks, and regulatory observations and concerns. The Division announced the release of the [Ransomware Self-Assessment Tool, Version 2.0 \(R-SAT 2.0\)](#) for banks and credit unions. The tool was developed in collaboration with the Bankers Electronic Crimes Task Force, state bank regulators, and the U.S. Secret Service and was originally released in October 2020. Version 2.0 reflects updates developed considering evolutions in the ransomware threat environment and threat actor behaviors, as well as changes in bank and credit union control environments that have occurred since its original issuance.

Division Funded Grant Programs:

- On March 30, 2023, the Division of Banks, in collaboration with the State Treasurer's Office of Economic Empowerment and the Office of Consumer Affairs and Business Regulation, announced the recipients of the Financial Education Innovation Fund Grants. Fifteen schools were awarded grants totaling \$42,265.00. These grants provide Massachusetts high schools and special education programs with funding to hold financial education events for students called "Credit for Life Fairs." The Division funds this program through its Mortgage Settlement Trust Fund. Read more about the grants [here](#).
- On May 16, 2023, the Division of Banks awarded nearly \$3 million in grants to 23 organizations to fund first-time homeownership education programs and foreclosure prevention counseling centers throughout Massachusetts. The funds were awarded through the Chapter 206 Grant Program, which assists homeowners who may be experiencing financial hardship as well as prospective homebuyers who are determining if homeownership is right for them. The 2023 grant recipients included 10 regional foreclosure education centers and 13 consumer counseling organizations. The Division funds this program through licensing revenues retained from Mortgage Loan Originators. You can read more about these awards [here](#).
- On July 5, 2023, the Division of Banks, in collaboration with the State Treasurer's Office of Economic Empowerment and the Office of Consumer Affairs and Business Regulation, awarded \$64,432 in 2023 Operation Money Wise grants to 14 non-profits. Operation Money Wise supports organizations that provide high quality financial education that address the unique needs and challenges of the military community. The Division funds this program through its Mortgage Settlement Trust Fund. You can read more about the 2023 Operations Money Wise grant recipients [here](#).

Agency Strategic Goals

The Division's 2024-2026 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 EOED'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.

Consumer Protection and Outreach

Our consumer protection and outreach goals are to implement and enforce consumer protection laws and regulations, while also providing consumers and/or industries with information to make both informed financial decisions and prepare to mitigate anticipated risks.

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.

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.

Non-Depository Institution Supervision

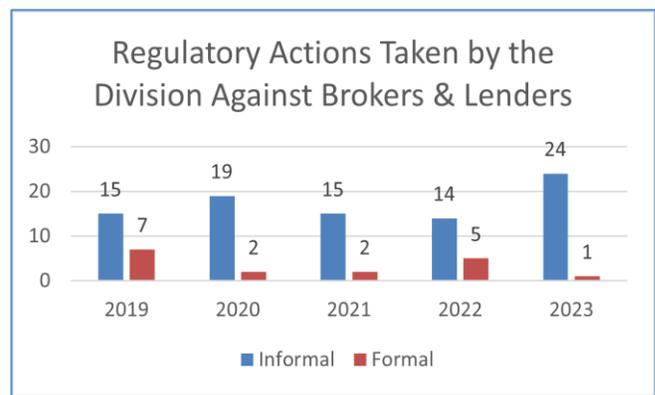
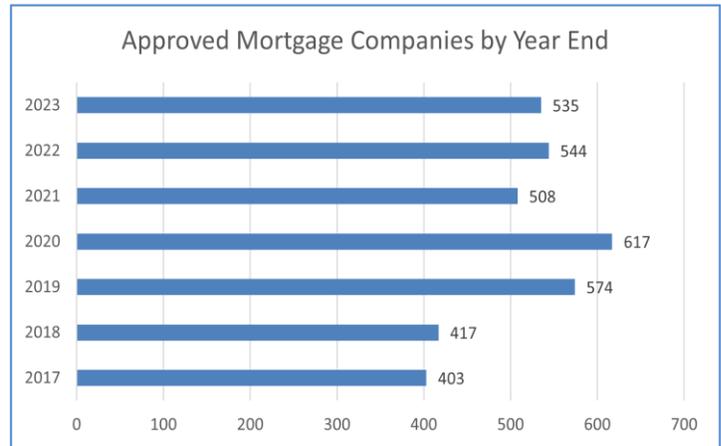
The Non-Depository Institution Supervision (NDIS) unit licenses and examines the over 16,000 non-depository financial institutions in Massachusetts. These institutions include:

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

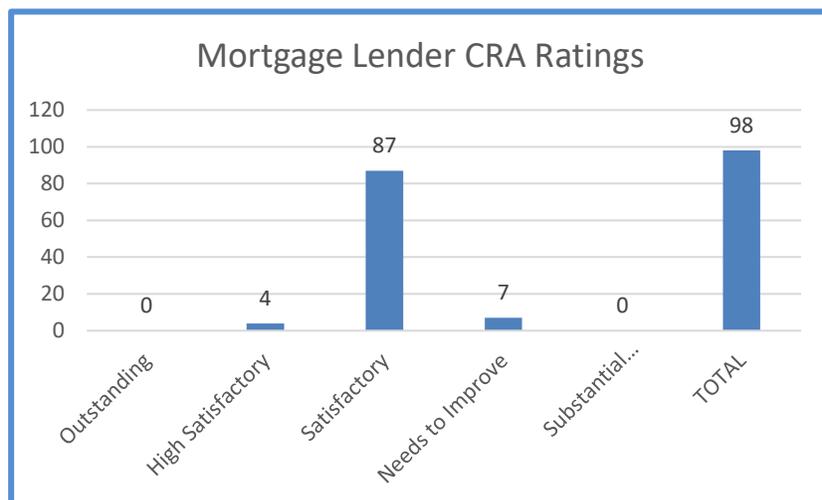
In order to evaluate the overall safety and soundness of the non-depository financial institutions in Massachusetts, while complying with our mission to ensure sound, competitive, and accessible financial services, NDIS examiners conduct periodic examinations of these companies to assess the level of compliance with consumer protection laws.

Mortgage Supervision

The Division’s Mortgage Exam Unit (MEU) continued to improve its exam scheduling and procedures in an effort to increase efficiency and effectiveness. Where applicable, the MEU participated in coordinated exams with other states through the Multi-State Mortgage Committee (MMC) as well as targeted and full-scoped examinations that utilized the State Examination System (SES) through Network Supervision, One Company One Examination, and other innovative and coordinated strategies. Additionally, MEU personnel maintain leadership positions on the governing boards of both the MMC and the American Association of Mortgage Regulators (AARMR). 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’s (NMLS) analytics and mortgage call reporting functions, resulting in efficient risk scoping during the pre-exam phase of all examinations. The MEU is engaged in cyber-security training to better prepare for regulatory supervision in an environment of ever-increasing global cyber threats. The MEU serves as the Agency monitor for all cyber reporting through the Office of Consumer Affairs and Business Regulation data breach reporting portal.



The MEU also has responsibility for the oversight of Community Reinvestment Act (CRA) requirements 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 15 CRA examinations of mortgage lenders during 2023. There are currently 98 Public Evaluations of mortgage lenders posted on the Division’s website.



Consumer Finance/Money Services Business Activity

In 2023, 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.

- As a result of examinations conducted on licensed finance companies and debt collectors, the Division secured over \$2.5 million in consumer reimbursements to over 16,000 Massachusetts residents in 2023.
- 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:
 - NDIS Senior Deputy Commissioner serves on the MTRA Board of Directors and the MTRA Industry Advisory Council,
 - NDIS Deputy Commissioner serves on NACCA's Executive Board and is Chairperson for NACCA's Emerging Issues Committee,
 - Division staff 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, Licensing Standards, and Examination Standards.
- Since 2021, the CF/MSB Unit has been responsible for the supervision of student loan servicers, an industry which had largely been paused due to pandemic-era federal student loan relief. In anticipation of the late 2023 return-to-repayment of federal student loans, the Division developed a robust supervision program for student loan servicers. The Division has held training for examination staff, has developed and implemented an examination program, and has conducted offsite monitoring of servicers with a focus on the return to repayment. The Division has coordinated and collaborated with the Attorney General's Student Loan Ombudsman's Office, the Consumer Financial Protection Bureau, and fellow state regulators to ensure effective oversight of student loan servicers.
- The Division's Non-Depository Institution Supervision Unit has adopted the CSBS nonbank cybersecurity work program for use during examinations of licensees. This program enhances the Division's supervision program for information security at licensees. In addition, the CF/MSB Unit coordinates with the Division's IT Unit to review recent data breach reports on a regular basis and conducts outreach to licensees impacted by significant data breaches.

Licensing

In 2023, the Division's Licensing Unit continued to process a high volume of non-depository license applications. The Licensing Unit regularly considers the overall state of the Massachusetts economy and an ever-changing market landscape when evaluating 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 Licensing Unit notes increasingly complex business plans as the nature of the business models presented for application review triggers more than one license or registration. Non-Depository institutions engaged in the Foreign Transmittal, Small Loan, and Third Party Loan Servicer Businesses continue to increase with the growth of fintech applicants in the marketplace. The Licensing Unit also witnessed an increasing number of mortgage applications: Mortgage Broker applicants continue to grow as sole proprietors enter the market, and Mortgage Lender applicants are increasing as established entities expand their nationwide footprint.

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, 2 limited purpose trust companies, and 2 excess-deposit insurers to ensure their compliance with federal and state laws and regulations. As prescribed in MGL c. 167, the DIS unit conducts examinations of these institutions for

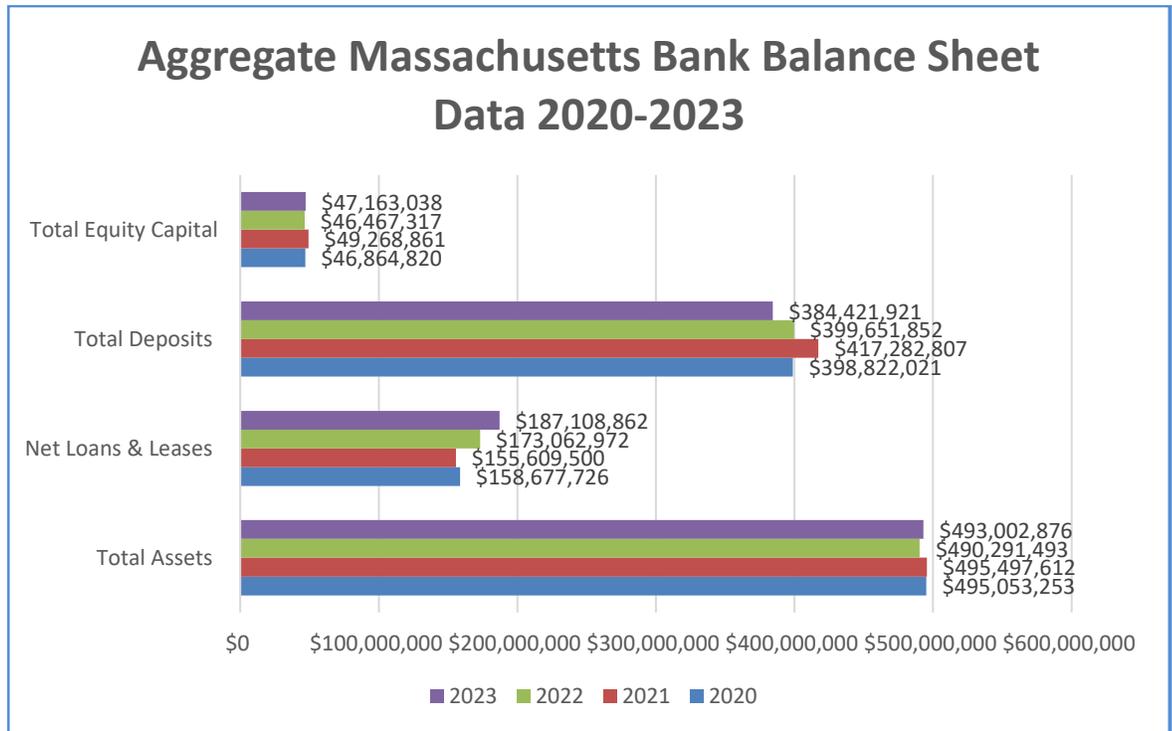
- Risk management (also known as safety and soundness)
- Consumer protection compliance
- Community Reinvestment Act (CRA) and Fair Lending

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.

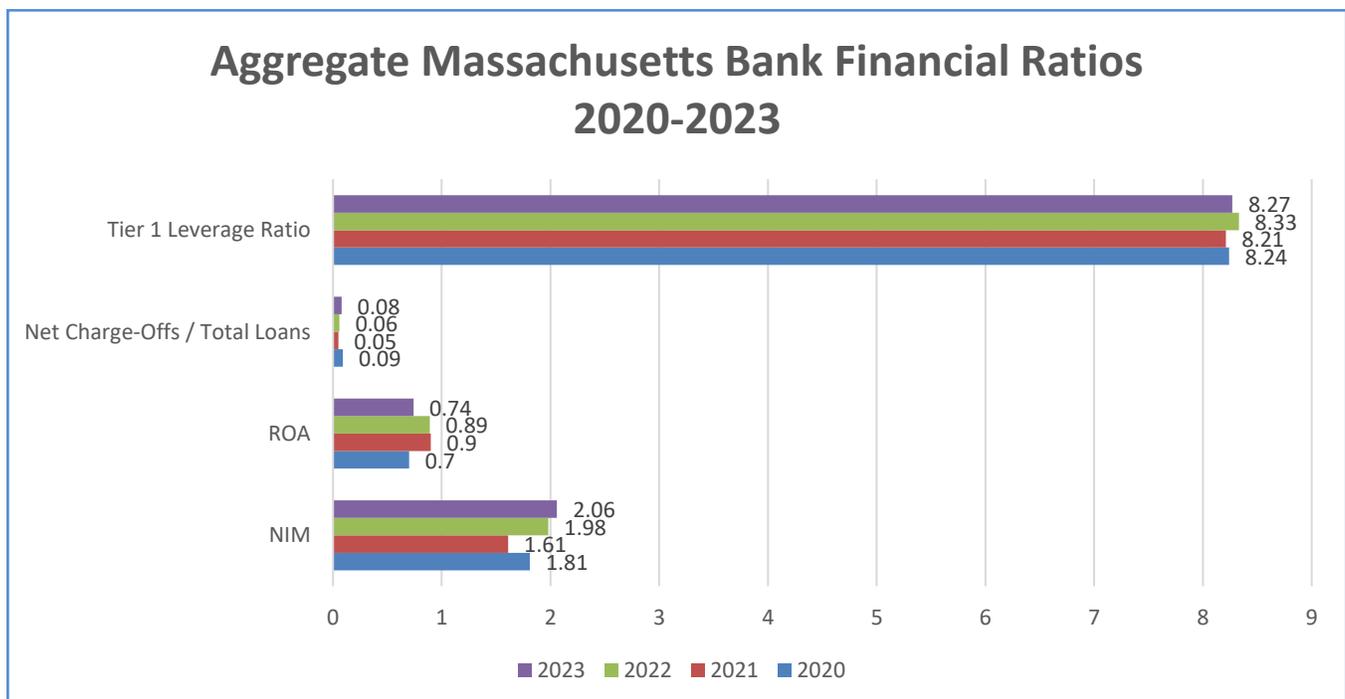
Bank Summary: Balance Sheet and Income Statement

2023 was one of the more dynamic banking environments witnessed by the Division in recent history. While the overall balance sheets of supervised institutions showed only modest growth, their composition experienced several changes.

Given the Federal Reserve's rapid pace of monetary tightening starting in March 2022, interest expenses have finally started to bite, growing by 372% since 2022. This has led to a shift in funding strategies for many institutions, especially those in and around the very competitive Boston Metro area. As industry liquidity and interest rate risk planning came to the fore, the Division's regulatory focus for examinations has naturally centered



on liquidity and asset/liability management (ALM). The levels of charge-offs and delinquent loans remained low; however, other real estate owned on bank balance sheets increased substantially. Weakness in commercial office space necessitated shoring up collateral and evaluating both borrower and guarantor strength. Things to watch in 2024 include economic cooling and its effect on lending and employment, as the Federal Reserve is signaling to keep rates higher for longer.



Bank Balance Sheet

Years Ending December 31	2022	2023	% Change
	\$ in 000's	\$ in 000's	
Cash & Balances due from depository institutions	110,676,309	9,7777,472	-12%
Total securities	138,577,966	130,789,429	-6%
Federal funds sold and reverse repurchase	5,286,252	6,801,133	29%
Gross Loans and Leases	174,603,074	188,709,322	8%
Loan loss allowance	1,540,102	1,600,460	4%
Net loans and leases	173,062,972	187,108,862	8%
Trading account assets	8,108,102	5,686,813	-30%
Bank premises and fixed assets	4,372,022	4,492,622	3%
Other real estate owned	1,309	24,460	1,769%
Goodwill and other intangibles	11,204,719	10,961,670	-2%
All other assets	39,001,842	47,759,955	22%
Total assets	490,291,493	491,402,416	0%
Total deposits	399,651,852	384,421,921	-4%
Federal funds purchased and repurchased agreements	1,697,145	2,278,425	34%
Trading liabilities	7,841,316	7,558,155	-4%
Other borrowed funds	16,126,749	27,877,984	73%
Subordinated debt	1,547,000	536,000	-65%
All other liabilities	16,960,114	21,566,863	27%
Total Liabilities	443,824,176	444,239,378	0%
Perpetual preferred stock	19,796	19,792	0%
Common stock	83,921	83,935	0%
Surplus	25,545,921	24,859,769	-3%
Undivided profits	20,810,554	22,190,712	7%
Equity, minor interest in consolidated subs	7,125	8,830	24%
Total equity capital	46,467,317	47,163,038	1%
Total Liabilities and Equity Capital	490,291,493	491,402,416	0%

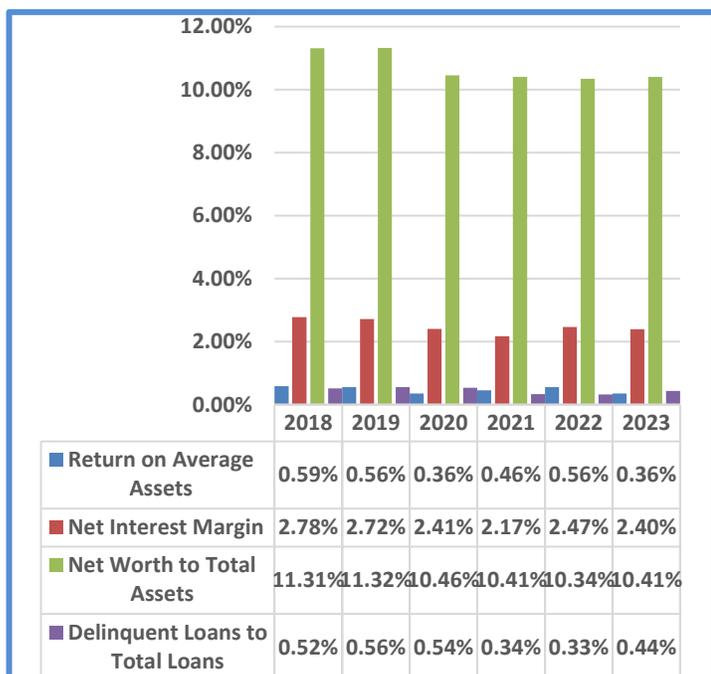
Bank Income Statement

Years Ending December 31	2022	2023	% Change
	\$ in 000's	\$ in 000's	
Total interest income	10,285,787	17,528,281	70%
Total interest expense	1,908,564	9,005,410	372%
Net interest income	8,377,223	8,522,871	2%
Provision for loan and lease losses	210,388	241,011	15%
Gross Fiduciary activities income	6,543,497	6,327,412	-3%
Service charges on deposit accounts	192,110	200,149	4%
Trading account gains and fees	929,847	759,274	-18%
Additional Noninterest Income	2,887,481	3,112,231	8%
Total noninterest income	10,552,935	10,399,066	-1%
Salaries and employee benefits	6,707,904	7,063,577	5%
Premises and equipment expense	2,338,907	2,429,501	4%
Additional noninterest expense	3,728,525	4,157,096	11%
Total noninterest expense	12,775,336	13,650,174	7%
Pre-tax net operating income	5,944,434	5,030,752	-15%
Securities gains (losses)	(190,973)	(586,009)	207%
Applicable income taxes	1,130,134	906,576	-20%
Income before extraordinary items	4,623,327	3,538,167	-23%
Extraordinary items, net	-	294,866	
Net income	4,623,327	3,833,003	-17%

Credit Union Summary: Balance Sheet and Income Statement

Massachusetts state-chartered credit unions experienced modest growth in 2023 with total assets reaching \$22.9 billion, increasing 7% compared to year-end 2022, despite the increasing interest rate environment. Given the rapid rate increases since March 2022, interest expense increased 213% throughout 2023. This led to a shift in funding strategies and an increased reliance on alternative funding sources. As liquidity and interest rate risk planning became an industry-wide priority, examination focus shifted to liquidity and asset/liability management. Headwinds for 2024 include sustained higher interest rates and potential continued margin compression.

Financial Performance Metrics



Balance Sheet Trends (\$ in 000's)



Credit Union Balance Sheet

Years ended December 31	2022	2023	% Change
	\$ in 000's	\$ in 000's	
Assets			
Cash & Equivalents	1,313,842	1,203,477	-8%
Total Investments	3,779,281	3,608,604	-5%
Loans Held for Sale	7,801	8,702	12%
Loans and Leases, Net of Unearned Income	15,475,541	17,135,010	11%
Allowance for Loan and Lease Losses	-80,412	-101,909	27%
Net Loans and Leases	15,395,129	17,033,101	11%
Land and Building	232,705	228,939	-2%
Other Fixed Assets	65,102	79,125	22%
NCUSIF Deposit	161,105	169,062	5%
Other Assets	450,490	564,987	25%
Total Assets	21,405,455	22,895,997	7%
Liabilities			
Dividends Payable	604	1,916	217%
Other Borrowings	1,913,249	2,358,305	23%
Accounts Payable & Other Liabilities	218,028	251,091	15%
Total Shares & Deposits	17,478,264	18,252,353	4%
Total Liabilities	19,610,145	20,865,071	6%
Equity			
Undivided Earnings	2,034,734	2,114,525	4%
Equity Acquired in Merger	155,093	251,562	62%
Accumulated Unrealized Gain/(Loss) on AFS	-390,898	-329,194	-16%
Accumulated Unrealized Gain/(Loss) on CF Hedges	1,945	1,928	-1%
Other Comprehensive Income	-5,564	-7,894	42%
Total Equity Capital	1,795,310	2,030,927	13%
Total Liabilities + Equity Capital	21,405,455	22,895,998	7%

Credit Union Income Statement

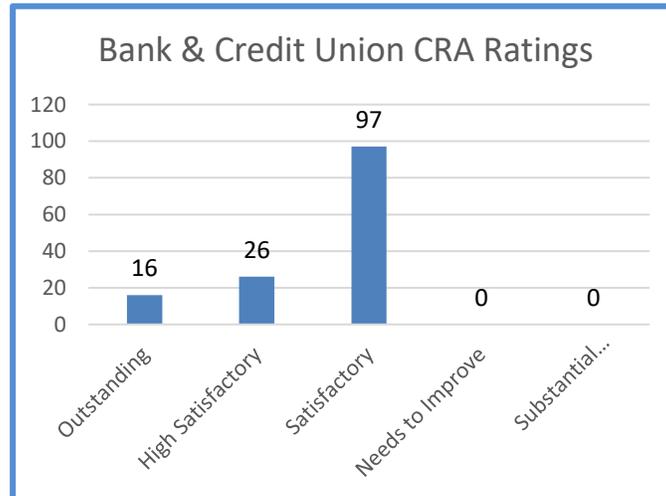
Years ended December 31	2022	2023	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	608,365	828,758	36%
Total Interest Expense	94,860	296,591	213%
Net Interest Income	513,505	532,167	4%
Provision for Loan and Lease Losses (PLLL)	10,729	24,691	130%
Net Interest Income after PLLL	502,776	507,476	1%
Fee Income	68,338	72,776	6%
Other Income	71,411	67,224	-6%
Gain/(Loss) on Equity Securities	-6,018	3,628	-160%
Gain/(Loss) on Other Securities	-124	-2,639	2028%
Other Gain/(Loss) Sales	230	1,963	753%
Gain/(Loss) on Disposition of Fixed Assets	670	335	-50%
Other Non-interest Income/(Expense)	5,191	1,397	-73%
Total Non-Interest Income	139,698	144,684	4%
Employee Compensation and Benefits	268,510	294,999	10%
Travel and Conference Expense	4,204	5,284	26%
Office Occupancy Expense	43,177	43,430	1%
Office Operation Expense	92,834	101,051	9%
Education and Promotional Expense	18,584	19,573	5%
Loan Servicing Expense	20,268	21,938	8%
Professional and Outside Services	59,374	63,982	8%
Member Insurance-Other	3,090	2,215	-28%
Operating Fees	2,574	2,357	-8%
Miscellaneous Operating Expenses	14,148	18,582	31%
Total Non-Interest Expense	526,763	573,411	9%
Net Income (Loss)	115,711	78,749	-32%

Consumer Protection and Outreach

The Consumer Protection examination unit has been at the forefront of important consumer protection regulatory issues throughout 2023 working closely with our federal counterparts to review banking practices associated with deposit accounts and assessment of account fees as a critical consumer protection risk area.

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 42 CRA examinations of banks and credit unions during 2023. There are currently 139 Public Evaluations of banks and credit unions posted on the Division's website.



In late 2023, the federal regulatory agencies (Federal Reserve, FDIC, and OCC) announced their finalized Community Reinvestment Act (CRA) rule for implementation in 2026. The federal final rule, currently challenged in federal court, will have implications for the industry as well as states with CRA laws including Massachusetts. The Consumer Protection Unit is working with the agency's Legal and Non-Depository Mortgage units on state Community Reinvestment Act regulatory changes that may be warranted by changes to the federal regulation.

Consumer Assistance and Enforcement and Investigation

In 2023, the unit worked to expand the Division's language capabilities by contracting with a translation/interpreter phone service primarily to assist constituents and other stakeholders with limited English language proficiency. This language access initiative was led by our Consumer Assistance Unit who noted a need—as a consumer protection agency that operates a consumer hotline, supervises and regulates an array of financial service institutions and businesses, and receives walk-in constituents, though on a limited basis, the Division interacts with individuals from across the Commonwealth. The Division is now able to connect with interpreters in over 100 languages in less than a minute ensuring that our Consumer Assistant team can engage in real-time telephone translation services as well as enable access to translation services for written materials. Spanish, Portuguese, Vietnamese, Cantonese Chinese, Mandarin Chinese, Haitian Creole, French Creole and Arabic are the most common languages spoken by DOB's constituency.

The Consumer Assistance Unit fielded 4,731 calls and received 258 written consumer complaints in 2023. A total of 256 complaints were resolved and 44 consumer reimbursements were obtained for a total of \$148,037 reimbursed to consumers. The Unit received 158 requests for foreclosure relief, and long-term stays were granted for 101 of the requests. Since the foreclosure relief program was instituted in 2007, the Division has received 8,061 foreclosure delay requests of which 4,060 foreclosure stays have been granted.

Cyber/IT/Fintech

The Cyber/IT/Fintech Unit continues to dedicate its efforts towards combatting evolving cyber threats by collaborating with state and federal regulators, participating in various cyber working groups, and leveraging strategies to safeguard critical systems and data. The Unit hosts monthly office hours open to all examiners, fostering a culture of cybersecurity awareness and knowledge-sharing across the Division. In addition, members of the Unit regularly attend training led by federal regulatory agency partners to further develop cyber expertise to ensure examinations are informed, effective, and aligned with the latest regulatory standards. In October 2023, the Division participated in National Cybersecurity Awareness Month by providing bulletins containing information and tips on common cyber hygiene best practices.

Ransomware and other cyber threats continue to pose a significant risk to consumers, businesses, and the financial sector. In October, the Division joined the Conference of State Bank Supervisors (CSBS) and our state agency counterparts across the country to release an update of the [CSBS Ransomware Self-Assessment Tool \(R-SAT\), v. 2.0](#) to state-chartered banks and credit unions. This tool was designed to better equip banks and credit unions to periodically assess their own efforts to mitigate risks associated with ransomware and to identify potential gaps needing increased security. In addition, the Division is committed to monitoring the use of artificial intelligence (AI) in our financial entities, recognizing its potential benefits and risks, and ensuring regulatory compliance and appropriate security measures are in place.

As both emerging technologies and cyber threats continue to evolve, the Unit remains proactive and vigilant, adapting its strategies and expertise to effectively foster innovation, monitor cyber threats, and mitigate the efforts of cybercriminals against Massachusetts financial institutions and consumers.

Legal Unit

The Legal unit provides legal advice and representation to the Commissioner of Banks and Division. Representation and advice are 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 11 major corporate transactions consummated in 2023:

- One bank holding company acquired another bank holding company.
- One transaction involved the merger of two mutual holding companies with the continuing mutual holding company controlling two subsidiary banks. Another merger transaction of two mutual holding companies with the continuing mutual holding company controlling two subsidiary banks was approved in 2023 with an effective date of January 1, 2024.
- Three savings banks converted to trust companies by operation of law.
- One savings bank completed its reorganization into a mutual holding company structure. One other savings bank was approved in 2023 to reorganize into the mutual holding company structure in a transaction with an effective date of January 1, 2024.
- One mutual holding company converted to a stock holding company.
- Three transactions involved mergers of federally chartered credit unions with and into Massachusetts state-chartered credit unions.
- One Massachusetts state-chartered credit union converted to a federally chartered credit union.
- Certain of these transactions resulted in loan agreements with the Massachusetts Housing Partnership (MHP); see [MHP Chapter 102 Funding Chart](#) for details.

Bank Transactions

At year end, there were 40 savings banks, 32 co-operative banks, 19 trust companies, and 2 limited purpose trust companies.

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 January 1, 2023. Brookline Bancorp, Inc. is the holding company for Brookline Bank, Brookline, Massachusetts; Bank Rhode Island, Providence, Rhode Island; and PCSB Bank, Brewster, New York.

Mutual Holding Company Mergers

- Pentucket Bank Holdings, MHC and Pentucket Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Pentucket Bank, Haverhill merged with and into Newburyport Five Cents Bancorp, MHC and Newburyport Five Cents Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Newburyport Five Cents Savings Bank, Newburyport on July 1, 2023. In connection with the merger, the combined mutual holding company and the combined mid-tier holding company each changed their name to River Run Bancorp, MHC and River Run Bancorp, Inc., respectively. River Run Bancorp, MHC and River Run Bancorp, Inc. are the mutual holding company and mid-tier holding company, respectively, for both Newburyport Five Cents Savings Bank and Pentucket Bank.

- South Shore Bancorp, MHC and South Shore Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for South Shore Bank, Weymouth merged with and into 1831 Bancorp, MHC and 1831 Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Dedham Institution for Savings, Dedham effective January 1, 2024.¹ 1831 Bancorp, MHC and 1831 Bancorp, Inc. are the mutual holding company and mid-tier holding company, respectively, for both Dedham Institution for Savings and South Shore Bank.

Reorganization into Mutual Holding Company Structure

- Institution for Savings in Newburyport and its Vicinity, Newburyport reorganized into a mutual company structure, IFS 1820 Bancorp, MHC on January 1, 2023.
- North Easton Savings Bank, South Easton was approved to reorganize into a mutual holding company structure, 1864 Bancorp, MHC, with a mid-tier holding company, 1864 Bancorp, Inc. on December 22, 2023. The reorganization was completed with an effective date of January 1, 2024.²

Conversion of Mutual Holding Company into a Stock Holding Company

- NB Financial, MHC, the mutual holding company for Needham Bank, converted to a stock holding company under the name NB Bancorp, Inc. effective December 27, 2023.

Name Change

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

¹ Due to an effective date occurring on January 1, 2024, the mutual holding company merger was excluded from the number of major corporate transactions reported for the 2023 calendar year and therefore is being included in the number of corporate transactions reported for 2024.

² Due to an effective date occurring on January 1, 2024, the mutual holding company reorganization for North Easton Savings Bank was excluded from the number of major corporate transactions reported for the 2023 calendar year and therefore is being included in the number of corporate transactions reported for 2024.

Credit Union Transactions

The number of Massachusetts state-chartered credit unions was reduced from 51 to 50 during the year. One Massachusetts state-chartered credit union converted to a federally chartered credit union. Three federally chartered credit unions merged with and into Massachusetts state-chartered credit unions. The following is a list of credit union transactions that were consummated in 2023.

Mergers

- Greater Salem Employees Federal Credit Union, Salem merged with and into St. Jean's Credit Union, Lynn effective June 1, 2023.
- RTN Federal Credit Union, Revere, merged with and into Merrimack Valley Credit Union, Lawrence, effective June 1, 2023,
- Winchester Federal Credit Union, Winchester merged with and into Members Plus Credit Union, Medford, effective July 1, 2023.

Conversions to Federal Charter

- Revere Firefighters Credit Union, Revere converted to a federally chartered credit union, Revere Firefighters Federal Credit Union, effective December 22, 2023.

Name Change

- St. Anne's Credit Union of Fall River changed its name to St. Anne's Credit Union effective January 4, 2023.

Legislative Summary

Legislation Signed into Law in 2023

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

Chapter 2 of the Acts of 2023, An Act Making Appropriations for the Fiscal Year 2023 To Provide for Supplementing Certain Existing Appropriations and for Certain Other Activities and Projects

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 April 20, 2020 until the end of the State of Emergency on June 15, 2021. Chapter 20 of the Acts of 2021, which was signed into law on June 16, 2021, amended Chapter 65 to extend the deadline for the telephonic counseling and video conference counseling options until December 15, 2021. Chapter 22 of the Acts of 2022, which was signed into law on February 12, 2022, authorized reverse mortgage applicants to utilize telephonic counseling and video conferencing options until July 15, 2022. Subsequently, Chapter 107 of the Acts of 2022, which was signed into law on July 16, 2022, further extended the deadline to utilize telephonic counseling and video conference counseling options until March 31, 2023. Chapter 2 of the Acts of 2023, which was signed into law on March 29, 2023, further extended this deadline to utilize telephonic counseling and video conference counseling options until March 31, 2024. Note: Chapter 88 of the Acts of 2024, which was signed into law on April 30, 2024, made these amendments permanent effective as of March 31, 2024.

Testimony Provided during the 2023 - 2024 Legislative Session

Oral and Written Testimony

The Division provided oral testimony and submitted written testimony to the Joint Committee on Financial Services on 10/24/23 on the following bill:

- House 1106, *An Act Relative to the Regulation of Money Transmission by the Division of Banks.*

Written Testimony

The Division provided written testimony to the Joint Committee on Financial Services on 10/17/23 on the following two bills:

- House 1104, *An Act Relative to Mortgage Review Boards and a Small Business Loan Review Board within the Division of Banks,*
- House 1105, *An Act Establishing Uniform Confidentiality and Enforcement Provisions Relative to Certain Licensees under the Jurisdiction of the Division of Banks.*

Regulations

There were no updates to the Division's regulations in 2023.

The Division has twenty-one effective regulations:

209 CMR 18.00
209 CMR 20.00
209 CMR 26.00
209 CMR 31.00
209 CMR 32.00
209 CMR 33.00
209 CMR 40.00

209 CMR 41.00
209 CMR 42.00
209 CMR 43.00
209 CMR 45.00
209 CMR 46.00
209 CMR 48.00
209 CMR 49.00

209 CMR 50.00
209 CMR 53.00
209 CMR 54.00
209 CMR 55.00
209 CMR 56.00
209 CMR 57.00
209 CMR 58.00

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
Gilbert Ehmke, Senior Executive Vice President & CFO
Nancy Curry, Executive Vice President, Senior Commercial Lending Officer
Lynn M. Star, Executive Vice President, Chief Information Officer
Nicole Smith, Vice President, Compliance
Michael Fitzgerald, Vice President, IT Officer

Directors/Trustees:

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

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 I. Camara, Treasurer

Margaret Murray, Senior Vice President, Residential Lending

Peter Fresh, Branch Administrator

Directors/Trustees:

Craig Binney

Hossein S. Kazemi

Carolyn Ross

Kenneth J. Fernandes

Mark Lombardi

John Ventresco

Bank Gloucester

160 Main Street

Gloucester, MA 01930

Telephone: 978-283-8200

Fax: 978-283-7283

Branches:

15 Martin Street, Essex, MA 01929

143 High Street, Ipswich, MA 01938

Officers:

Patrick B. Thorpe, President & CEO

Dennis J. Doolin, Senior Vice President, Treasurer & CFO

Mark E. Grenier, Senior Vice President, Chief Lending Officer

Lisa Leahy, Vice President, Operations Officer

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

Amy E. Mitchell, Vice President, Residential Lending

Jessica Margiotta, Assistant Vice President, Commercial Operations Officer

Directors/Trustees:

Cynthia Cafasso Donaldson

James C. Greely IV

John P. Judd

Julie Lafontaine

Paul T. Muniz

Patrick B. Thorpe

Dennis J. Doolin

Mark E. Hubbard

George Koshivas

Jonathan Loring

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 and Senior Loan Officer
David DiFronzo, Director of Commercial Real Estate

Directors/Trustees:

Daniel J. Erickson	Deborah Kreusch
Nicholas Maffeo	Jeffrey S. Phaneuf
William B. Russell	Stanley C. Taylor

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, MA 02053

1 Hastings Street, Mendon, MA 01756

Officers:

Derek Plourde, President & CEO

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

Cheryl A. Beauvais, Senior Vice President & Senior Retail Lending Officer

Ann M. Sherry, Senior Vice President & Chief Customer Care & Marketing Officer

Directors/Trustees:

Peter L. Brunelli

Pia B. Jarret

Paul E. Rao

Steven M. Richardson

Paula Cassidy

Stephen J. Kenney

James M. Reardon

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, Weymouth, MA 02190

Officers:

Robert W. Terravecchia, Jr., Chairman, President & CEO

Scott Ambroceo, Senior Vice President, Administration and Operations

Maria Vafiades, Senior Vice President, Treasurer & CFO

Richard Crowley, Senior Vice President, Chief Information Officer

James L. Golden, Senior Vice President, Retail Banking, Facilities and Security

Jamar Green, Senior Vice President, Compliance/CRA/Fair Lending

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

Brian F. Madden, Senior Vice President, Chief Residential and Consumer Loan Officer

John Pelrine, Senior Vice President, Marketing Director

Maria J. Traniello, Assistant Vice President, Executive Assistant/Marketing

Directors/Trustees:

Gary Blume,

Peter Finnegan,

David Leahy, Jr.

Thomas McDonough

Joanne Pompeo

Paul J. Durgin

Paul Haley

Maria Levin,

David Pinkham

Robert W. Terravecchia Jr. 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

Migena Garcia, Treasurer

William E. Smith, Senior Vice President, Lending

Mark A. McKinnon, Senior Vice President, Technology

Raphael Barruos, Vice President, Retail Banking

Directors/Trustees:

Vicki C. Balsamo

Andrew H. Kara

Carol R. McClintock

Leo H. Bonarrigo

J. Kevin Leary

John A. Pulgini

Dean Co-operative Bank

21 Main Street

Franklin, MA 02038-0307

Telephone: 508-528-0088

Fax: 508-541-5687

Branches:

411 Pulaski Boulevard, Bellingham, MA 02019

8 Main Street, Blackstone, MA 01504

32 Hastings Street, Mendon, MA 01756

Officers:

Kevin R. Goffe, President & CEO

Michelle T. D'Aniello, Senior Vice President, Treasurer & CFO

Nancy J. Davidge, Senior Vice President, Chief Retail Officer

Joan E. Moran, Senior Vice President, Chief Lending Officer

Michael Browne, Senior Vice President, Chief Information Officer

Michael Carroll, Senior Vice President, Marketing

Diana Goncalves, Vice President, Operations Officer

Americo A. Pinheiro, Vice President, Compliance & Risk Management Officer

Directors/Trustees:

Peter A. Baglioni

James P. Ginley

Christine Molla

Daniel J. Ranieri

James F. Daddario, Sr.

Kevin R. Goffe

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

331 Montvale Avenue, Woburn, MA 01801

Officers:

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

John Citrano, Executive Vice President, COO/CFO

John Migliozi, Executive Vice President, Chief Lending Officer

Carmela Vitale, Senior Vice President and Treasurer

Brandon Lavertu, Senior Vice President, Chief Accounting Officer

Lawrence Broderick, Senior Vice President, Director of Government Banking

Karen L. Chasse, Senior Vice President, Compliance Officer

Lawrence R. Palmer, Senior Vice President, Chief Information Officer

Cary Lynch, Senior Vice President, Retail Banking

Karima Filali, Senior Vice President, Senior Credit Officer

Eric Jackson, Senior Vice President, Residential Lending

Directors/Trustees:

Paul A. Delory, Esq.

Dennis J. Leonard

Joseph Sachetta

Marjorie A. White

Elizabeth P. Jones

Richard J. O'Neil, Jr., Esq.

Susan Sgroi

Fidelity Co-operative Bank

9 Leominster Connector

Leominster, MA 01453

Telephone: 978-870-1400

Fax: 978-343-2021

Branches:

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

Officers:

Edward F. Manzi, Jr., Chairman & CEO
 Joann Marsili, EVP, Chief Growth and Client Experience Officer
 Joseph Silva, EVP, Chief Lending Officer
 Richard Fay, SVP, Chief Financial Officer
 Sheila King-Goodwin, SVP, Chief Community Banking Officer
 Jennifer Ledoux, SVP, Director of Risk and Compliance
 Brad Kirlin, SVP, Chief Technology Officer
 Deborah Sendrowski, SVP, Human Resources Director
 Lesly Murray, SVP, Director of Business Banking Services
 Barbara Yanke, SVP, Director of Residential Lending

Directors/Trustees:

John Allen	Winfield Brown
Janet S. Chambers	Brian Cirelli
Alvin B. Collins	Edward F. Manzi, Jr.
Christopher W. McCarthy	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

Officers:

Anthony J. Worden, President & CEO

Michael F. Turley, Executive Vice President, Treasurer & CFO

Brandon S. Lively, Executive Vice President, Information

Systems Mary J. Rawls, Executive Vice President,

Compliance Lisa D. Kmetz, Executive Vice President, Retail

Banking Jane H. Wolfe, Executive Vice President, Residential

Lending Jeremy Payson, Senior Vice President and Controller

Michael P. Buckmaster, Senior Vice President, Commercial

Lending Sean S. Sormanti, Senior Vice President, Human

Resources Christopher P. Caouette, Senior Vice President,

Credit Officer Kevin J. Bowler, Senior Vice President, Loan

Resolution

Directors/Trustees:

Catherine G. Coleman

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Nancy A. Fournier, CPA

Kevin J. O'Neil

Robert L. Underhill

Anthony J. Worden

William A. Dufraine

JoAnne J. Finck

Daniel F. Graves, Esq.

Michael E. Tucker, Esq.

Peter J. Whalen,

Haverhill Bank

180 Merrimack Street

Haverhill, MA 01830-6167

Telephone: 978-374-0161

Fax: 978-556-4258

Branches:

163 South Main Street, Haverhill, MA 01835-7438

1094 Main Street, Haverhill, MA 01830

6 West Main Street, Merrimac, MA 01860

396 Main Street, Salem, NH 03079

281 Main Street, West Newbury, MA 01985

Officers:

Thomas L. Mortimer, Chairman, President & CEO

Gregory Shaw, Executive Vice President & COO

Charlette M. Weeden, Executive Vice President, Treasurer & CFO

Harry J. Korslund, III, Senior Vice President, Senior Commercial Loan Officer

Glenn W. Strauss, Senior Vice President, Commercial Lending Market Manager

Kelly C. Quevillon, Vice President, Operations

Amy Barcelos, Vice President, Retail Operations

Evan Cline, Vice President, Controller

Thomas O. Faulkner, Vice President, Mortgage Originator

Erin M. Daley, Vice President, Mortgage Originator

Duncan O. Clark, Vice President, Retail Branch Administrator

Lisa M. Sullivan, Vice President, Residential Production Manager

Elizabeth Cronin, Vice President, Compliance & BSA Officer

Shauna Pendleton, Vice President, Marketing

Nicole A. Moses, Vice President, Commercial Lender

Deven M. Robinson, Vice President, Executive Administration

Angelita Martinoli, Vice President, Human Resources

James P. Henebry, Vice President, Commercial Loan Officer

Alan M. Collopy, Vice President, Information Technology

Stanley R. Ward, Vice President, Loan Servicing

Matthew Currie, Assistant Vice President, Credit Officer

Sherry L. Pruyn, Assistant Vice President, Mortgage Originator

Jodie Pickles, Assistant Vice President, Branch Manager

Marcos C. Melo, Assistant Vice President, Branch Manager

Directors/Trustees:

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Joseph J. Bevilacqua

Mary E. Carrington

Stuart B. Davis

Dana A. Fields

Timothy Jordan

Caitlin Masys

Jennifer Matthews

Thomas L. Mortimer

Kristin M. Murphy

Christos S. Papaefthemiou

Hometown Bank

31 Sutton Avenue

Oxford, MA 01540-1775

Telephone: 508-987-1200

Fax: 508-987-6734

Branches:

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

Officers:

Robert J. Morton, President & CEO
 Gilbert F. Ehmke, Senior EVP, Treasurer & CFO
 Bozena Dabek, EVP, Chief Administrative Officer and Risk Management Officer
 Lynn M. Starr, EVP, Chief Information Officer and Information Security Officer
 Michael P. Mahler, EVP, Senior Loan Officer
 Ryan Kirwin, EVP, Residential Lending
 Randall J. Gage, EVP, Chief Credit Officer
 Dena M. Hall, EVP, Chief Marketing Officer
 Sharon Mahler, SVP, Retail Banking
 Karen Yancik, SVP, Compliance Officer
 Cassandra S. Day, VP, Controller
 Susan Rheault, AVP, Deposit Service

Directors/Trustees:

Peter Deary	Steven H. Duvarney
Julie A. Fitton	Brian Galonek
Michael J. Grenon	Henry J. LaMountain, Sr.
Helder Machado	Kevin Mack
Robert J. Morton	Sam S. Pappas
Michael D. Stowe	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 Human Resources
Delfina A. Laranjo, Senior Vice President, Treasurer & CFO
Curtis W. McKinney, Senior Vice President, Senior Lending Officer
Thomas B. Steele, Senior Vice President, Chief Technology Officer

Directors/Trustees:

Joseph T. Baptista, Jr.	Richard Bentley, Jr.
Barry R. Bibeau	Edmund J. Brennan, Jr.
Mark Dangoia	Andrew C. Hewitt
Robert A. Iafrate	Adrienne Mollor
Joseph S. Mozzone	Eileen G. 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

Pamela A. Murphy, Vice President, Treasurer & CFO

Directors/Trustees:

Alan Cregg

William D. Fitzgerald

Frederic E. Hoyle, Jr.

John K. Mallen

James W. Wright, Jr.

Kenneth E. Daher

John J. Freeman

Kenneth Hyde, Jr.

Harold S. Otto

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
 Brian E. Ledwith, Executive Vice President, Chief Lending Officer
 Joseph D. Regan, Senior Vice President, Chief Financial Officer
 Daniel J. Serafin, Sr., Senior Vice President, Chief Technology Officer
 Brady M. Connors, Senior Vice President, Commercial Loan Officer
 Timothy Steiner, Senior Vice President, Commercial Loan officer
 Andrew Zelman, Senior Vice President, Commercial Loan Officer
 Brenda J. Fishlock, First Vice President, Compliance & BSA Officer
 Carmela M. Canal, First Vice President, Deposit Operations Officer
 Kimberly D. Sambuchi, First Vice President, Risk Management Officer
 Osman K. Acheampong, Vice President, Credit Management Officer
 Tracy Beando, Vice President, Mortgage Operations Manager
 Yasmine S. Oujeiwan, Vice President, Learning & Development Officer/IRA Administrator
 James Monette, Vice President, Retail Banking Director
 Michelle Rivers, Vice President, Human Resources Officer
 Joanne Pizzigno, Vice President, Loan Servicing Officer
 Frank W. Chamberlain, Vice President, Credit Officer
 Jeffrey D. Ryan, Vice President, Commercial Loan Officer
 Lynnette A. Maloney, Vice President, Commercial Loan Support Officer
 Kimberly L. Tyler, Vice President, Controller
 Pablo Campos, Vice President, Commercial Loan Officer
 Michael Bilinsky, Jr., Vice President, Business Development Officer
 David Cardoso, Assistant Vice President, IT Manager
 Yves F. Munyankindi, Assistant Vice President, Branch Manager - Foundation Administrator
 Tyler Bay, Assistant Vice President, Business Banking Relationship Manager
 Pia Cordes, Assistant Vice President, Core Banking Manager
 Cheryl Suarez, Assistant Vice President, Deposit Operations Manager

Directors/Trustees:

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

270 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 Strategy Officer
 Peter Bakkala, Executive Vice President, Chief Risk Officer
 Jean-Pierre Lapointe, Executive Vice President, Chief Financial Officer
 James White, Executive Vice President, Chief Administrative Officer
 Paul Evangelista, Executive Vice President, Director of Specialized Banking
 Stephanie L. Maiona, Executive Vice President, Senior Commercial Lender
 Michael Sinclair, Executive Vice President, Residential & Consumer Lending
 Kevin Henkin, Executive Vice President, Chief Credit Officer
 Joseph Massimo, Senior Vice President, Senior Relationship Manager
 Keith Phelps, Senior Vice President, Chief Information Officer
 Gracine Copithorne, Senior Vice President, Risk & Compliance Officer
 Linda Farley, Senior Vice President, Human Resources
 Blake Bamford, Senior Vice President, Structured Finance Relationship Manager
 Jillian Rafter, Senior Vice President, Director of Project Management
 Karl D. Ruuska, Senior Vice President, Investments
 James Daley, Senior Vice President, Director of Structured Finance
 Karen Marryat, Senior Vice President, Chief Marketing Officer
 Patrick M. Lee, Senior Vice President, CRE Lending Team Leader
 Michael Semizoglou, Senior Vice President, Director of Small Business
 John T. Shea, Senior Vice President, Managed Assets Group
 Brian Sutton, Senior Vice President, Director of Middle Market
 Carrie Vargas, Senior Vice President, Director of Retail Banking
 Margaret Watson, Senior Vice President, General Counsel
 Jeffrey Marshall, Senior Vice President, Consumer Lending Team Leader
 Lawrence Pitman, Senior Vice President, Senior CRE Lending Team Leader
 Eric T. Johnson, Senior Vice President, Commercial Real Estate Lender
 Richard Reder, Senior Vice President, Senior Credit Manager
 Craig Connolly, First Vice President and Controller
 Cory Chamberlain, First Vice President, Chief Data Officer
 Lawrence Erickson, First Vice President, Small Business
 Michael Nunes, First Vice President, Director of Card Services
 Andrew Rafter, First Vice President, Commercial Lending
 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
 Brittany Bouchard, First Vice President, Retail Regional Manager
 Timothy Day, First Vice President, Residential Lending
 Kathy Wright, First Vice President, Contact Center Director
 Arthur Zweil, First Vice President, CRE Lender
 Jonathan Mack, First Vice President, BSA Officer

Michael Tudino, First Vice President, Cash Management
Eric Olson, First Vice President, Enterprise Risk
Katie Gomes, First Vice President, Loan Review Manager
Todd Baryllick, Vice President, Senior Financial Analyst
Robert Boyda, Vice President, SBC Business Development
Peter Gray, Vice President, Retail Administration Team Leader
Cassie Keegan, Vice President, Fraud & Loss Prevention
Colleen Lally, Vice President, Loan Operations
Brikena Taraj, Vice President, Assistant Controller
Glen Riley, Vice President, Facilities Director
Thomas Bickford, Vice President, Cash Management
Sivakarthish Maruthappan Nallasivam, Vice President, IT Change Management Director
James Medugno, Vice President, Systems Engineering Manager
Anna Phan, Vice President, Credit Analyst
John Norris, Vice President, SBC Branch Manager
Indu Saxena, Vice President, Branch Manager
Lori Schofield, Vice President, Residential Lending
Stephen Walls, Vice President, Branch Manager
Matthew Chen, Vice President, Residential Loan Officer
Krista Girelli, Vice President, Credit Analytics
Michelle Haughton, Vice President, Structured Finance
Melissa Glowa, Vice President, CRE Lender
James T. Sarno, Vice President, Product Marketing & Operations Manager
Linda Wyble, Vice President, Credit Analyst
Eugene Kalaw, Vice President, Branch Manager
Emma Lindsay, Vice President, Retail Market Administration
Sarah O'Toole, Vice President, Business Development Officer
Cynthia Wyman, Vice President, Deposit Operations
Rhiannon Hernandez, Vice President, SBA Relationship Manager
James Dietel, Vice President, Cash Management
Wilfred Edwards, Vice President, CRA Residential Lending
Philip Crotts, Vice President, IT Security
Stephen Kotsios, Vice President, CRE Lender
Patrick Murphy, Vice President, CRE Lender
Jaclyn Biancuzzo, Vice President, Specialized Banking Relationship Manager
Stephanie Hitchings, Vice President, Review Appraiser
Catherine Reurs, Vice President, Commercial Credit
Matthew Seminerio, Vice President, Senior CRE Portfolio Analyst
Theresa Conroy, Vice President, Senior Relationship Manager
Margaret Agcaoili, Vice President, Loan Processing Supervisor
Despina Hixon, Vice President, CRE Lender
Scott Tower, Vice President, C&I Underwriting Team Leader
Marjorie Cappucci, Vice President, Branch Manager
Kevin Reulbach, Vice President, CRE Lender
Ana Monteiro, Vice President, Loan Administration Team Leader
Francis P. Driscoll, Vice President, Residential Construction Lending
Kathleen Heroux, Vice President, IT Operations Manager
Delisa Joseph, Vice President, CRA Officer
Kyle Willand, Vice President, Senior Financial Analyst

Deborah Carlson, Vice President, Appraisal Manager

Pamela LeBlanc, Vice President, CRE Lending

Sarah Gosselin, Vice President, Residential Lending Sean O'Brien, Vice President, Branch Manager

Directors/Trustees:

Paul Ayoub,

William Darcey

Angela Jackson

Joseph Nolan, Jr.

Hope Pascucci

Joseph P. Campanelli

Susan Elliott

Christopher Lynch

Francis X. Orfanello

Raza Shaikh 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 Street, 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 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 J. 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

OneLocal Bank

11 Central Street,
Norwood, MA 02062-3570

Telephone: 781-762-1800

Fax: 781-634-8589

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 Keough Shea, Senior Vice President, Director of HR and Marketing
Lisa Nichols, Senior Vice President, Senior Operations Officer
Tracy Robbins, Senior Vice President, Retail, Business and Institutional Banking
Christiana Rose, Senior Vice President, Residential Lending and Servicing
Karen Goggin, Vice President and Treasurer
Jeffrey Smith, Vice President, Director Of IT

Directors/Trustees:

Robert A. Dempsey	Diane Geraghty Hall
Paul G. Keady	Charles Kennedy
Joseph B. Moriarty	Scott Murphy
William P. O'Donnell	Dennis L. Parente
Joseph Pennini	Matthew D. Smith
Florence Spillane	Robert M. Thornton
Jeanette Wood	

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
 215 Canal Street, Lawrence, MA 01841
 400 Broadway, Lynn, MA 01904-2544
 28 Nahant Road, Nahant, MA 01908-1026
 170 Park Street, North Reading, MA 01864
 62 Oakland Road, Reading, MA 01867
 100 Hemlock Road, 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
 Marianela Vazquez, Executive Vice President & COO
 Phillip J. Bryan, Executive Vice President & Chief Banking Officer
 Maxine Hart, Senior Vice President & Chief Human Resource Officer
 John DaLomba, Senior Vice President & Chief Credit 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, Vice President and Controller

Directors/Trustees:

Terrence J. Bane	Sally Mason Boemer
Paul Bolger	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: 800-649-3036

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
Christopher M. Wszolek, Senior Vice President, Commercial Lending
Alan P. Melidossian, Senior Vice President, Marketing, Sales & Retail Banking
Peter J. Kaslauskas, Senior Vice President, Investment Services
Eileen C. McGann, Senior Vice President, Human Resources
Keri A. Gonzalez, Senior Vice President, Chief of Technology & Operations
Vanessa R. Stratton, Vice President, Treasurer & CFO
April E. Sterndale, Vice President, Compliance, CRA & Information Security Officer
Michael A. Nordstrom, Vice President, Information Technology

Directors/Trustees:

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

Stoneham Bank - 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., President & CEO
 Nancy E. Coyle, Executive 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 Lending Officer
 Patricia Martins-Sousa, Vice President and Treasurer
 Janet Hill, Vice President, Operations Officer
 Cindy Cohen, Vice President, Accounting Director
 Chad Titcomb, Vice President, Credit Manager
 Vesela Todorova, Vice President, BSA Officer
 Denise LeLievre, Vice President, Information Security Officer
 Robert Rossignol, Vice President, Residential Lending Manager

Directors/Trustees:

Patricia A. Brady	Lorene A. Comeau
John R. Cullen, Jr.	Michael P. Dalton
Harvey J. Gordon	Monica L. Herlihy
Janice T. Houghton	Gloria E. Korta,
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

Melissa Weber, Senior Loan 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, SVP, Human Resources

Jessica Pelton, VP, Retail

Steven F. Berry, VP, Controller

O. Thomas Leonardo, VP, Information Technology Operations

Caitlin Burns, VP, Mortgage Operations

Kate Sullivan, VP, Marketing and Communications

Nancy G. Reid, VP, Commercial Loan Operations

Nancy McSurely, VP, Commercial Lender

Jane Wing, VP, Cash Management

Suzanne Kelliher, VP, Loan Servicing Manager

Irine Athanasiadis, AVP, BSA Officer

Samantha Hammond, AVP, Loan Servicing

William T. Coots, AVP, Branch Manager

Khepra Mosciello, 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, 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
 Erik M. Porter, Executive Vice President, Treasurer & CFO
 Barbara Smith, Executive Vice President & Chief Banking and Strategy Officer
 Lee Ann Hesse, Executive Vice President & Chief Engagement Officer
 Scott Kwarta, Executive Vice President & Chief Risk Officer
 Richard Zilewicz, Senior Vice President & Chief Commercial Banking Officer
 James P. Quitadamo, Senior Vice President & Chief Credit Officer
 Shanika Rogowski, Senior Vice President & Chief Residential Lending 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
 Stephanie Burbine, First Vice President, Cash Management Officer
 Thomas Burton, First Vice President, Commercial Relationship Manager
 John Cooke, First Vice President, Marketing Officer
 Charlotte Green, First Vice President, Residential Mortgage Sales Manager
 Mary Lenihan, First Vice President, Commercial Relationship Manager
 Matthew Varnum, First Vice President, Government Banking Officer
 Allyson Brainson, First Vice President, Small Business Relationship Manager
 Robert Carey, First Vice President, Commercial Relationship Manager
 Janet Kieran, First Vice President, Digital Experience Leader
 Keith Parsons, First Vice President, Project Manager
 Joni Traficante, First Vice President, Commercial Relationship Manager
 Pamela Sears, Vice President & BSA Officer
 Steven Taylor, Vice President, Residential Lending Operations Manager
 Jason Bordun, Vice President, Information Systems Manager
 Paul Forni, Vice President & Information Security Officer

Directors/Trustees:

Sarah F. Alger
Matthew H. Cole
Nancy W. Garran
Christopher Lynch
Mary E. O'Neal
Gary M. Sheehan

David G. Brown
Gary DellaPosta
Gene D. Guill
Wendy K. Northcross
Elizabeth J. Oliver
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, Executive Vice President & CFO
Eric Padelford, Senior Vice President, Chief Technology Officer
Adrienne M. DeBlieux Speed, Senior Vice President, Chief Information Officer
David Horan, Jr., Senior Vice President, Director of Commercial Banking
Dana Robb, Vice President, Branch Operations & Administration
Mary Coughlin, Vice President, Residential Mortgage Manager
Edward Schumann, Vice President, Compliance Officer
Scott Cowlin, Vice President, Branch Manager
Vicky Kolodziej, Clerk of Corporation

Directors/Trustees:

Melissa R. Aitken	J. Jay Anderson
Edward A. Chagnon	Frank Contenta
Michaela Dohoney	Matthew D.M. Keator
Karen M. Kowalczyk	John J. Martin, Jr.
Maureen White-Kirby	

The Village Bank

320 Needham Street, Suite 200

Newton, MA 02464

Telephone: 617-527-6090

Fax: 617-965-8945

Branches:

307 Auburn Street, 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
 251 Moody Street, Waltham, MA 02453
 62 Boston Post Road, Wayland, MA 01778
 1369 Washington Street, West Newton, MA 02465

Officers:

Joseph A. De Vito, President & CEO
 Andrew E. Franklin, Executive Vice President, Chief Lending
 Officer Eric D. Boecher, Senior Vice President, Chief Financial
 Officer Lisa Boccabella, Senior Vice President, Enterprise Risk
 Management John L. Karacalidis, Senior Vice President,
 Operations and IT Amy Werner, Senior Vice President, Chief
 Retail & Marketing Officer Klio DiCenzo, Senior Vice President,
 Human Resources
 Susan M Paley, Senior Vice President, Community Relations
 Stephanie Lewers, Senior Vice President, Residential Lending
 Michael Harrington, Senior Vice President, Information Technology
 David C. Pennybaker, Jr., Senior Vice President, Commercial
 Lending 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 E. Doyle	James W. Duffy
Donna L. Gittens	Thomas R. Keery II
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:

Jeffrey A. Worth, President and CEO

Michael J. Tallo, Vice President, Chief Financial Officer

Ryan Conlon, Vice President, Chief Technology Officer & Branch Operations

Mohammed Bezzat, Vice President, Retail Branch Administration

Christine Teel, Vice President, Controller

Joyce Grasso, Vice President, Human Resources

Todd Goldstein, Vice President, Marketing

David B. Consigli, Vice President, BSA Officer

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
 Patrick Cucinotta, Vice President, Treasurer & CFO
 Gregory J. Mello, Vice President, Information Technology and Security 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
 Joanne F. Mailhot, Vice President
 Tracy L. Murphy, Vice President
 Susan Winters, Deposit Operations Officer
 George Gilroy, Information Security Officer
 Erik Benson, Commercial & Construction Loan Officer
 Thomas Cusack, Credit Officer

Directors/Trustees:

Paul M. Chaggaris	Thomas A. Grimes
Christopher B. Johnson	Donna M. Leary
Ronald E. Lestan	Joseph V. Scholl
John T. Szum	Scott Wassel

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

Kara G. Clark, Senior Vice President, Chief Financial Officer

Steven G. Stewart, Senior Vice President, Chief Lending Officer

David Van Dyke, Senior Vice President, Chief Information Officer

Katie S. Gatcomb, Senior Vice President, Compliance and Risk Management

Christopher Irving, Senior Vice President, Retail Operations

Directors/Trustees:

Christopher J. Barrett

Mark L. Fisher

Robert J. Hickey

Robert H. Montgomery

Robert C. Penna

Lawrence F. Borges

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:

144 Main Street, Norfolk, MA 02056

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

Dr. 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
 342 Stockbridge Road, Great Barrington, MA 01230
 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
 Theresa E. Sorrentino, Senior Vice President & CFO
 Lisa A. Trybus, Senior Vice President, Retail Lending
 Dawn M. Canales, Senior Vice President, Chief Information Officer
 Laurie J. Boudreau, Senior Vice President, Compliance & Risk Management
 Barbara A. Guido, Senior Vice President, Retail Banking
 Jacqueline S. McNinch, Senior Vice President, Mortgage Originations
 Elena C. Tucker, Senior Vice President, Human Resources & Payroll
 Maureen E. Baran, Senior Vice President, Communications
 Michael Gwozdz, Vice President, Retail Operations/Security Officer
 Timothy R. Burdick, Vice President, Mortgage Servicing
 Rebecca M. Crouse, Vice President, BSA Officer
 Samantha Tanner, Vice President, Marketing and Digital Strategy
 Emma Tower, Vice President, Mortgage Operations Officer
 Carol Rapisarda, Vice President, Branch Officer
 Tracy McConnell, Senior Vice President, Commercial Lending
 Brad Felix, Vice President, Commercial Loan Officer
 David Eisenberg, Vice President, Commercial Loan Officer
 Kristen Bona, Vice President, Government Banking Advancement
 Laila Boucher, Vice President, Government Banking Development

Directors/Trustees:

Nancy K. Agostini	Richard A. Dunn
Jeffrey P. Grandchamp	David J. Lipinski
Charles P. O'Brien	Stephen N. Pagnotta
William Pignatelli	Sheri L. Quinn
John R. Sinopoli	Francis P.
Waterman, Jr William A. 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:

Daniel J. Zona, President & CEO

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

Douglas E. Moisan, Senior Vice President, Treasurer & CFO

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

Shane Quinn, Assistant Vice President, Information Technology

Directors/Trustees:

Larry E. Adams

Marianne Coswell

Jeffrey J. Gallant

Michael A. Hebert

William D. Kessler

Curtis S. Noel

Daniel J. Zona

Bruce E. Coffin, Jr.

David A. Doody

Joseph C. Hawkins

David E. Huhtala

Paul F. Lockwood, Jr.

Zachary B. Rand

Avidia Bank

42 Main Street

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

Officers:

Robert D. Cozzone, President & CEO
Margaret Sullivan, Executive Vice President & CFO
Robert W. Conery, Executive Vice President & Chief Operations Officer
Nicholas Karmelek, Executive Vice President & Chief Risk Officer
Bartholomew H. Murphy, Executive Vice President & Chief Operating Officer
Lee Thompson, Senior Vice President & Chief Credit Officer
Donald Frost, Executive Vice President, Consumer Banking
Thomas Doane, Executive Vice President, Human Resources
Neil Buckley, Senior Vice President, Compliance and Security
John O'Conner, Senior Vice President & Chief Information Officer
Stephen McAndrew, Senior Vice President, Senior Commercial Lending Officer
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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
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 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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 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
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225 West Main Street, Norton, MA 02766-0369
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195 Main Street, Shrewsbury, MA 01545
253 Main Street, Southbridge, MA 01550-0370
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1077 Great Plain Avenue, Needham, MA 02492
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James L. Elcock

Mark R. Epker

Peter S. Gregory

Jean M. Joy

Alexander K. Leith

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John H. Emmons, Jr.

Gary Eeve

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Juanita Allen Kingsley

Lora M. Pellegrini

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Philip R. Weber

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299 Ferry Street, Everett, MA 02149-3698

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104 South Main Street, Middleton, MA 01949

Officers:

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James J. Hollis, Executive Vice President, Treasurer & CFO

Derek Delaney, Executive Vice President, Chief Loan Officer

Terrance L. Weaver, Senior Vice President, Chief Information Officer

Gayle Aponas, Senior Vice President & Controller

Christopher DiBenedetto, Vice President, Compliance & CRA Officer

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William E. Solberg

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Nicholas A. Leo

Richard S. Rocco, Jr.

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Marc J. Whittaker

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395 Trapelo Road, Belmont, MA 02478
1310 Cambridge Street, Cambridge, MA 02139-1377
459 Broadway, Cambridge, MA 02138-4192
360 Broadway, Chelsea, MA 02150-5687
98 Pleasant Street, Malden, MA 02148
9 Playstead Road, Medford, MA 02155
243 Salem Street, Medford, MA 02155
285 Highland Avenue, Somerville, MA 02143-1397
860 Lexington Street, Waltham, MA 02452
237 Lexington Street, Woburn, MA 01801

Officers:

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 Salwa B. Kaldas, Executive Vice President, Treasurer & CFO
 Richard Olson, Executive Vice President, Chief Banking Officer
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 Francesca B. DeFabrizio, First Senior Vice President, Chief Human Resources Officer
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 Margaret C. O'Halloran, Senior Vice President, Retail Banking
 Kavitha Venkatakrisnan, Senior Vice President, Commercial Lending Manager
 Richard L. Archambault, Senior Vice President, Commercial Lending Officer
 Deborah A. Dobbins, Senior Vice President, Commercial Lending Officer
 Stephen E. Ferullo, Senior Vice President, Commercial Lending Officer
 Richard J. Sullivan, Jr., Senior Vice President, Commercial Lending Officer
 Patrick A. Normile, Vice President, Compliance Officer
 Curtis C. Jones, Vice President, Financial Advisor
 Ann Marie McGilvrey, Vice President, Human Resources Manager
 Nichole M. Tady, Vice President, Deposit Operations
 Bonnie L. Pietragallo, Vice President, Retail Lending Operations
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 Giselle M. Fuentes-Vazquez, Vice President, Loan Servicing Manager
 Janice M. Gardiner, Vice President, Lending Regulatory Review Officer
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 Ronellen Gagnon, Vice President
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20 George Hannum Street, Belchertown, MA 01007
705 Memorial Drive, Chicopee, MA 01020
5 Main Street, Easthampton, MA 01027
68 Pleasant Street, Granby, MA 01033
377 Russell Street, Hadley, MA 01035
176 King Street, Northampton, MA 01060
58 Main Street, Northampton, MA 01060
1444 Allen Street, Springfield, MA 01118
1010 Union Street, West Springfield, MA 01089
1 Main Street, Williamsburg, MA 01096

Officers:

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Shelley M. Daughdrill, Senior Vice President, Retail Banking
Jenna Rahilly, Senior Vice President, Human Resources
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James Hickey, Senior Vice President
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Andre J. Motulski, Vice President, Controller
Sharon Malouin, Audit Officer
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Andrew Sullivan, Vice President
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Douglas Gilbert, Vice President
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58 Bridge Street, Shelburne Falls, MA 01370
61 North Main Street, South Deerfield, MA 01373
282 Avenue A, Turners Falls, MA 01376

Officers:

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Shandra B. Richardson, Senior Vice President & Chief Operating Officer
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Mark K. Grumoli, Senior Vice President & Commercial Loan Officer
Lori A. Grover, Senior Vice President & Senior Residential Lending Officer
Janice Ward, First Vice President & Trust Officer
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Kevin De Rosa, Vice President & Branch Distribution Network Officer
Linda Dagilus, Vice President & Trust Officer
Sherie Lewis, Vice President & Operations Officer
Tina Flagg, Vice President & Commercial Loan Administration Manager
Michelle Laurie, Vice President & Commercial Loan Officer
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Tara Brewster, Vice President & Business Development Officer
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 300 Linden Ponds Way, Hingham, MA 02043
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 35 Main Street, Nantucket, MA 02554
 1061 Thomas Jefferson Street NW, Washington, DC 20007

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7 Elm Street, Boxford, MA 01921
4 Parker Street, Gloucester, MA 01930
545 Bay Road, Hamilton, MA 01982
112 County Road, Ipswich, MA 01938
2 Depot Square, Ipswich, MA 01938
161 South Main Street, Middleton, MA 01949
68 Storey Avenue, Newburyport, MA 01950-0510
37 King Street, Rockport, MA 01966
312 Haverhill Street, Rowley, MA 01969
6 Paradise Road, Salem, MA 01970
7 Bridge Road, Salisbury, MA 01952
5 Main Street, Topsfield, MA 01983

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 Lynda Perkins, Vice President, Lending Compliance
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180 South Street, Pittsfield, MA 01201

3 Elm Street, Stockbridge, MA 01262-0654

Officers:

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Bruce Marzotto, Senior Vice President, Commercial Lending

Cheryl Martin, Senior Vice President, Consumer Banking

Paula Lewis, First Vice President, Retail Lending

Paula Gangell-Miller, First Vice President, Deposit Operations

Brandy McKie, First Vice President, Retail Banking

Christine Quetti, First Vice President, Audit & Compliance

David Harrington, First Vice President, Commercial Lending

Christopher Kinne, First Vice President, Commercial Lending

Mark McKenna, First Vice President, Commercial Lending

Matthew Freitag, Vice President, Financial Wellness, Planning & Advice

Shannon Steele, Vice President & BSA Officer

Jason McLaughlin, Vice President, SR Credit Analyst

Marianne Fresia, Vice President, Private Banking

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Laura Lohbauer, Assistant Vice President, Electronic Banking & Payments Officer

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Dani Holmes

Jason McCandless

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 186 Main Street, Hudson, MA 01749
 220 Great Road, Littleton, MA 01460
 947 Massachusetts Avenue, Lunenburg, MA 01462
 71 Boston Post Road, Marlborough, MA 01752-3865
 101 West Main Street, Northborough, MA 01532
 80 Main Street, Pepperell, MA 01463
 6 East Main Street, Southborough, MA 01772
 439 Boston Post Road, Sudbury, MA 01776

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 Jeff Tucker, Executive Vice President, Strategy & Risk
 Christopher Seidlich, Executive Vice President, Chief Financial Officer
 Ruth Cavanagh, Executive Vice President, Chief Lending Officer
 David Felton, Executive Vice President, Chief Deposit Officer
 Suzanne M. Dupre, Executive Vice President, Chief Human Resources & Diversity Off
 Jennifer Berube, Senior Vice President, Cash Management
 Thomas Dufault, Senior Vice President, Retail Lending
 Karen Thorne, Senior Vice President, Commercial Credit
 Jamie Conaghan, Senior Vice President, Marketing & Digital
 Stephen Maintanis, Senior Vice President, Commercial Loan Officer
 A. Tyner Lawrence, Senior Vice President, Lending Solutions Officer
 Jeffrey Morse, Senior Vice President, Commercial Loan Officer
 Brian Mathes, Vice President, Finance
 Julie Aldie, Vice President, Compliance Officer
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 Renee Jaworek, Vice President, BSA Officer
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 Roland Paquette, Vice President, Facilities & Physical Security Officer
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 Kim Hardiman, Vice President, Deposit Operations
 Nick Mollo, Vice President, Commercial Loan Officer
 Donna Driscoll, Vice President, Branch Administrator
 Sue Mankaruos, Vice President, Regional Branch Manager
 Patrick Bean, Vice President, Commercial Loan Officer
 Todd Sibley, Vice President, Commercial Loan Officer

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Diane Rossini, Executive Vice President & CFO

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Kathleen A. Kain, Executive Vice President

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Kristin Latulippe, Vice President, Accounting

Marcia Lewis, Vice President, Residential and Consumer Lending

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Scott Klocker, Vice President, Technology

Amy Hart, Vice President, Lending

Matthew Ingram, Assistant Vice President, Business Development

Kyle Fiske, Assistant Vice President, Loan Servicing

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William R. LeBlanc

Andrew Lovely

Janet Moore

Charles Pendleton

Mark Shapiro,

Dr. Tim Tobin

Mark Bresner

Stephen J. Farrar

Mark Llewellyn

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Mark O'Connor

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Martha's Vineyard Bank

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

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 Marta Young, Head of Technology
 Joanna Dimmick, Head of Marketing and Development
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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

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77 Granite Street, Quincy, MA 02169

279 Union Street, Rockland, MA 02370-0533

54 Front Street, Scituate, MA 02066-0048

795 Main Street, Williamstown, MA 01267-0068

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Matthew P. Lauro, Senior Vice President, Commercial Lending

Peter Radigan, Senior Vice President, Residential & Consumer Lending Officer

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Robert Abel, Vice President, Financial Services

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Alicia Benoit, Vice President, E-Services and Call Center

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Kim E. Anderson, Vice President, Loan Compliance Officer

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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

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Terence McGinnis, Executive Vice President, Chief Legal Officer
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V. John Garozzo, Senior Vice President
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40 Main Street, Ware, MA 01082-0849

128 West Main Street, West Brookfield, MA 01585

Officers:

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Jay Jill, First Senior Vice President, Chief Information Officer

Patricia A. Ostrout, Senior Vice President, Retail Banking

Richard B. Egan II, Senior Vice President, Commercial Loan Officer

Ann M. Brady, Vice President, Treasurer & Controller

Cheryl Orne, Vice President, Deposit Operations Manager

Michelle Ramos, Vice President, Compliance

Directors/Trustees:

Thomas C. Baker III

Donna L. Boulanger

Roland A. Gauthier

Vincent J. Lucchesi

Martinelli, Jeffrey A. Spencer

Damien Berthiaume

Harold R. Chesson III

Gregory C. Kline

Elizabeth A.

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 West Grove Street, Middleborough, 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
 Ralph Letner, Senior Vice President & 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

Directors/Trustees:

William Alford	Robert J. Berg
Louis J. Certuse	Christopher Cooney
Thomas A. Deubler	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

Two 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
 1065 Osgood Street, North Andover, MA 01845
 234 North Broadway, Salem, NH 03079

Officers:

Jonathan H. Dowst, Chief Executive Officer
 Eric G. Leuteritz, President
 Karl J. Denu, Senior Vice President, Chief Financial Officer
 Robert C. Glosner, Senior Vice President, Chief Information Officer
 Carol A. Wilson, Senior Vice President, Chief Experience Officer
 Stephen M. Jasklevicus, Senior Vice President, Chief Credit Officer
 Michele M. Curtis, Senior Vice President, Customer Support Manager
 Eric S. Landers, Senior Vice President, Senior Credit Risk Manager
 Kerianne S. Pereira, Senior Vice President, Commercial Lending
 Stacey L. Palovich, Senior Vice President, Commercial Lending
 Kevin E. McKinnon, Senior Vice President
 Michelle Queenan, Vice President
 Susan B. MacKinnon, Vice President
 Marie Ferris, Vice President
 Erica Candage, Vice President
 Jody Ronayne, Vice President
 Eric Lampedecchio, Vice President
 Sara Wormald, Vice President
 Pamela J. Webster, Vice President
 Kyle Brennan, Vice President
 Michael V. Milano, Vice President
 Jean L. McCann, Vice President
 Leanne Eastman, Vice President
 Claire Koffman, Vice President
 Jon C. Tripp, Vice President
 Danielle Sheehan, Vice President
 Maureen Meletis, Vice President
 Samantha Petrou, Vice President

Directors/Trustees:

Terrence A. Beaton
Joseph A. Cleary, Esq.
Noemi Custodia-Lora
Jonathan H. Dowst
Michelle A. Lavigne
Joel C. Olbricht

Peter A. Carbone
Scott D. Cote, Sr.
Thomas E. Desmet
E. Lynn Garner
Daniel J. Norris, Esq.
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
 255 High Street, Holyoke, MA 01705
 1866 Northampton Street, Holyoke, MA 01040
 783 Williams Street, Longmeadow, MA 01106
 450 Center Street, Ludlow, MA 01056
 300 King Street, Northampton, MA 01060
 468 Newton Street, South Hadley, MA 01075
 25 Cedar Avenue, South Windsor, CT 06074
 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 & CEO
 Brian M. Canina, President & Chief Operating Officer
 Hayes Murray, Executive Vice President, Treasurer & CFO
 Frank A. Crinella, Executive Vice President, Chief Lending and Credit Officer
 Amy M. Roberts, Executive Vice President, Chief Human Resource Officer
 Aleda C. De Maria, Executive Vice President, Consumer Banking and Operations
 Craig W. Kaylor, Vice President, Compliance and Corporate Secretary

Directors/Trustees:

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

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

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
1280 Belmont Street, Brockton, MA 02301
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
699 Hancock Street, Quincy, MA 02170
370 Quincy Avenue, Quincy, MA 02169
1530 Main Street, South Weymouth, MA 02190
1538 Turnpike Street, Stoughton, MA 02072
383 Bridge Street, Weymouth, MA 02191-1427
295 Washington Street, Weymouth, MA 02188-3188

Officers:

James M. Dunphy, President & CEO
 Pamela O'Leary, Chief Operating Officer
 Daniel W. Brennan, Chief Financial Officer
 Daniel Picha, Chief Banking Officer
 John Barron, Chief Strategy and Growth Officer
 John Huether, Chief Risk Officer
 Stephen DiPrete, Chief Commercial Banking Officer
 Carolyn Normand, Chief Credit Officer
 Mark Delcore, Chief Technology Officer
 Chris McGowan, Chief Information and Data Officer
 Jane Bowman, Chief Marketing Officer
 Kerry Hynes, Chief Human Resources Officer
 Thomas Durfee, Business Intelligence Manager
 Karen Dayton, Government Banking Relationship Manager
 Stephen Lubin, Wealth Management Executive
 Kim Frithsen, Condominium Banking Relationship Manager
 Jake Bock, C&I Relationship Manager
 Toni Cann, BSA/AML Officer
 Joe Cachuela, Senior Risk Officer
 Marla Snyder, Sr. Compliance & CRA Officer
 Patrick Dougherty, Wealth Management Executive
 Douglas Sanroma, Sr. Strategic Project & Process Improvement Officer
 Wes Gardner, Project Manager/Banking Officer
 Christina Kemp, Project Manager/Banking Officer
 Nick Mari, Condo Lending Relationship Manager
 Tavonga Mazando, Lending Business Systems Analyst/Salesforce Lead
 Scott Ewing, Director of Project & Process Management
 Julie Heapes, Director of Facilities Design and Security
 Robert DiGiovanni, Director of Cash Management & Retail Banking
 Antonette Davis, Director of Loan Servicing & Automated Lending
 Kerri-Ann Moores, Human Resources Officer
 Lynn A. Tempesta, Sr. Technology Compliance Security Officer
 Kevin Dabrieo, Controller
 Wael Khalil, Senior Digital Banking & Operations Officer
 David Kelson, Wealth Management Executive
 Tammy Crowe, Senior Business Process Improvement Analyst/Project Manager
 Anthony Spakoski, Sr. Underwriter & Correspondent Lending Specialist
 John Mannion, Commercial Banking Relationship Manager
 Michael R. Healy, Team Leader, Commercial Banking Relationship Manager
 Tammy Hinojosa, Residential Lending Operations Manager
 Paul Moriarty, Commercial Banking Relationship Manager
 Kevin Carpenter, Commercial Banking Relationship Manager
 Susan K. Kelly, Lending Control Officer
 Kayla Masiello, Commercial Credit Portfolio Manager
 Moran-Lee Greene, Cash Management Relationship Manager
 Matthew Morrison, Credit and Construction Manager
 Joanne Tully, Community Relations Officer

Jennie Jones, Compliance Officer
Cate Adams, Commercial Banking Relationship Manager/Team Leader
Heather Wilson, Commercial Banking Relationship Manager
Lorena Hernandez, Loan Servicing Control Officer
Joseph Dahlstrom, Facilities Manager, Banking Officer
Cindy Bovaird, Consumer Loan Officer
Marcia Lyons, Senior Business Intelligence Officer
Branko Badurina, Banking Center Officer
Michael Cashman, Banking Center Officer
Marina Oliveira, Banking Center Officer
Shannon Kilgore, Banking Center Officer
Cassie Fruggiero, Banking Center Officer
James Twiss, II, Banking Center Officer
Edmond Chan, Banking Center Officer
Karen Peddell, Banking Center Officer
Jane Barry, Banking Center Officer
Catherine Cavicchi, Banking Center Officer
Michael Tinkham, Banking Center Officer

Directors/Trustees:

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

The Bank of Canton

490 Turnpike Street
Canton, MA 02021

Telephone: 781-828-1690

Fax: 781-828-5347

Branches:

259 Turnpike Street, Route 138, Canton, MA 02021
557 Washington Street, Canton, MA 02021
60 Mayor Thomas J. McGrath Highway, Quincy, MA 02169
67 North Main Street, Randolph, MA 02368

Officers:

Stephen P. Costello, President & CEO
Michael F. Lindberg, Executive Vice President
Christopher Lake, Senior Vice President & CFO
Shannon F. Mahoney, Senior Vice President, Compliance/CRA/Risk Officer
Charles Gaffney, Senior Vice President, IT & Operations
J. Scott Gannon, Senior Vice President, Consumer & Residential Lending

Directors/Trustees:

James P. Andersen, Jr.	Stephen P. Costello
James M. Downey	Brian T. Fitzgerald
Michael A. Galer	Marian K. Pendergast
Steven V. Rotella,	John M. Sweeney
Linda M. Wirta	

The Lowell Five Cent Savings Bank

30 International Place

Tewksbury, MA 01876

Telephone: 978-452-1300

Fax: 978-441-6457

Branches:

700 Boston Road, Billerica, MA 01821
 23 Fletcher Street, Chelmsford, MA 01824
 2021 Lakeview Avenue, Dracut, MA 01826
 750 Main Street, Haverhill, MA 01830
 1095 Westford Street, Lowell, MA 01851
 60 Fletcher Street, Lowell, MA 01852
 125 E. Dunstable Road, Nashua, NH 03062
 498 Chickering Road, North Andover, MA 01845
 20 Groton Road, North Chelmsford, MA 01863
 65 Groton Street, Pepperell, MA 01463
 1775 Main Street, Tewksbury, MA 01876
 250 Pawtucket Blvd., Tyngsborough, MA 01879
 499 Groton Road, Westford, MA 01886
 270 Main Street, Wilmington, MA 01887

Officers:

Jason K. Stephens, President & CEO
 Edward Campanella, Executive Vice President, Treasurer & CFO
 Alison E. Kalman, Executive Vice President, Chief Banking Officer
 Trevor J. Bloom, Executive Vice President, Chief Lending Officer
 Glenn B. Goldman, Executive Vice President, Chief Risk Officer
 Maura D. Sweeney, Executive Vice President, Chief Human Resources Officer
 Kevin A. Kouble, Senior Vice President, Chief Information Officer
 Rachel Tierney, Senior Vice President, Retail Administration
 Cheryl Popp, Senior Vice President, Business Development
 Thomas Hosey, Senior Vice President, Risk and BSA
 Colleen Beaumont, Senior Vice President, Business Banking
 David J. Karpinsky, Senior Vice President, Financial Analyst Officer
 Daniel Jacobs, Senior Vice President, Credit Manager
 Steven P. Martin Rochette, Senior Vice President, Electronic Banking
 Christopher Wilcox, Senior Vice President, Commercial Lending
 William Guilfoil, Vice President, Residential & Consumer Lending
 Thomas N. Boucher, Senior Vice President, Commercial Lending
 Lawrence R. Estelle, Jr., Senior Vice President, Commercial Lending Officer
 John S. Pratt, Jr., Senior Vice President, Commercial Lending Officer
 Steven K. Ventre, Senior Vice President, Commercial Lending Officer
 Mark A. Katimy, Senior Vice President, Commercial Lending Officer
 A. Justin McCarthy III, Senior Vice President, Commercial Lending Officer

Directors/Trustees:

Deborah A. Belanger

Brian L. Chapman

James G. Cullen

Amy J. Hoey

A. Justin McCarthy, Jr.

Angelos D. Sakelarios

James C. Shannon III

Maura D. Sweeney

David E. Wallace

Robert A. Caruso

Tracey W. Cody

D. John Gagnon

Brian L. Lussier

Michael S. Reilly

Steven C. Saro

Jason K. Stephens

Jay R. Wallace

The Savings Bank

357 Main Street

Wakefield, MA 01880-0030

Telephone: 781-246-0400

Fax: 781-224-5300

Branches:

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

Officers:

Robert J. DiBella, President & CEO
 Raichelle L. Kallery, Executive Vice President & COO
 Denise Carbone, Executive Vice President, Treasurer & CFO
 Kathleen M. Conary, Senior Vice President, Compliance & Audit
 Jeff P. D'Alessandro, Senior Vice President, Senior Retail Lending Officer
 Joseph T. Scurio, 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
 Karen M. Benedetti, Senior Vice President, Marketing
 Molly E. O'Neill, Vice President, Deposit Operations
 Maureen D. Jennings, Vice President, Accounting Manager
 Steven Tromp, Vice President, Senior Credit Officer
 Edward F. Fitzgerald, Vice President, Commercial Banking Officer
 Michael Rossetti, Vice President, Cash Management
 Scott W. Myers, Vice President, Commercial Banking Officer
 Susan M. Cappuccio, Vice President, Commercial Banking
 Nicholas W. Kefalas, Vice President, Commercial Banking Officer
 Frederick P. Maloof, Vice President, Commercial Banking Officer
 Mark A. Semenza, Vice President, Loan Operations
 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
Karen S. Conard
Glenn D. Dolbeare
Thomas A. Mullen
Daniel W. Sherman
Patrick Skulley,

Kelley A. Chapman
Robert J. DiBella
Ann E. Hadley
Joanne S. Reilly
Mark J. Simeola

Washington Savings Bank

30 Middlesex Street

Lowell, MA 01852-2197

Telephone: 978-458-7999

Fax: 978-458-9547

Branches:

100 Broadway Rd, Dracut, MA 01826

Officers:

James B. Hogan, Chairman, President & CEO
John Sharland, Sr., Senior Vice President, Chief Financial Officer
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
Dennis P. Jones
Martin Silva, Jr.

Michael L. Coyne
Raymond Peter Daley
Catherine Flood
James B. Hogan
Bernard V. Nangle, Jr.
Suzanne Toupin

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

Robert A. Kelly, Executive Vice President, Retail and Operations

Torrance P. Dean, Executive Vice President, Lending and Facilities

Katherine A. Peterson, Senior Vice President, Chief Financial Officer

Joseph Renna, Senior Vice President, Technology

Jan Viglirolo, Vice President, Operations

Linda M. Cheever, Vice President, Finance

Kelly Cronin, Vice President, Community Relations and Club 50

Simon Mzaouakk, Vice President, Information Security Officer

Eileen R. Lauria, Vice President, Commercial Lending

Diane Ryan, Vice President, Human Resources

Antonia J. O'Hara, Vice President, Branch Manager

William K. Burgess, Vice President, Branch Manager

Robyn Alman, Compliance Officer

Directors/Trustees:

Robert Airasian

Adam N. Berman

Brett W. Dean

Edward P. Deveau

Bernard T. Loughran, Jr.

S. Kelley MacDonald

John F. Nealon

Patricia F. Stenson

William F. York

James H. Barwell

Ronald D. Dean

Michael P. DelRose

Paul DiSciullo

Joseph P. MacDonald

Stephen J. Messina

James A. Sgroi

Richard Tatarczuk,

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 & COO/CFO

Kathryn Gallo Megraw, Senior Vice President, Chief Information Officer

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

Brian McEvoy, Senior Vice President, Chief Retail Banking Officer

Jennifer Nickerson, Senior Vice President, Chief Risk Officer

Teresa K. Flynn, Senior Vice President, Chief Human Resources Officer

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

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

Jane Cullen, Senior Vice President, Business Services Manager

Cristina Morrissiey, Senior Vice President, Retail Branch Network Manager

John Mannila, Senior Vice President, Business Banking Team Leader

Nicholas Lynch, Senior Vice President, Mortgage Sales Manager

Sean Buckley, Vice President and Controller

Hildee Lewis, Vice President, Technology Project Manager

Patrick T. Royce, Vice President, Business Lending Officer

Sonia Mahnot, Vice President, Director of Marketing

Sally Battison, Vice President, Loan Servicing Officer

Monica M. Thomas-Bonnick, Vice President, Business Lending Officer

Wanita J. Letendre, Vice President, Deposit Operations

Keith R. Kirkland, Vice President, Business Lending Officer

Alla Demihovsky, Vice President, Credit Officer

Seth Bogdan, Vice President, Business Application Manager

Frederick J. Gormley, Vice President, Information Security Officer

Robert Totaro, Vice President, Business Loan Officer

Directors/Trustees:

Jane E. Bania,
Stephen H. Charniak
Michael P. Desimone,
Michael L. Jalbert
Donald O. Maloney, Jr.
Robert E. McKenna
Andrew F. Sylvia

David S. Bayer II
Benjamin A. Craver
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

44 Maple Street, Danvers, MA 01913

344 Cambridge Road, Woburn, MA 01801-6088

375 Main Street, Woburn, MA 01801

Officers:

John A. Carroll, President & CEO

Elda Heller, Executive Vice President, Treasurer & CFO

Jillian P. Jurilla, Senior Vice President, Consumer & Business Banking

Patrick Todd, Senior Vice President, Chief Information Officer

Michael J. Goldberg, Assistant Vice President, Compliance Officer

Directors/Trustees:

Stephen H. Boodakian

Deborah A. Carson, CPA,

Geoffrey A. Curtis

Neal J. Harte, CPA,

William P. Hood

Sara Perkins Salehpour

Richard L. Sampson, Jr.

James R. Willing

John A. Carroll

Paula Cotter

Judson D. Hale, Jr.

David P. Hood,

Alan G. Macdonald

Carol A. Pierce Connolly

John I. Snow III

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

Tom Vercillo, Treasurer & CFO

Lara Gilman, Vice President, Trust Operations

Brian Hurton, Vice President, Trust Operations and Assistant Clerk

Doug Kasper, Clerk, Community Reinvestment Act Liaison

Krista D'Aloia, Assistant Clerk

Todd Brabazon, Assistant Treasurer

Rachel C. Tyler, Institutional Trust Officer

Chris Gouveia, Compliance Officer

Brett Segaloff, AML/BSA Compliance Officer

Directors/Trustees:

Steven P. Akin

Casey Condron

Lara Gilman

Kevin M. McLaughlin

Chris Pariseault,

Rachel C. Tyler,

Katherine Buck

Caroline Frawley,

Margaret McKenna,

Curtis Owens,

Stephen E. Tibbetts

Tom Vercillo

State Street Global Advisors Trust Company

1 Iron Street

Boston, MA 02210

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

Officers:

Barry F. X. Smith, President
Timothy P. Corbett, Chief Risk Officer
John A. Tucker, Chief Investment Officer
Jaclyn Collier, Chief Compliance Officer
Sean P. O'Malley, Esq., General Counsel
Baldemar Trevino, Treasurer
John Lyons, AML Officer
Jessica Cross, Corporate Secretary

Directors/Trustees:

Apea Amoa,	Timothy P. Corbett
David Gutschenritter	Kelvin Jones
Barry F. X. Smith	Susan Thompson,
John A. Tucker	

Appendix IV: Trust Companies

Berkshire Bank

66 West Street

Pittsfield, MA 01201

Telephone: 413-443-5601

Fax: 413-443-3587

Branches:

820 Suffield Street, Agawam, MA 01001
 30 South Pearl Street, Albany, NY 12207
 979 Central Avenue, Albany, NY 12205
 140 Sanford Farms Plaza, Amsterdam, NY 12010
 3816 VT Route 7A, Arlington, VT 05250
 61 Brookline Avenue, Boston, MA 02215
 1320 Washington Street, Boston, MA 02118
 121 Congress Street, Boston, MA 02110
 413 Washington Street, Brighton, MA 02135
 536 Providence Road, Brooklyn, CT 02634
 180 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
 165 East Main Street, Middletown, RI 02842
 91 Main Street, Milford, MA 01757
 344 Prospect Street, Moosup, CT 06354
 8491 Seneca Turnpike, New Hartford, NY 13413
 50 Genesee Street, 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, North Greenbush, NY 12198

108 Salem Turnpike, Norwich, CT 06360
445 Liberty Street, Pawcatuck, CT 06379 39 Cheshire Road, 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
1363 Allen Street, Springfield, MA 01118
19 Harrison Avenue, Springfield, MA 01103
32 Main Street, Stockbridge, MA 01262-0117
159 Merrow Road, Tolland, CT 06084
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
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
560 Park Avenue, Worcester, MA 01603-2584
386 Main Street, Worcester, MA 01608-1709
993 Grafton Street, Worcester, MA 01604
11 Park Avenue, Worcester, MA 01605

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 502 State Road, Dartmouth, MA 02670
 One Chace Road, East Freetown, MA 02717
 215 Pleasant Street, Fall River, MA 02721
 375 West Central Street, Franklin, MA 02038
 584 Putnam Pike, Greenville, RI 02828
 70 North Water Street, New Bedford, MA 02740
 1307 Ashley Blvd, New Bedford, MA 02745
 96 Commonwealth Avenue, North Attleboro, MA 02760
 215 Armistice Boulevard, Pawtucket, RI 02860
 108 North Main Street, Raynham, MA 02767-1661
 942 Broadway, Raynham, MA 02767-1743
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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
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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
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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

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202 Sudbury Road, Concord, MA 01742

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353 Huron Avenue, Cambridge, MA 02138-6831
415 Main Street, Cambridge, MA 02142
75 Main Street, Concord, MA 01742-2500
920 Central Avenue, Dover, NH 03820
1690 Massachusetts Avenue, Lexington, MA 02420-5301
865 Central Avenue, Needham, MA 02492
776-1 Beacon Street, Newton, MA 02459
89 Turnpike Street, North Andover, MA 01845-5045
26 Lafayette Road, North Hampton, NH 03862
143 Daniel Street, Portsmouth, NH 03801
17 Portsmouth Avenue, Stratham, NH 03885
197 Linden Street, Wellesley, MA 02482
29 Washington Street, Wellesley, MA 02481
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26 Mount Vernon Street, Winchester, MA 01890-2712

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 Bradford Buckley, SVP, Commercial Lender
 Mary Beth Mahoney, SVP, Sr. Relationship Manager
 Mary Beth Parker, SVP, Commercial Lender
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 Brian Kelley, SVP, Commercial Lender
 Jerry Bazata, SVP, Senior Business Banking Specialist
 Robert Gagnon, SVP, Manager of Residential and Construction Lending - NH
 Susan Yahn DePinto, SVP, Sr. Relationship Manager
 Eric C. Jussaume, SVP, Senior Portfolio Manager
 Heather Colleary, Director of Relationship Management
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 Kelly Broderick, Associate Director of Fiduciary Services
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 33 Enon Street, Beverly, MA 01915-2931
 428 Rantoul Street, Beverly, MA 01915
 275 Hanover Street, Boston, MA 02113
 145 Dartmouth Street, Boston, MA 02116
 265 Franklin Street, Boston, MA 02110
 63 Franklin Street, Boston, MA 02110
 51 Commercial Street, Braintree, MA 02184-4307
 703 Granite Street, Braintree, MA 02184
 110 Main Street, Bridgewater, MA 02324
 1265 Belmont Street, Brockton, MA 02301-4400
 276 Quincy Street, Brockton, MA 02302
 1354 Beacon Street, Brookline, MA 02446
 134 Cambridge Street, Burlington, MA 01803
 2309 Massachusetts Avenue, Cambridge, MA 02140
 647 Massachusetts Avenue, Cambridge, MA 02139
 One Brattle Square, Cambridge, MA 02138
 287 Third Street, Cambridge, MA 02142
 291 Chelmsford Street, Chelmsford, MA 01824
 90 Everett Avenue, Chelsea, MA 02150
 210 Boylston Street, Chestnut Hill, MA 02467
 11 South Main Street, Concord, NH 03301
 4 Federal Street, Danvers, MA 01923-3606
 240 Providence Highway, Dedham, MA 02026-1804
 1906 Dorchester Avenue, Dorchester, MA 02124
 538 Central Avenue, Dover, NH 03820
 45 Broadway Road, Dracut, MA 01826
 19 Depot Street, Duxbury, MA 02332
 3003 Cranberry Highway, E. Wareham, MA 02538
 Shaw's Market, 246 Border Street, East Boston, MA 02128
 738 Broadway, Everett, MA 02149
 1763 Revere Beach Parkway, Everett, MA 02149
 815 Main Street, Falmouth, MA 02540
 274 Main Street, Hingham, MA 02043
 375 Iyannough Road, Hyannis, MA 02601
 687 Centre Street, Jamaica Plain, MA 02130
 108 Main Street, Kingston, MA 02364
 45 Main Street, Lakeville, MA 02347
 486 Essex Street, Lawrence, MA 01840
 1833 Mass. Ave., Lexington, MA 02420
 50 Central Street, Lowell, MA 01852
 112 Market Street, Lynn, MA 01901
 156 Boston Street, Lynn, MA 01904-3123
 45 Salem Street, Lynnfield, MA 01940-2621
 140 Ferry Street, Malden, MA 02148
 41 Hooksett Road, Manchester, NH 03104
 Crosby's Mrktpl, 118 Washington St., Marblehead, MA 01945
 340 Front Street, Marion, MA 02738-0517
 1932 Ocean Street, Marshfield, MA 02050
 1560 Old Post Road, Marstons Mill, MA 02648
 6 Shellback Way, Mashpee, MA 02649-2090
 29 County Road, Mattapoisett, MA 02739-0455
 503 Riverside Avenue Fellsway Plaza, Medford, MA 02155

441 Main Street, Melrose, MA 02176-6676
11 Trafalgar Square, Nashua, NH 03063
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17 Storey Avenue, Newburyport, MA 01950-1818
2060 Commonwealth Avenue, Newton, MA 02466
32 Langley Road, Newton Centre, MA 02549
80 Washington Street, Norwell, MA 02061
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300 Brooksby Village Drive, Peabody, MA 01960
37 Foster Street, Peabody, MA 01960
163 Deer Street, Portsmouth, NH 03801
63 Franklin Street, Quincy, MA 02169
34 Chapman Street, Quincy, MA 02170
35 Memorial Parkway, Randolph, MA 02368
123 Haven Street, Reading, MA 01867
339 Squire Road, Revere, MA 02151
1413 Tremont Street, Roxbury Crossing, Roxbury, MA 02120
19 Congress Street, Salem, MA 01970-5130
6 Trader's Way, Salem, MA 01970-1741
37 Central Street, Salem, MA 01970
365 South Broadway, Salem, NH 03079
65C Route 6A, Sandwich, MA 02563-0000
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102 Fellsway West, Somerville, MA 02145
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163 Main Street, Stoneham, MA 02180
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 93 Franklin Street, Boston, MA 02110
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 305 Talbot Avenue, Dorchester, MA 02124
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135 South Main Street, Middleboro, MA 02346
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104 Pleasant Street, Nantucket, MA 02554
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Branches:

10 Cheney Street, Blackstone, MA 01504
 4 Mechanic Street, Douglas, MA 01516
 87 West Main Street, Hopkinton, MA 01748
 91 Prospect Street, Milford, MA 01757
 89 Worcester Street, North Grafton, MA 01536
 193 Boston Turnpike, Shrewsbury, MA 01545
 29 Galaxy Pass, Sutton, MA 01590
 156 Worcester-Providence Turnpike, Sutton, MA 01590
 113 Main Street, Upton, MA 01568
 25 N. Main Street, Uxbridge, MA 01569
 1189 Providence Road, Whitinsville, MA 01588
 101 Barry Road, Worcester, MA 01609
 24 Gold Star Boulevard, Worcester, MA 01605

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, Chief Lending Officer
 Lori J. Bannister, Vice President & Chief Risk Officer
 Adrian Iwanczuk, Information Security Officer

Directors/Trustees:

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



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