

2025
ANNUAL REPORT

Massachusetts
Division of
Banks



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

Letter from Commissioner of Banks Mary L. Gallagher

The Division of Banks presents its Annual Report to the General Court for the year 2025 as mandated by General Laws chapter 167, section 13. Guided by our commitment to effective supervision, consumer protection, innovation, and workforce development, the Division strives to strengthen public confidence in the Commonwealth's financial services industry while promoting a regulatory environment that supports both safety and competition.

Massachusetts-chartered banks and credit unions remained financially resilient throughout 2025 despite a dynamic economic environment and continued competitive pressures. Institutions maintain strong liquidity positions, improved earnings performance, and continued to serve the needs of consumers, businesses, and communities across the Commonwealth. These results reflect both the strength of our financial institutions and the effectiveness of a supervisory framework that promotes safety, soundness, and consumer confidence.

The Division continues to invest significantly in our workforce and operational capabilities—providing leadership on a multitude of regulatory associations which aim to shape supervisory practices and policy nationwide. We participate in networked supervision initiatives, expanding our use of the State Examination System, coordinating and often leading multistate examinations. Focused risk areas over the past year include anti-money laundering compliance and operational/fundamental risk management. Throughout 2025, the Division's supervisory and enforcement activities resulted in \$1.75 million in reimbursements to Massachusetts consumers and \$3.5 million in administrative penalties.

A defining agency accomplishment for 2025 was the passage and implementation of Chapter 312 of the Acts of 2024, *An Act Relative to the Regulation of Money Transmission*—landmark legislation to modernize the agency's oversight of money transmission activities. The Division worked methodically throughout 2025 to promulgate our newest regulation in anticipation of the January 1, 2026 effective date.

The Division also dedicated resources to numerous regulatory updates and amendments as part of the Healey-Driscoll Administration's "Mass Means Business" effort to streamline regulatory burden where possible. Mindful of the Commonwealth's reputation as a stronghold for consumer protection, the Division's regulatory review focused on aligning Massachusetts and federal standards thereby promoting regulatory consistency across the financial services industry. At a time when federal regulatory partner policy and resources are evolving, we are proud to maintain and uphold our value proposition with a consistent regulatory framework balancing risk management and consumer protection compliance.

As we look ahead, the Division remains committed to a responsive regulatory framework capable of addressing emerging opportunities and risks, ensuring consumer protections, and supporting the continued development of a skilled workforce. I am proud of the dedication and professionalism demonstrated by Division staff throughout the year and pleased to present the Division of Banks' 2025 Annual Report.

Thank you,

Mary L. Gallagher
Commissioner of Banks



Accomplishments

45,590

Consumers receiving reimbursements totaling \$1.75 million from enforcement actions. The Division collected an additional \$3.5 million in administrative penalties.

16,354

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

559

Total number of completed bank, credit union, and licensee approval requests issued.

311

Total number of examination reports mailed for depository (79) and non-depository (178). The Cyber/IT/Fintech Unit participated in 39 DIS and 15 NDIS examinations.

237

Division employees completed 237 training courses in 2025 and 17 examiners achieved new certifications.

65

Total number of major corporate transactions consummated involving banks & credit unions (14), and total number of bank and credit union branch office notices/applications processed (51).

62

62 Foreclosure delay requests were granted in 2025.

68

15 Formal & 53 informal regulatory actions issued by the Division.

7

Employment positions filled including 6 Bank Examiners, 1 administrative position.

2025 Division of Banks Year in Review Highlights

Staffing/Training:

- The Division hired staff to fill 7 positions: 6 Bank Examiners and 1 Administrative position.
- Training reflected a combination of in-person and virtual courses, providing greater increased opportunities for staff participation. Division examiners receive ongoing opportunities for skill development and refinement as the agency leverages partnerships with federal and industry partners. Nineteen examiners attended FFIEC conferences, 17 examiners completed 1 or more FDIC courses, 60 examiners attended 1 or more regulatory/compliance trainings, 31 examiners attended industry and trade association conferences, and 31 examiners participated in skill building classes for a total of 237 completed courses in 2025.
- Division examiners averaged 47 hours of training in 2025.
- Division examiners achieved 17 new certifications in 2025.
- 39 Division staff serve on 66 industry and national regulatory committees demonstrating the agency's reach, engagement, collaboration, and leadership as a financial regulator.
- 21 Division staff reviewed and scored Chapter 206 grant applications and interim reports. These grants are awarded to organizations that support first-time homebuyer education and foreclosure counseling throughout the Commonwealth.

Notable Actions:

- On January 2, 2025, Governor Healey signed *An Act Relative to the Regulation of Money Transmission, Chapter 312 of the Acts of 2024*, which puts consumer protections in place for Massachusetts residents who use payment apps like Venmo, PayPal, and CashApp while also leveling the regulatory playing field for businesses in the banking and finance industry. The Domestic Money Transmission Bill modernizes the statutory framework, aligning Massachusetts with national standards and strengthening its ability to effectively oversee and regulate domestic money transmission. On January 24, 2025, the Division issued FAQs related to the passage of this act.
- On January 15, 2025, the Massachusetts Division of Banks served on a multi-state enforcement team that led a coordinated enforcement action against Block, Inc., the entity that operates Cash App, a mobile payment service. Block, Inc. will pay an \$80 million fine and undertake corrective action for violations of the Bank Secrecy Act (BSA) and anti-money laundering (AML) laws that safeguard the financial system from illicit use. More information can be found in the Conference of State Bank Supervisors press release and in the Office of Consumer Affairs and Business Regulation blog post.
- On March 13, 2025, the State Treasurer's Office of Economic Empowerment (OEE), in partnership with the Division of Banks and the Office of Consumer Affairs and Business Regulation (OCABR), announced the 2024-2025 recipients of the Financial Education Innovation Fund Grant. This funding allows Massachusetts high schools and special education programs to host financial education fairs, known as Credit for Life Fairs, for their students.
- On April 22, 2025, the Division issued a consumer alert strongly advising consumers to avoid payday loans with predatory terms, including from tribal lenders. The alert outlines Massachusetts consumer lending law and offers alternatives to payday loans.

- On May 29, 2025, the Division awarded \$3.5 million in grants to support foreclosure counseling and first-time homebuyer education through its Chapter 206 Grant Program. Twenty-four organizations across the state received funding through the program which assists homeowners who may be experiencing financial hardship as well as prospective homebuyers who are determining if homeownership is right for them. Since the inception of the grant program in 2008, the Division has awarded more than \$30 million to organizations that have assisted more than 109,000 consumers.
- On June 20, 2025, the Division published proposed amendments to regulations 209 CMR 20.00, 32.00, 42.00, 43.00, 50.00, 54.00, 55.00, and 57.00. A public hearing on these proposed amendments was held on July 15, 2025, at 10:00 am at One Federal Street, Boston, MA 02110.
- On June 23, 2025, the Massachusetts Division of Banks published the 2024 Annual Report of the Commissioner. The report denotes agency achievements and provides a snapshot of the financial industry regulated by the Division.
- On July 7, 2025, the Division, in coordination with state financial regulatory agencies from California, Minnesota, Nebraska, New York, and Texas, took enforcement action against Wise US, Inc. (Wise) for violations related to its anti-money laundering compliance program. In the multistate settlement Wise agreed to pay a \$4.2 million penalty, correct deficiencies in its anti-money laundering program, hire an independent third party to verify corrective actions in the program, and submit quarterly reports for two years to the states.
- On August 5, 2025, the Division, in partnership with OEE and OCABR announced the 2025 Operation Money Wise grant recipients. Organizations will use the grant funds to offer financial education programming to the military community.
- On September 12, 2025, the Division finalized and published amendments to regulations 209 CMR 18.00, 43.00, 48.00, 54.00, 55.00, and 57.00. The amendments became effective on September 26, 2025.
- On September 18, 2025, the Division hosted a community event, *Innovation Meets Regulation: Trends in AI, Risk Management, and Licensing*, during Boston Fintech Week. A panel of state regulators discussed fintech regulation, AI trends, risk management, and licensing requirements with the audience. This is the fourth year that the Division of Banks hosted a community event at Boston Fintech Week.
- In recognition of National Cybersecurity Awareness Month, on October 1, 2025, the Division published information from the Cybersecurity and Infrastructure Security Agency (CISA) on ways to stay safe online. Each week in October, the Division posted the following bulletins relating to cybersecurity:
 - October 6: Update Software
 - October 13: Strong Passwords
 - October 20: Multifactor Authentication
 - October 27: Recognize and Report Phishing
- On October 6, 2025, the Division, in partnership with OEE and OCABR announced funding for the 2026 Financial Education Innovation Fund Grant. Created in 2015, the Financial Education Innovation Fund provides students with the opportunity to experience real-world financial simulations without the real-world consequences.

- The Division finalized amendments to 6 existing regulations and promulgated a new regulation during the fourth quarter.
 - On October 10, 2025, final amendments to 209 CMR 20.00: *Small Loans, Sales Finance Companies and Insurance Premium Finance Companies*, 209 CMR 32.00: *Truth in Lending*, and 209 CMR 42.00: *The Licensing of Mortgage Lenders and Mortgage Brokers* became effective. The amendments to these regulations were part of Governor Healey's Massachusetts Means Business Initiative.
 - Governor Healey signed into law Chapter 312 of the Acts of 2024 (Chapter 312) which expands licensing, supervision, and other consumer protections to cover domestic money transmissions for Massachusetts residents on January 1, 2025. On November 7, 2025, 209 CMR 44.00: *The Licensing and Regulation of Money Transmitters* became effective. This regulatory framework establishes licensing and compliance obligations for businesses engaged in money transmission in the Commonwealth.
 - On November 7, 2025, final amendments to regulations 209 CMR 45.00: *The Licensing and Regulation of Check Cashers* (formerly entitled *The Licensing and Regulation of Money Services Businesses*), 209 CMR 48.00: *Licensee Record Keeping*, and the Executive Office for Administration and Finance's regulation 801 CMR 4.02: *Rates* became effective. These amendments further implement the provisions of Chapter 312.
 - On December 19, 2025, final amendments to 209 CMR 50.00: *Parity with Federal Credit Unions* became effective. The amendments to this regulation were also part of Governor Healey's Massachusetts *Means Business Initiative*.

Division Funded Grant Programs:

- On May 29, 2025, the Division of Banks awarded \$3,577,755 in grants to 24 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 Division administers this grant program with fees associated with the licensing of mortgage loan originators. This year's grant recipients include nine regional foreclosure education centers and 15 consumer counseling organizations.
- On August 5, 2025, the Division in collaboration with OEE and OCABR, announced the 2025 Operation Money Wise grant recipients. This grant funding promotes financial education programming for nonprofit organizations, public agencies, and higher education institutions that serve the military community in Massachusetts. This year, six organizations received \$5,000 each to create new or improve pre-existing financial programs. Funding is possible through Division settlements over alleged unlawful lending practices.
- On October 6, 2025, the Division in collaboration with OEE and OCABR, announced funding for the 2026 Financial Education Innovation Fund Grant. Created in 2015, the Financial Education Innovation Fund provides funding to Massachusetts public or charter high schools and Massachusetts Department of Elementary and Secondary Education (DESE) approved special education programs to host Credit for Life Fairs. These fairs include interactive simulations that offer a fun and unique opportunity for students to learn about personal finance and often serve as a supplement or capstone to financial education classes and engage students in real-world saving, spending, and budgeting.

Since 2015, over 65,000 Massachusetts students have attended Credit for Life Fairs funded by the Financial Education Innovation Fund. The Grant was established as an ongoing effort to strengthen access to financial literacy throughout Massachusetts. This financial education program is funded entirely by the Division of Banks Settlement Trust. Recipients of this round of funding will be announced in early 2026.

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 have 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 toward our mission and vision by focusing on the following goals:

Supervision and Regulatory Environment

Effectively supervise and examine the Division's regulated entities through a regulatory framework which ensures consumer protection while promoting a competitive industry. The Division will strive to develop and maintain a real-time, networked supervision program utilizing data to satisfactorily complete its core supervisory functions through examination, licensing, consumer complaint review and response, and initiation of regulatory actions where appropriate. Key objectives are:

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

Administration, Staffing, and Development

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

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

Non-Depository Institution Supervision

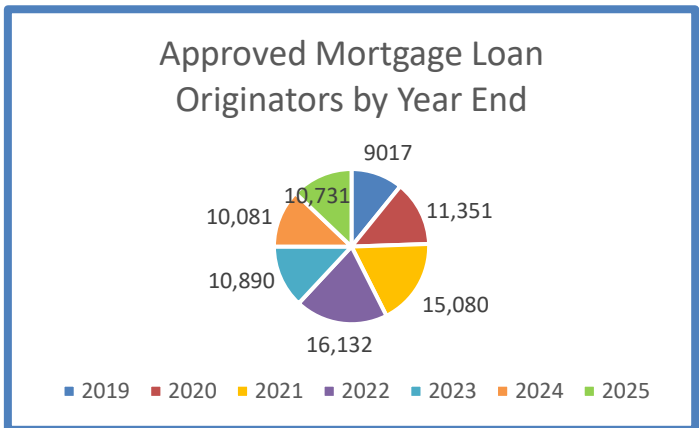
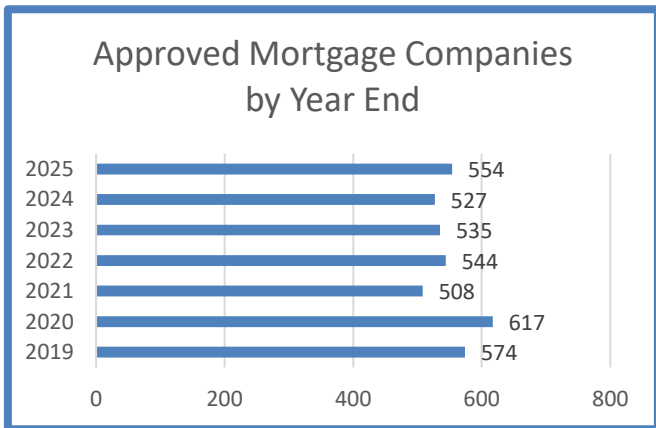
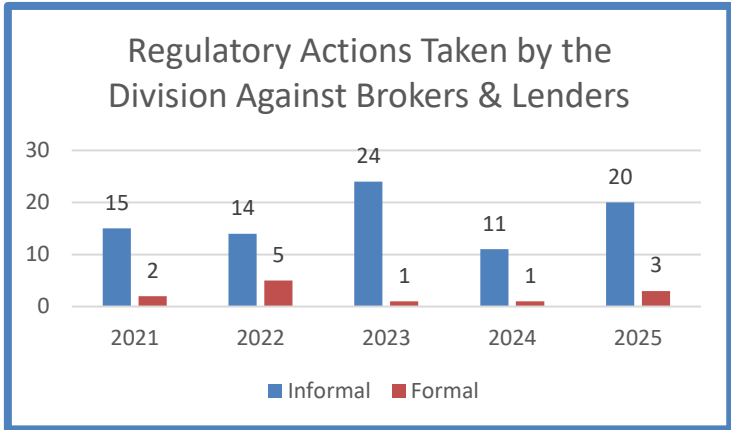
The Non-Depository Institution Supervision (NDIS) unit licenses and examines the over 16,000 non-depository financial institutions in Massachusetts. These institutions include:

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

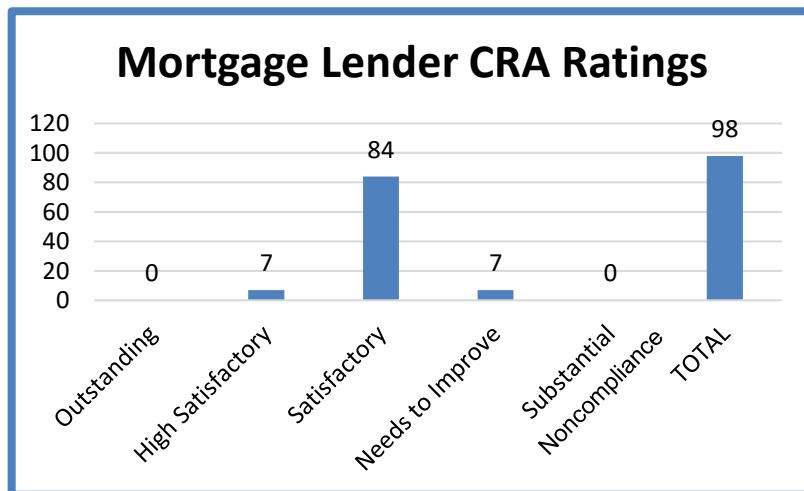
In order to evaluate the overall safety and soundness of the non-depository financial institutions in Massachusetts, while complying with our mission to ensure sound, competitive, and accessible financial services, NDIS examiners conduct periodic examinations of these companies to assess the level of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

Mortgage Supervision

The Division’s Mortgage Exam Unit (MEU) continued to improve its exam scoping, scheduling and access to all available resources in an ongoing effort to manage risk and increase efficiencies. Where applicable, the MEU participated in coordinated multistate exam efforts (One Company One Exam) through the Multi-State Mortgage Committee (MMC). In addition, the MEU participates in targeted and full-scoped examinations that utilize the State Examination System (SES) through the national innovative strategy known as Network Supervision. All examiners in the MEU have been fully trained in the use of SES and the leveraging of other states’ examination work lending to the MEU’s ongoing strive for efficiency. The MEU continues its proficiency in the examination of complex loan servicers and debt collectors. In doing so, the MEU is well versed in and regularly takes advantage of the Nationwide Multistate Licensing System and Registry (NMLS), analytics and mortgage call reporting functions, through better risk scoping during the pre-exam phase of all examinations. The MEU has competency in IT & cyber-security examinations to be better prepared for 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 uses all resources at its disposal to help protect Massachusetts consumers against cyber-attacks and cyber-terrorism. Finally, MEU personnel maintain national leadership positions on the governing boards of both the MMC and the American Association of Mortgage Regulators (AARMR).



CRA requirements are in place for certain mortgage lenders in accordance with M.G.L. c. 255E, § 8. These provisions require a CRA evaluation of mortgage lenders that have originated 50 or more Home Mortgage Disclosure Act (HMDA) reportable mortgage loans in the previous two calendar years. The Division conducted 16 CRA examinations of mortgage lenders during 2025. There are currently 98 Public Evaluations of mortgage lenders posted on the Division’s website.



Consumer Finance/Money Services Business Activity (CF/MSB)

In 2025, the Consumer Finance/Money Services Business Unit's many accomplishments helped promote the Division's mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth.

- Over \$1.6 million was reimbursed to over 44,000 Massachusetts consumers during 2025 as a result of examinations conducted on licensed finance companies, debt collectors, registered loan servicers and check cashers.
- 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 in boards and committees for these trade groups:
 - Senior Deputy Commissioner Christopher Pope sits on the MTRA Board, the Industry Advisory Council, and the Multistate MSB Engagement Taskforce (MSET).
 - Deputy Commissioner Andrea Cipolla serves on NACCA's Executive Board and is Chairperson of the NACCA Emerging Issues Committee.
 - Chief Director Liam O'Driscoll serves on the NACARA Board.
 - Division staff also serve on the NACARA Regulatory Supervision Committee, the NACCA Multistate Consumer Finance Examinations Committee, the NACCA Multistate Exam Standards Update Working Group, the MTRA Multistate MSBCR committee, the NACARA Debt Standards Working Group and the NACCA/NACARA Student Loan Supervisory Taskforce Examinations and Debt Collection sub-committees.
 - 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.
- The Division's CF/MSB Unit completed 14 joint multi-state examinations in 2025. Twelve joint money transmitter examinations were conducted, as well as 1 joint examination of a large national debt collector and 1 joint examination of a large national auto finance company.
- The Division engaged in coordinated supervisory activity that led to three formal multistate regulatory actions with licensees to address AML/CFT and financial deficiencies identified during recent examinations. Block, Inc. and Wise US, Inc. entered into multi-state settlement agreements to resolve alleged inadequacies in their AML/CFT programs and were required to pay administrative penalties totaling \$80 million and \$4.2 million, respectively, of which \$2.5 million was allotted to Massachusetts. Sigue Corporation entered into a multi-state settlement agreement to memorialize the wind-down of the company due to the company's financial condition and its inability to satisfy all of its outstanding transmission liabilities.
- The Division entered into five independent formal regulatory actions with consumer finance and money services businesses to address deficiencies identified during recent examinations. Most noteworthy, the actions were related to unlicensed check cashing at Hidalgo Multiservices, Inc., Rio Brazilian Fashion and Andy Market Corporation; and a cease and desist order against debt collector ATG Credit, LLC for failure to provide books and records and maintain financial responsibility.
- The Division entered into 29 informal regulatory actions with licensees to address deficiencies identified during recent examinations, including unlicensed activity, excessive payment convenience fees and other reimbursable violations, record keeping issues, financial deficiencies, repossession and disposition deficiencies at finance companies, commingling client funds with operating funds by debt collectors, violations of the Bank Secrecy Act by money services businesses, including Currency Transaction Report filing issues, and information security systems weaknesses.
- The CF/MSB Unit began the implementation and adoption of the CSBS State Examination System, also known as SES, for managing examinations, including examination communications and file exchange. The Unit trained staff on the use of the system and piloted the use of the system on several examinations.
- Throughout 2025, the CF/MSB Unit began preparing for the implementation of Chapter 312 of the Acts of 2024, which established a single statutory framework for the licensing, examination, and regulation by the Division for all money transmitters in Massachusetts under newly established M.G.L. c. 169B. Refer to the page in this report titled Money Transmission Law for details.

Licensing

On January 1, 2025, the new Massachusetts money transmission law was enacted. The law established a new chapter, Chapter 169B, and creates a single statutory framework for the licensing, examination, and regulation by the Division for all money transmitters, including those engaging in both foreign and domestic money transmissions. The law became effective as of January 1, 2026.

The Division's Licensing Unit spent a significant portion of 2025 preparing for the implementation and onboarding of the new license type onto the Nationwide Multistate Licensing System (NMLS) while also simultaneously ensuring that current licenses that would be subject to Chapter 169B-inclusive of check sellers and foreign transmittal agencies-were informed of an upcoming transition of their current licenses to the new money transmitter license. The Division's Licensing Unit began accepting new applications for money transmitters on the NMLS beginning on July 1, 2025.

In addition, the Division's Licensing Unit continued to process a high volume of Non-Depository license applications spanning over twelve distinct licenses and registrations from Mortgage Loan Originators, Mortgage Lenders, Mortgage Brokers and Student Loan Servicers to Debt Collectors and Motor Vehicle Sales Finance Companies. The Licensing Unit continued to evaluate complex business plans for Non-Depository entities. Fintech company applications have increased significantly and those entities expansion in the Commonwealth has continued in 2025. The majority of Fintech's operate through a bank partnership model by offering various consumer loan products and services to Massachusetts consumers. The Licensing Unit has also processed a growing number of mortgage broker and mortgage lender applications. Mortgage Broker applicants continue to grow as the number of sole proprietors entering the market continues to increase year over year. Mortgage Lender applicants are increasing as established entities are expanding their footprint nationwide. The Licensing Unit regularly evaluates the overall state of the Massachusetts economy and the ever-changing markets while evaluating all Non-Depository applications.

Depository Institution Supervision

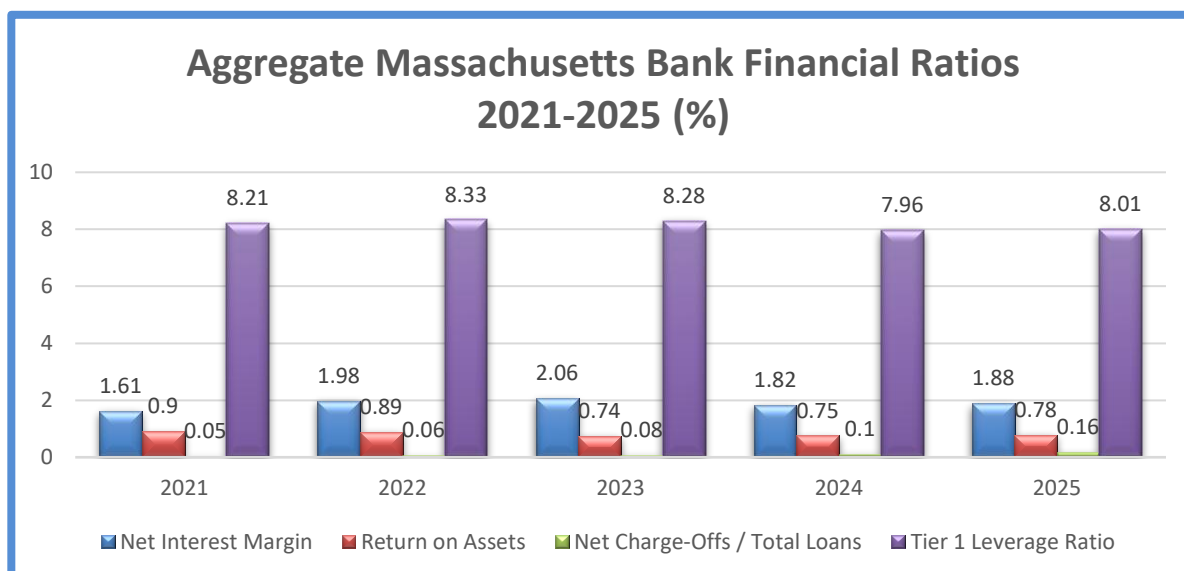
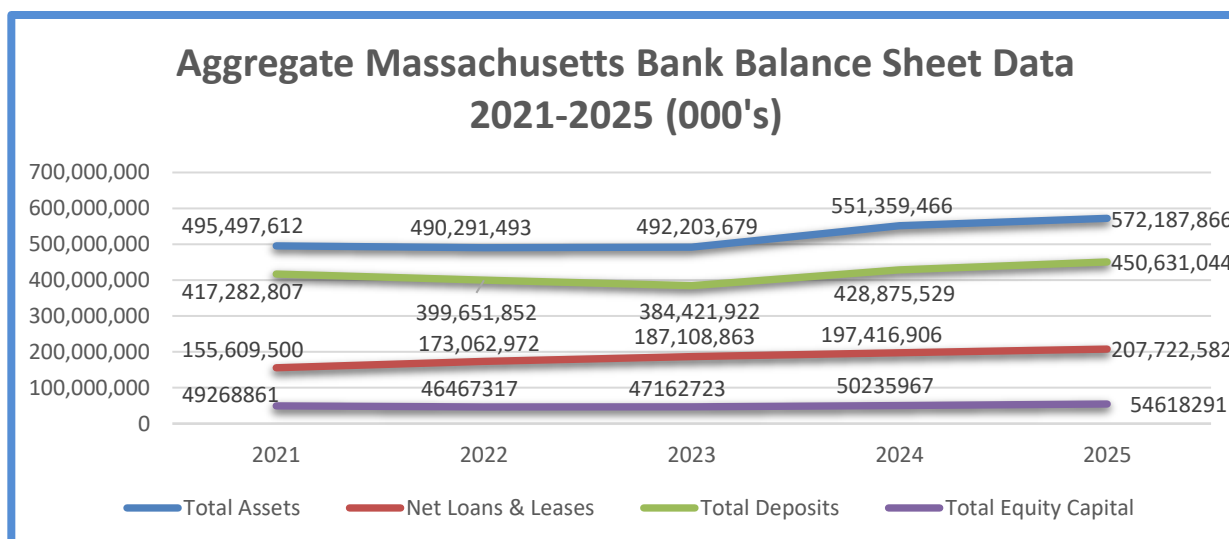
The main objective of the Depository Institution Supervision (DIS) unit is to evaluate the overall safety and soundness of the depository financial institutions in Massachusetts in order to comply with the Division's mission to "ensure a sound, competitive, and accessible financial services environment 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

Bank Summary: Balance Sheet and Income Statement

The Massachusetts banking industry experienced tempered growth and a cautious outlook in 2025. Rate cuts in the second half of 2025 allowed some relief for many institutions experiencing tight net interest margins. Supervised institutions' total assets and deposits grew 4% in 2025. Asset growth was centered on loans & leases and cash & deposits, which increased by 5% and 13%, respectively. While loans grew modestly over the period, loan growth was outpaced by cash & deposits due to weakened loan demand for most of the year. Massachusetts institutions chose to remain liquid rather than invest in security markets, given the uncertain interest rate environment, contributing to the rise in cash balances. Given this liquidity, institutions remain well-positioned for any potential increase in loan demand, as falling interest rates in the latter half of 2025 helped net loan and leases grow by 4.21% since Q1 2025. Despite marginal loan growth during the year, institutions increased the year-end bottom-line net income by 11%. Institutions were able to take advantage of declining interest rates and reduce the yield on deposit products, resulting in a 7% decline in total interest expense. Institutions experienced a modest growth of noninterest income of 6%, primarily attributable to fiduciary activities. Net profitability was negatively impacted by a 22% increase in provisions for credit losses, suggesting that strong loan portfolios in recent years have begun to show signs of weakening. Net Charge-offs as a percentage of Total Loans remain low at 0.16%. Non-interest expense grew by 4%, which is reasonable in the current environment. Given the uncertainty regarding international conflict, tariffs, the job market, and further potential rate action from the Federal Reserve, consumers may turn reactionary in the coming year. Despite these concerns, Massachusetts-chartered banks are financially sound and well positioned to meet consumer banking demand and continue to serve customer needs.



Bank Balance Sheet

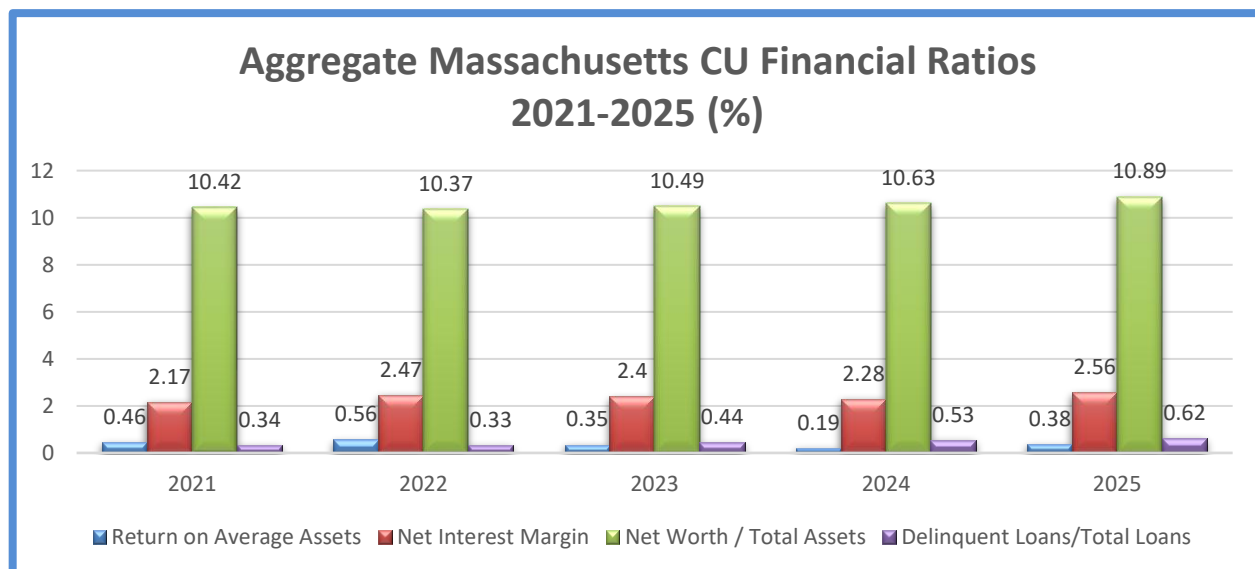
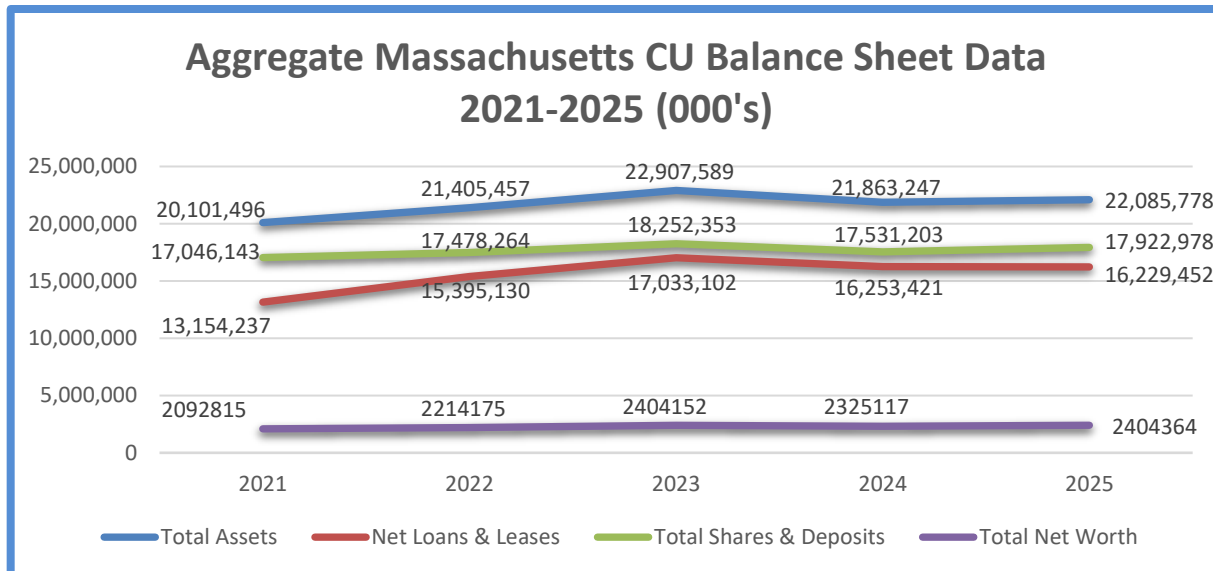
Years Ending December 31	2024	2025	% Change
	\$ in 000's	\$ in 000's	
Cash and Balances Due from Depository Institutions	\$123,210,235	\$138,805,605	13%
Securities	\$133,304,697	\$133,004,760	0%
Federal Funds Sold & Reverse Repurchase Agreements	\$6,793,288	\$6,950,641	2%
Loans and Leases, Gross	\$199,193,113	\$209,653,525	5%
Allowance for loan and lease losses	\$1,756,054	\$1,930,943	10%
Net Loans & Leases	\$197,416,906	\$207,722,582	5%
Trading Account Assets	\$11,383,884	\$4,547,303	(60%)
Bank Premises and Fixed Assets	\$4,834,376	\$5,455,740	13%
Other Real Estate Owned	\$30,143	\$36,747	22%
Goodwill and Other intangibles	\$11,266,709	\$12,512,031	11%
All Other Assets	\$63,119,228	\$63,152,456	0%
Total Assets	\$551,359,466	\$572,187,866	4%
Total Deposits	\$428,875,529	\$450,631,044	5%
Federal Funds Purchased and Repurchase Agreements	\$4,258,230	\$1,334,799	(69%)
Trading Liabilities	\$6,696,785	\$4,957,094	(26%)
Other Borrowed Funds	\$36,312,715	\$29,459,428	(19%)
Subordinated Debt	\$530,000	\$524,000	(1%)
All Other Liabilities	\$24,450,240	\$30,663,210	25%
Total Liabilities	\$501,123,499	\$517,569,575	3%
Perpetual Preferred Stock	\$74,785	\$74,732	0%
Common Stock	\$81,953	\$79,870	-3%
Surplus	\$24,223,136	\$25,336,519	5%
Undivided Profits	\$25,851,607	\$29,122,751	13%
Equity, minor interest in consolidated subs	\$4,486	\$4,419	(1%)
Total Equity Capital	\$50,235,967	\$54,618,291	9%
Total Liabilities and Equity Capital	\$551,359,466	\$572,187,866	4%

Bank Income Statement

Years Ending December 31	2024	2025	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	\$21,090,150	\$20,832,346	(1%)
Total Interest Expense	\$13,059,053	\$12,139,745	(7%)
Net Interest Income	\$8,031,097	\$8,692,601	8%
Provision for Credit Losses	\$335,186	\$408,167	22%
Fiduciary Activities	\$6,678,278	\$7,145,803	7%
Service Charges on Deposit Accounts	\$206,824	\$189,343	(8%)
Trading Account Gains & Fees	\$1,164,418	\$1,235,859	6%
Additional Noninterest Income	\$3,374,172	\$3,553,538	5%
Total Noninterest Income	\$11,423,692	\$12,124,543	6%
Salaries and Employee Benefits	\$7,017,853	\$7,277,811	4%
Premises and Equipment Expense	\$2,589,180	\$2,903,291	12%
Additional Noninterest Expense	\$4,034,204	\$4,073,893	1%
Total Noninterest Expense	\$13,641,237	\$14,254,995	4%
Pre-tax Net Operating Income	\$5,478,366	\$6,153,982	12%
Securities Gains (Losses)	(\$56,071)	(\$146,618)	161%
Applicable Income Taxes	\$1,179,881	\$1,317,896	12%
Income Before Extraordinary Items	\$4,242,414	\$4,689,466	11%
Discontinued Operations/Extraordinary Items	\$0	\$0	-
Net Income	\$4,242,414	\$4,689,466	11%

Credit Union Summary: Balance Sheet and Income Statement

During 2025, Massachusetts state-chartered credit unions continued to operate in an increasingly competitive banking market. Mergers & acquisitions persisted during the year, allowing larger credit unions to enhance efficiency and expand their membership base. Competition for deposits extended into 2025, forcing institutions to maintain competitive rates to retain members. Our supervised institutions' total assets and shares & deposits increased by 1% and 2%, respectively in 2025. Shares & deposits growth was utilized to increase cash balances and pay down borrowings. During 2025, total cash & deposits grew by 16%, as credit unions strengthened their liquidity position to meet future membership needs. Borrowings declined by 16%, as credit unions reduced reliance on more expensive sources of liquidity. Total loans remained stable during the year, as the figure declined by less than 1% due to reduced demand. 2025 was a positive year for bottom line net income, as the figure increased 98% from 2024. The growth was primarily achieved through net interest margin expansion, as net interest income during the year increased by 5%, accounting for the bulk of net income growth. Interest income benefited from increased yields on loans and investments. The margin also benefited from total interest expense declining by 2%, as rate cuts and the reduction in borrowings allowed for a decrease in cost of funds. Non-interest income grew by 10% in 2025, providing a marginal boost to net income, while non-interest expense increased by 4%. The non-interest expense growth was reasonable, consisting of increases in employee compensation and office occupancy expense. In 2026, credit unions will continue to face a competitive environment which will be particularly impactful on smaller credit unions. Institutions will need to determine the best way to meet the needs of their membership, while juggling changes at large in the macroenvironment.



Credit Union Balance Sheet

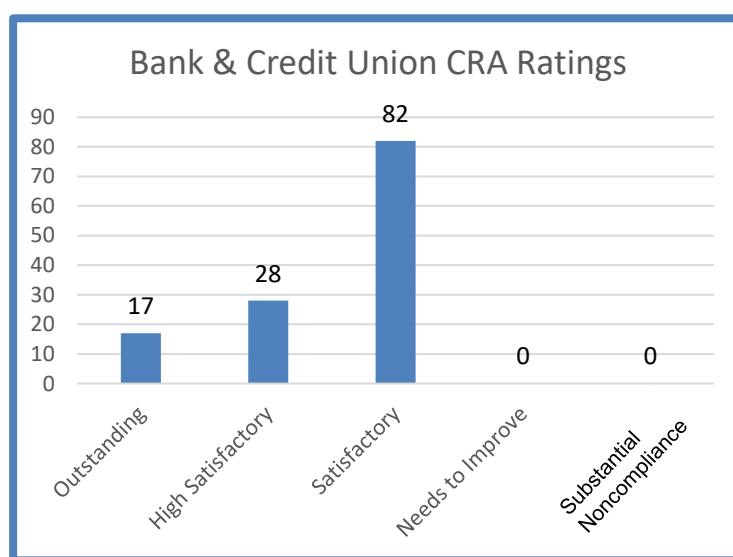
Years ended December 31	2024	2025	% Change
	\$ in 000's	\$ in 000's	
Total Cash & Deposits	\$1,503,032	\$1,742,824	16%
Total Investments	\$3,106,231	\$3,090,349	0%
Loans Held for Sale	\$7,457	\$4,140	(44%)
Total Loans & Leases	\$16,347,368	\$16,326,724	0%
Allowance for Credit Loss	(\$93,969)	(\$97,272)	4%
Net Loans and Leases	\$16,253,399	\$16,229,452	0%
Land and Building	\$245,166	\$242,840	(1%)
Other Fixed Assets	\$61,346	\$64,260	5%
NCUSIF Deposit	\$158,452	\$159,951	1%
All Other Assets	\$528,353	\$551,962	4%
Total Assets	\$21,863,436	\$22,085,778	1%
Accounts Payable & Other Liabilities	\$198,585	\$186,298	(6%)
Accrued Dividends & Interest Payable	\$4,689	\$2,405	(49%)
Allowance for Credit Loss (Off-Balance Sheet)	\$810	\$1,074	33%
Borrowings, Notes & Interest Payable	\$2,121,711	\$1,783,672	(16%)
Total Shares & Deposits	\$17,531,181	\$17,922,978	2%
Total Liabilities	\$19,856,976	\$19,896,427	0%
Undivided Earnings and Other Reserves	\$2,049,883	\$2,133,535	4%
Equity Acquired in Merger	\$247,270	\$247,270	0%
Accumulated Unrealized Gain/(Loss) on CF Hedges	\$1,854	\$392	(79%)
Accumulated Unrealized Gain/(Loss) on AFS	(\$294,163)	(\$194,976)	(34%)
Other Comprehensive Income	\$1,616	\$3,130	94%
Total Equity Capital	\$2,006,460	\$2,189,351	9%
Total Liabilities and Equity Capital	\$21,863,436	\$22,085,778	1%

Credit Union Income Statement

Years ended December 31	2024	2025	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	\$923,066	\$967,635	5%
Total Interest Expense	\$412,365	\$404,145	(2%)
Net Interest Income	\$510,700	\$563,490	10%
Total Credit Loss Expense (TCLE)	\$22,880	\$22,652	(1%)
Net Interest Income after TCLE	\$487,820	\$540,838	11%
Fee Income	\$74,586	\$71,781	(4%)
Other Income	\$52,842	\$59,049	12%
Gain/(Loss) on Equity Securities	\$8,654	\$7,058	(18%)
Gain/(Loss) on Other Securities	(\$8,089)	(\$57)	(99%)
Gain/(Loss) on Derivatives	\$19	(\$23)	(221%)
Gain/(Loss) on Disposition of Fixed Assets	(\$312)	\$293	(194%)
Gain/(Loss) on Sales of Loans & Leases	\$4,058	\$7,017	73%
Gain/(Loss) on Sales of Other Real Estate Owned	\$239	(\$125)	(152%)
Other Noninterest Income	\$596	\$894	50%
Total Noninterest Income	\$132,591	\$145,887	10%
Employee Compensation & Benefits	\$296,316	\$305,391	3%
Travel and Conference Expense	\$4,524	\$4,781	6%
Office Occupancy	\$43,242	\$43,620	1%
Office Operation Expense	\$99,737	\$110,713	11%
Education and Promotion	\$17,638	\$20,085	14%
Loan Servicing Expense	\$20,622	\$22,683	10%
Professional and Outside Service	\$72,002	\$73,373	2%
Member Insurance	\$1,841	\$1,703	(7%)
Operating Fees	\$3,017	\$3,158	5%
Miscellaneous Noninterest Expense	\$18,777	\$17,159	(10%)
Total Noninterest Expense	\$577,715	\$602,656	4%
Net Income / (Loss)	\$42,374	\$84,069	98%

Consumer Protection

The Consumer Protection Examination Unit has played a crucial role in addressing significant consumer protection regulatory issues over the past year. In 2025, the unit continued to work closely with our federal counterparts to review various banking practices, particularly those related to deposit accounts and the assessment of associated fees. This ongoing collaboration is aimed at ensuring transparency and fairness in banking operations to safeguard consumer interests. Furthermore, the unit is actively engaged in monitoring and examining the state's largest state-chartered banks, specifically those with assets exceeding \$10 billion. By strengthening its examination and supervision of these large financial institutions, the unit aims to ensure compliance with regulations and to foster a safe banking environment for consumers. In addition to its ongoing efforts, the Consumer Protection Examination Unit has also become a valuable resource for other state banking regulatory agencies across the United States. In recent years, several of these agencies have reached out to our unit for information and guidance as they undertake the development of state-level regulations and examination programs tailored to the Community Reinvestment Act (CRA). This collaborative effort underscores the unit's expertise and commitment to enhancing consumer protection laws at both the state and federal levels. By sharing knowledge and best practices, the unit aims to support its counterparts in creating effective regulatory frameworks that benefit all consumers.



In accordance with the Massachusetts Community Reinvestment Act (CRA), M.G.L. c. 267 s. 14, the Division examines state-chartered banks and credit unions to assess the institution's record of meeting the credit needs of its entire assessment area. The Division conducted 37 CRA examinations of banks and credit unions during 2025. There are currently 131 Public Evaluations of banks and credit unions published on the Division's website.

Massachusetts CRA evaluations published in 2025 highlight the importance of flexible mortgage products, first-time homebuyer programs, and other tailored lending solutions that expand access to credit for borrowers in low- and moderate-income (LMI) census tracts. Examiners also recognized financing activities that support the development, preservation, and rehabilitation of affordable housing in underserved communities. In addition, climate-related lending and investment activities, including energy-efficiency upgrades that benefit affordable housing and LMI communities are recognized as responsive community development activities under CRA evaluation standards.

Consumer Assistance and Enforcement and Investigation

In 2025, the Enforcement and Investigation Unit worked with the Depository Institution Supervision and Non-Depository Institution Units in resolving several examination matters of regulatory concern that have included the issuance of several regulatory actions. The Enforcement and Investigation Unit has heavily focused on unlicensed activity, issuing a number of enforcement actions against a number of various unlicensed entities in the areas of check cashing, debt collection and money transmission. Additionally, the Enforcement and Investigation Unit has actively participated in negotiation and execution of multi-state enforcement actions and settlement agreements. In 2025, the Consumer Assistance Unit closed 326 complaints and fielded 3714 phone calls. The unit reimbursed \$94,816.00 to 57 Massachusetts consumers in 2025 and collected \$888,000.00 in administrative penalties resulting from 9 enforcement actions.

Cyber/IT/Fintech

The Cyber/IT/Fintech Unit remains committed to improving cybersecurity resilience throughout Massachusetts' financial services industry by collaborating with state and federal partners, participating in cybersecurity working groups, and leveraging known strategies to safeguard information systems. The Unit onboarded one additional IT examiner in June of 2025 to assist with the supervision and education of depository and non-depository institutions. Members of the Unit also conducted examinations of regulated entities to ensure conformance with the Interagency Guidelines Establishing Information Security Standards and Massachusetts's regulatory standards for protecting personal information.

Today's cyber threat environment remains dynamic, and the Division continues to encourage institutions to leverage resources such as the Conference of State Bank Supervisors (CSBS) Ransomware Self-Assessment Tool 2.0 to help evaluate the resilience of cybersecurity and information security programs against ransomware and other threats. The Division also leveraged deliverables from the CSBS 2025 Cyber Hygiene campaign to amplify awareness and ongoing diligence around several cyber hygiene controls, including multi-factor authentication, end-of-life management, logging, and patch management. Regulated entities received monthly fact sheets and board questionnaires detailing these key controls throughout the year. Furthermore, the Unit remains engaged with Massachusetts institutions to educate management of supervised entities on numerous alternatives to the now-sunset FFIEC Cybersecurity Assessment Tool.

As emerging technologies and cyber threats continue to evolve, the Cyber/IT/Fintech Unit remains engaged with regulatory and industry partners by participating in numerous forums, conferences, and training events. The Unit attended and co-paned an event at the annual Boston Fintech Week, discussing the nexus of artificial intelligence and regulation among financial institutions. The Unit also remains apprised of continuing federal legislative activity regarding stablecoins and cryptocurrency. The newly implemented Massachusetts Money Transmission Law broadens the Division's regulatory scope for money transmitters at a time of increasing ubiquity of cryptocurrency remittances and payments. The Unit remains committed to working in the interest of Massachusetts consumers to ensure the appropriate safety of safeguards to foster the resilience of the institutions housing their financial assets and personally identifiable information.

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 14 major corporate transactions consummated in 2025:

- Eight transactions involved mergers which resulted in the reduction of one co-operative bank, two savings banks, three trust companies and one credit union. One co-operative bank converted to a savings bank by operation of law.
- Two transactions involved the merger of two mutual holding companies; one with the continuing mutual holding company controlling two subsidiary banks, the other with the continuing mutual holding company controlling three subsidiary banks. Another merger transaction of two mutual holding companies with the continuing mutual holding company controlling two subsidiary banks was approved in 2025 with an effective date of January 1, 2026.
- One co-operative bank completed its reorganization into a mutual holding company structure.
- One savings bank completed its reorganization into a mutual holding company structure and issued minority shares of its mid-tier holding company.
- One mutual holding company for a savings bank converted to a stock holding company.
- A trust company purchased certain assets and assumed certain liabilities of a New York-chartered bank.
- There were no instances for the period ending December 31, 2025, where the call provided for in G.L. c. 167A, s. 4 exceeded the amount loaned to the Massachusetts Housing Partnership Fund pursuant thereto.

Bank Transactions

In 2025, there were seven bank merger transactions which reduced the number of Massachusetts state-chartered banks. A co-operative bank converted by operation of law to a savings bank in 2025.

At year end, there were 39 savings banks, 29 co-operative banks, 15 trust companies, and 2 limited purpose trust companies.

Mergers

- Athol Savings Bank, Athol merged with and into Cornerstone Bank, Spencer effective December 31, 2025.
- BankProv, Amesbury merged with and into Needham Bank, Needham effective November 15, 2025.
- Berkshire Bank, Pittsfield, Massachusetts; Bank Rhode Island, Providence, Rhode Island; and PCSB Bank, Brewster, New York merged with and into Brookline Bank, Brookline under the name Beacon Bank & Trust effective September 1, 2025. The name of the continuing holding company was changed from Berkshire Bancorp to Beacon Financial Corporation.
- Colonial Federal Savings Bank, Quincy merged with and into North Shore Bank, a Cooperative Bank, Peabody¹ effective October 31, 2025.
- Enterprise Bank, Lowell, merged with and into Rockland Trust Company, Rockland effective July 1, 2025.
- HarborOne Bank, Brockton merged with and into Eastern Bank, Boston effective October 31, 2025.
- Wakefield Cooperative Bank, Wakefield merged with and into Reading Cooperative Bank, Reading effective May 1, 2025.

Mutual Holding Company Mergers

- Mechanics Bancorp, MHC and Mechanics Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Mechanics Cooperative Bank, Taunton, merged with and into MountainOne Financial, MHC and MountainOne Financial, Inc., the mutual holding company and mid-tier holding company, respectively for MountainOne Bank, North Adams effective January 1, 2026². MountainOne Financial, MHC and MountainOne Financial, Inc. are the mutual holding company and mid-tier holding company, respectively, for both Mechanics Cooperative Bank and MountainOne Bank.
- Rollstone Bancorp, MHC, the mutual holding company for Rollstone Bank & Trust, Fitchburg merged with and into River Run Bancorp, MHC, the mutual holding company for Newburyport Five Cents Savings Bank, Newburyport and Pentucket Bank, Haverhill effective July 1, 2025. River Run Bancorp, MHC and River Run Bancorp, Inc. are the mutual holding company and the mid-tier holding company, respectively for Newburyport Five Cents Savings Bank, Pentucket Bank and Rollstone Bank & Trust.
- SSB Community Bancorp, MHC and SSB Community Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Cornerstone Bank, Spencer merged with and into PeoplesBancorp, MHC, the mutual holding company for PeoplesBank, Holyoke effective January 31, 2025 and the mid-tier holding company was renamed PeoplesBancorp, Inc. PeoplesBancorp, MHC and PeoplesBancorp, Inc. are the mutual holding company and mid-tier holding company, respectively, for both Cornerstone Bank and PeoplesBank.

Reorganization into Mutual Holding Company Structure

- Eagle Bank, Everett reorganized into a mutual holding company structure, Eagle Bancorp, MHC on February 15, 2025.

¹ North Shore Bank, a Co-operative Bank changed its name to TruNorth Bank effective February 2, 2026.

² Due to an effective date occurring on January 1, 2026, the mutual holding company merger was excluded from the number of major corporate transactions reported for the 2025 calendar year and therefore is being included in the number of corporate transactions reported for 2026.

Reorganization into Mutual Holding Company Structure with Issuance of Minority Stock

- Winchester Savings Bank, Winchester reorganized into a mutual holding company structure, Winchester Bancorp MHC on April 30, 2025, and issued minority stock of its mid-tier holding company, Winchester Bancorp, Inc.

Conversion of Mutual Holding Company into a Stock Holding Company

- Assabet Valley Bancorp, the mutual holding company for Avidia Bank, Hudson converted to a stock holding company under the name Avidia Bancorp, Inc. on July 31, 2025.

Purchase and Assumption

- State Street Bank and Trust Company, Boston purchased certain assets and assumed certain liabilities, including deposit liabilities, of Mizuho Bank (USA), New York, New York (Mizuho Bank) to effect an acquisition of Mizuho Bank's asset-servicing business on October 1, 2025.

Conversion by Operation of Law

- bankHOMETOWN, Oxford converted from a Massachusetts state-chartered co-operative bank to a Massachusetts state-chartered savings bank by operation of law effective May 25, 2025.

Conversion to Federal Charter

- Boston Trust Walden Company converted to a national banking association, Boston Trust Walden National Association effective January 1, 2026.³

Name Changes

- The Cape Cod Cooperative Bank changed its name to Cape & Coast Bank effective September 24, 2025.

³ Due to the effective date of January 1, 2026, the conversion of Boston Trust Walden Company to a national banking association was excluded from the number of major corporate transaction for the 2025 calendar year and therefore is being included in the number of corporate transactions for 2026.

Credit Union Transactions

The number of Massachusetts state-chartered credit unions was reduced from 49 to 48 during the year. One Massachusetts state-chartered credit union merged with and into another Massachusetts state-chartered credit union. The following is a list of credit union transactions that were consummated in 2025.

Mergers

- Arrha Credit Union, Springfield was approved to merge with and into BrightBridge Credit Union, Lawrence on December 11, 2025. The effective date of the merger was January 1, 2026.⁴
- Cabot Boston Credit Union, Boston merged with and into Merrimack Valley Credit Union, Lawrence on January 1, 2025.
- Springfield Street Railway Employees Credit Union, Springfield was approved to merge with and into Pioneer Valley Federal Credit Union, Springfield on December 29, 2025. The effective date of the merger was January 1, 2026.⁵

Name Changes

- Merrimack Valley Credit Union changed its name to BrightBridge Credit Union effective March 24, 2025.

⁴ Due to the effective date of January 1, 2026, the merger of Arrha Credit Union with and into BrightBridge Credit Union was excluded from the number of major corporate transaction for the 2025 calendar year and therefore is being included in the number of corporate transactions for 2026.

⁵ Due to the effective date of January 1, 2026, the merger of Springfield Street Railway Employees Credit Union with and into Pioneer Valley Federal Credit Union was excluded from the number of major corporate transaction for the 2025 calendar year and therefore is being included in the number of corporate transactions for 2026.

Money Transmission Law

On January 1, 2025, Governor Healey signed an Act Relative to the Regulation of Money Transmission by the Division of Banks, which expands licensing, supervision, and other consumer protections to cover domestic money transmission for Massachusetts residents. The new law is set forth in Chapter 312 of the Acts of 2024 (Chapter 312). The new money transmission law establishes a single framework for the licensing, examination, and regulation for all money transmitters.

Chapter 312 covers both foreign and domestic transmissions, as well as check sellers, pursuant to the establishment of new M.G.L. c. 169B: *Regulation of Money Transmission*. By modernizing existing Massachusetts law governing money transmission services to reflect the current day marketplace, this statute brings Massachusetts in line with the rest of the country in protecting consumers engaging in domestic money transfers.

In order to implement Chapter 312, the Division promulgated a new regulation and amended an existing regulation, as follows:

- **209 CMR 44.00: The Licensing and Regulation of Money Transmitters – effective 11/7/25**
209 CMR 44.00 is a new regulation that establishes procedures and requirements for the licensing and supervision of money transmitters under the provisions of M.G.L. c. 169B: *Regulation of Money Transmission*.
- **209 CMR 45.00: The Licensing and Regulation of Check Cashers (formerly entitled The Licensing and Regulation of Money Services Businesses) – effective 11/7/25**
209 CMR 45.00 was updated to remove the sections applicable to foreign transmittal companies and check sellers which are now covered by 209 CMR 44.00, leaving those requirements applicable to check cashers.

The Division's Licensing Unit spent a significant portion of 2025 preparing for the onboarding of domestic money transmitters onto the Nationwide Multistate Licensing System (NMLS) while also simultaneously ensuring that current licenses that would be subject to Chapter 169B, inclusive of check sellers and foreign transmittal agencies, were informed of an upcoming transition of their current licenses to the new money transmitter license. The Division's Licensing Unit began accepting new applications for money transmitters on the NMLS beginning on July 1, 2025.

In addition, throughout 2025 the CF/MSB Examination Unit has been preparing for the implementation of Chapter 312 as it relates to the examination of all money transmitters, including both foreign and domestic money transmissions, in Massachusetts under newly established M.G.L. c. 169B: *Regulation of Money Transmission*. The Division notified all existing licensees of the promulgation of the new regulation 209 CMR 44.00 *et seq.* as well as updates to 209 CMR 45.00 *et seq.* The unit also hired additional staff, provided training for examiners, and coordinated with MSB regulators in other states in order to prepare for the licensing and examination of domestic remittance companies.

Effective January 1, 2026, the Division will begin licensing and regulating money transmitters under M.G.L. c. 169B.

Legislative Summary

Legislation Signed into Law in 2025

- **Modernization of Money Transmission Licensure in the Commonwealth**

Chapter 312 of the Acts of 2024: An Act Relative to the Regulation of Money Transmission by the Division of Banks

Chapter 312 of the Acts of 2024 (Chapter 312 or the Act) establishes a single statutory framework for the licensing, examination, and regulation of all money transmitters, covering both foreign and domestic transmissions, as well as check sellers, in the Commonwealth by the Division of Banks, pursuant to the establishment of new M.G.L. c. 169B: *Regulation of Money Transmission*. By modernizing existing Massachusetts law governing money transmission services to reflect the current day marketplace, this statute brings Massachusetts in line with the rest of the country in protecting consumers engaging in money transfers. Chapter 312 also provides the Division with rulemaking authority. The Act utilizes the 2022 Conference of State Bank Supervisors (CSBS) Model Law as the foundation, with some amendments, to modernize the Division's supervision of this industry. Chapter 312 was signed into law on 1/1/25.

- **Moratorium on Evictions and Foreclosures for Federal Workers Impacted by the Federal Government Shutdown**

Chapter 73 of the Acts of 2025: An Act Making Appropriations for the Fiscal Year 2025 to Provide for Supplementing Certain Existing Appropriations and for Certain Other Activities and Projects

Chapter 73 of the Acts of 2025, the final FY2025 Supplemental Budget (Chapter 73), in SECTION 55, added M.G.L. c. 244, § 42, a moratorium on evictions and foreclosures for federal workers who were impacted by the federal government shutdown. These provisions became effective when the Governor signed Chapter 73 into law on 11/26/25. The Governor also took immediate executive action to extend the moratorium for 75 days beyond the government re-opening which occurred on 11/12/25. The extended period expired on 1/26/26.

Testimony Provided during the 2025-2026 Session

Written Testimony

The Division provided written testimony to the Joint Committee on Financial Services on the following bills:

- House 1272 and Senate 751, both entitled An Act Relative to Mortgage Review Boards and a Small Business Loan Review Board within the Division of Banks on 5/8/25; and
- Senate 750, An Act Establishing Uniform Confidentiality and Enforcement Provisions Relative to Certain Licensees under the Jurisdiction of the Division of Banks on 10/7/25.

Regulations

The Division finalized amendments to 11 of its existing regulations, promulgated a new regulation, and assisted the Executive Office for Administration and Finance in amending its regulation regarding fees in 2025, as described below.

Massachusetts Means Business Initiative:

As part of Governor Maura Healey's Massachusetts Means Business Initiative, the Division held a public hearing on 7/15/25 and subsequently finalized amendments to the following 8 regulations:

- **209 CMR 20.00: Small Loans, Sales Finance Companies and Insurance Premium Finance Companies – effective 10/10/25**

209 CMR 20.00 establishes procedures and requirements for the licensing and supervision of small loan companies; motor vehicle sales finance companies; insurance premium finance companies; and retail installment sales finance companies. The amendments primarily create consistency across the Division's license types on matters including net worth changes, annual report requirements, and class action notifications.

- **209 CMR 32.00: Truth in Lending – effective 10/10/25**

209 CMR 32.00 establishes the disclosure requirements for open- and closed-end credit. The Commonwealth maintains its own Truth in Lending Act; however, it largely mirrors the federal Truth in Lending Act, 15 U.S.C. §§ 1601 et seq. The purpose of the amendment is to better align federal and state timing requirements for these disclosures for loans with an adjustable rate. The final amendments require that notices be provided at least 60, but no earlier than 120, days before the first payment at the adjusted level is due.

- **209 CMR 42.00: The Licensing of Mortgage Lenders and Mortgage Brokers – effective 10/10/25**

209 CMR 42.00 establishes procedures and requirements for the licensing and supervision of mortgage lenders and brokers under the provisions of M.G.L. c. 255E. The amendments change the former requirement for mortgage lenders and mortgage brokers to disclose their license type and number to a consumer when a fee is paid or a residential mortgage loan application is accepted to instead require that they disclose their unique identifier, which is a number assigned by the Nationwide Multi-State Licensing System & Registry (NMLS), a multistate licensing system.

- **209 CMR 43.00: Audit and Security Requirements for Credit Unions – effective 9/26/25**

The amendments to 209 CMR 43.00 update the regulation to reflect that credit unions are no longer required by law to have a credit committee; although credit committees are optional. The amendments also make a technical amendment to the definition of an "Auditing Committee Review" in 209 CMR 43.02. This definition references a National Credit Union Administration (NCUA) document setting forth the minimum standards for Supervisory Audits for credit unions. The amendments also update the reference to such document, which is now contained in 12 CFR Part 715: Supervisory Committee Audits and Verifications at Appendix A: Supervisory Audit Minimum Procedures.

- **209 CMR 50.00: Parity with Federal Credit Unions – effective 12/19/25**

The purpose of 209 CMR 50.00 et seq. (Parity Regulations) is to implement M.G.L. c. 171, § 6A, which authorizes the Commissioner of Banks to promulgate regulations to grant state-chartered credit unions certain expanded powers in parity with federally chartered credit unions. The final amendments include updates to reflect provisions in Chapter 338 of the Acts of 2020, An Act Modernizing the Credit Union Laws (Credit Union Modernization). The final amendments also include provisions with new authorities, expansion of additional authorities, and reduced regulatory burden for state-chartered credit unions seeking to engage in new activities.

- **209 CMR 54.00: Mortgage Lender Community Investment – effective 9/26/25**

209 CMR 54.00 carries out the Mortgage Lender Community Investment (MLCI) purpose of M.G.L. c. 255E, § 8 by establishing the framework and criteria by which the Commissioner of Banks assesses a mortgage lender's record of helping to meet the mortgage credit needs of the Commonwealth, including the low- and moderate-income neighborhoods and individuals, consistent with the safe and sound operation of the mortgage lender. The amendments to 209 CMR 54.00 update citations to federal Regulation C, regarding Home Mortgage Disclosures.

- **209 CMR 55.00: Reverse Mortgage Loans – effective 9/26/25**

209 CMR 55.00 implements consumer protections afforded by law to reverse mortgage borrowers that fall with a certain income and asset threshold. Under M.G.L. c. 167E, § 7 or M.G.L. c. 171, § 65C, a mortgagee is prohibited from making a reverse mortgage loan unless the mortgagor has affirmatively opted in to the reverse mortgage and has received counseling from a counselor employed by a third-party organization whose counseling program is approved by the Executive Office of Aging & Independence. The amendments update the regulation to reflect recent changes in the law authorizing the third-party counseling to take place via synchronous, real-time video conference or by telephone, in addition to in-person.

- **209 CMR 57.00: Flood Insurance – effective 9/26/25**

209 CMR 57.00 implements the requirements of M.G.L. c. 183, § 69 applicable when a purchaser or owner of residential property is required to purchase or pay for flood insurance coverage on residential property located in a designated special flood hazard area. M.G.L. c. 183, § 69 also requires that creditors, creditors' representatives, and insurance producers provide borrowers with notice about flood insurance coverage before it is purchased (Notice About Flood Insurance Coverage). 209 CMR 57.04(3), as amended, continues to require the creditors and the creditor's representatives to agree among themselves which party will satisfy the Notice About Flood Insurance Coverage requirement, but eliminates the creditor's obligation to retain a record of the written assurance from the creditor's representative.

Money Transmission:

In order to implement Chapter 312 of the Acts of 2024: An Act Relative to the Regulation of Money Transmission by the Division of Banks, the Division promulgated a new regulation and finalized amendments to the following regulations. The public hearing for the Division's regulation and the joint hearing with the Executive Office for Administration and Finance for its regulation regarding fees were both held on 10/7/25.

- **209 CMR 44.00: The Licensing and Regulation of Money Transmitters – effective 11/7/25**

209 CMR 44.00 establishes procedures and requirements for the licensing and supervision of money transmitters under the provisions of M.G.L. c. 169B: Regulation of Money Transmission, as established by Chapter 312 of the Acts of 2024: An Act Relative to the Regulation of Money Transmission by the Division of Banks (Chapter 312). Chapter 312, which was signed into law on 1/1/25, establishes a single statutory framework for the licensing, examination, and regulation by the Division for all money transmitters, including both foreign and domestic money transmissions, in Massachusetts under newly established G.L. c. 169B. Note: A prior version of 209 CMR 44.00, entitled Licensing of Foreign Transmittal Agencies, was repealed effective 9/9/16, as part of a 2016 consolidation regarding certain licensees in 209 CMR 45.00.

- **209 CMR 45.00: The Licensing and Regulation of Check Cashers (formerly entitled The Licensing and Regulation of Money Services Businesses) – effective 11/7/25**

The previous purpose of 209 CMR 45.00 was to establish procedures and requirements for the licensing, regulation and supervision of check sellers, foreign transmittal agencies, and check cashers. As noted above, Chapter 312 established a single statutory framework for the licensing, examination, and regulation for all money transmitters in Massachusetts under M.G.L. c. 169B. Chapter 312 also repealed the statutory authority for check sellers pursuant to M.G.L. c. 167F, § 4 and foreign transmittal agencies pursuant to M.G.L. c. 169. The amendments to 209 CMR 45.00 delete the previous provisions relative to foreign transmittal agencies and check sellers and also changed the title of 209 CMR 45.00 et seq. to The Licensing and Regulation of Check Cashers.

- **209 CMR 48.00: Licensee Record Keeping – effective 11/7/25**

209 CMR 48.00 establishes procedures and requirements for record keeping by the Division's licensees. The amendments to 209 CMR 48.00 update this regulation to remove references to check sellers and foreign transmittal agencies and to include money transmitters in accordance with the provisions of Chapter 312 of the Acts of 2024.

- **801 CMR 4.02: Rates – effective 11/7/25**

801 CMR 4.00 is a regulation of the Executive Office for Administration and Finance regarding related fees. The purpose of 801 CMR 4.02 – 209 Division of Banks and Loans Agencies is to set forth the respective fees and assessments for state-chartered banks and state-chartered credit unions, as well as the provisions relative to the Division of Banks' licensees and registrants. The amendments establish a new fee relative to the licensure of money transmitters and the repeal of the existing fees relative to the licensure of check sellers and foreign transmittal agencies in accordance with the provisions M.G.L. c. 169B, as set forth in Chapter 312 of the Acts of 2024.

Debt Collection:

- **209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers – effective 9/26/25**

209 CMR 18.00 establishes standards, by defining unfair or deceptive acts or practices, for the servicing of loans and collection of debt from persons within Massachusetts by debt collectors, third party loan servicers, and student loan servicers; establishing procedures and requirements for the licensing and supervision of debt collectors and student loan servicers; and establishing procedures for the registration and supervision of third party loan servicers. The Consumer Financial Protection Bureau (CFPB) amended Regulation F, 12 CFR Part 1006, to prescribe federal rules governing the activities of debt collectors covered by the Fair Debt Collection Practices Act (FDCPA). The amendments, among other things, addressed communications in connection with debt collection; interpret and apply prohibitions on harassment or abuse, false or misleading representations, and unfair practices in debt collection; and clarify requirements for certain consumer-facing debt collection disclosures. The amendments to 209 CMR 18.00 adopt the majority of the revised 12 CFR 1006 to 209 CMR 18.00 to better align it with modern practices.

- **209 CMR 48.00: Licensee Record Keeping – effective 9/26/25**

209 CMR 48.00 establishes procedures and requirements for record keeping for the licensees of the Division of Banks. This round of amendments increased consistency with Regulation F to increase the record retention timeframe and related clarifications for debt collectors licensed by the Division; and to make the retention of telephone recordings to be consistent with Regulation F.

By the end of 2025, the Division had the following 22 regulations:

The Division has twenty-two effective regulations:

209 CMR 18.00	209 CMR 41.00	209 CMR 49.00
209 CMR 20.00	209 CMR 42.00	209 CMR 50.00
209 CMR 26.00	209 CMR 43.00	209 CMR 53.00
209 CMR 31.00	209 CMR 44.00	209 CMR 54.00
209 CMR 32.00	209 CMR 45.00	209 CMR 55.00
209 CMR 33.00	209 CMR 46.00	209 CMR 56.00
209 CMR 40.00	209 CMR 48.00	209 CMR 57.00
	209 CMR 58.00	

Appendices:

The listings below of banks & credit unions are based off the Division's system of record as of May 6, 2026, and reflect any interim mergers and personnel changes that have occurred since December 31, 2025, the Annual Report date.

Appendix I: Cooperative Banks

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

Directors/Trustees:

Craig Binney,

Hossein S. Kazemi

Carolyn Ross,

Kenneth J. Fernandes

Mark Lombardi,

John Ventresco

BankGloucester

160 Main Street

Gloucester, MA 01930-5732

Telephone: 978-283-8200

Fax: 9782817283

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

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

Jason C. Brooks, Vice President, Treasurer & CFO

Lisa J. Leahy, Vice President, Operations Officer

Amy E. Mitchell, Vice President, Residential Lending

William R. Esselstyn, Vice President, Information Technology

Jessica M. 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 02021-3003

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

Directors/Trustees:

Daniel J. Erickson,

Nicholas Maffeo

William B. Russell

Deborah A. Kreusch

Jeffrey S. Phaneuf

Stanley C. Taylor

Cape & Coast Bank

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:

Erik M. Porter, President & CEO
 Mary Kay Shea, Executive Vice President, Treasurer & CFO
 Scott R. Kwarta, Executive Vice President, Chief Operating & Risk Officer
 Barbara J. Smith, Executive Vice President, Chief Banking and Strategy Officer
 Shanika M. Rogowski, Executive Vice President, Chief Consumer & Residential Banking Officer
 Lee Ann Hesse, Executive Vice President, Chief Engagement Officer
 Brent Grable, Senior Vice President, Chief Information Officer
 James P. Quitadamo, Senior Vice President, Chief Credit Officer
 Katherine J. Hartley, First Vice President and Controller
 Carlyn Carey, First Vice President, Corporate Counsel & Compliance Officer
 Stephanie Burbine, First Vice President, Cash Management Officer
 John Cooke, First Vice President, Marketing Officer
 Kenneth Tingle, First Vice President, Business Intelligence Manager
 Jamie Cannavo, First Vice President, Commercial Relationship Manager
 Laurie Maul, First Vice President & HR 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 Banking Market Leader
 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
 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
Wendy K. Northcross
Erik M. Porter
William J. Varga

David G. Brown
Gary M. DellaPosta
Christopher M. Lynch
Mary E. O'Neal
Gary M. Sheehan

Charles River Bank

70 Main Street

Medway, MA 02053-1825

Telephone: 508-533-8661

Fax: 508-533-3850

Branches:

2 South Maple Street, Bellingham, MA 02019

88 Summer Street, Medway High School, Medway, MA 02053

1 Hastings Street, Mendon, MA 01756

Officers:

Derek Plourde, President & CEO

Robert E. Leist, Senior Vice President & Chief Financial Officer

Theodosios Katsaros, Senior Vice President & Senior Commercial Lending Officer

Susan E. Correia, Senior Vice President & Chief Information Officer

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

Danielle Casbarra, Vice President & Senior Retail Lending Officer

Directors/Trustees:

Paula J. Cassidy

Patrick McSweeney,

Paul E. Rao

Steven M. Richardson

Stephen J. Kenney

Derek Plourde

James M. Reardon

Coastal Heritage Bank

195 Washington Street

Weymouth, MA 02188-1717

Telephone: 781-796-6001

Fax: 781-337-3069

Branches:

744 Broad Street, East Weymouth, MA 02189

1165 Washington Street, Hanover, MA 02339

83 Summer Street, Kingston, MA 02364

560 Plain Street, Marshfield, MA 02050

259 Dyke Street, Marshfield, MA 02050

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, Treasurer & COO/CFO

Richard Crowley, Senior Vice President, Chief Information Officer

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

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

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

John Pelrine, Senior Vice President, Marketing Director

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

Directors/Trustees:

Carleton Chandler,

Peter Finnegan,

Joseph Hayes,

Maria Levin,

David Pinkham,

Richard Rowe,

Robert W. Terravecchia, Jr.

Paul J. Durgin

Paul Haley,

David Leahy, Jr.

Thomas McDonough,

Joanne Pompeo

David Scott,

A. Stephen Tobin

Commonwealth Cooperative Bank

1172 River Street

Hyde Park, MA 02136-2917

Telephone: 617-364-6000

Fax: 617-361-5658

Branches:

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

Rafael 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 02038-1957

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

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

Michael P. Browne, Senior Vice President, Chief Information Officer

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

Michael G. 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 02149-3435

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 A. Citrano, Executive Vice President, Chief Operating Officer

John Migliozi, Executive Vice President, Chief Lending Officer

Brandon N. Lavertu, Executive Vice President, Chief Financial Officer

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

Cary Lynch, Senior Vice President, Retail Banking

Eric M. Jackson, Senior Vice President, Residential Lending

Karima Filali, Senior Vice President, Senior Credit Officer

Karen L. Chasse, Senior Vice President, Compliance Officer

Carmela Vitale, Senior Vice President, Human Resources

Directors/Trustees:

Paul A. Delory, Esq.

Dennis J. Leonard

Joseph Sachetta

Maura Sullivan

Elizabeth P. Jones

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

Susan Sgroi

Fidelity Co-operative Bank

9 Leominster Connector

Leominster, MA 01453-3791

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:

Matthew S. Burke, Chairman & CEO
 Sean J. O'Connell, President & Chief Lending Officer
 Christopher E. Richards, Chief Banking Services Officer
 Laura E. Newstead, Chief Human Resources Officer
 Stephen H. Johannessen, Chief Financial Officer
 Stephanie M. Dennehy, Chief Growth Officer
 Vanessa L. Greene, Chief Risk Officer
 Eleanor P. Williams, General Counsel
 Bradley J. Enneking, Chief Information Officer
 Andrea L. Ponte, Chief Operational Services Officer
 Thomas D. Galvani, Chief Retail Banking Officer
 Adrian M. Sullivan, Chief Digital Officer
 Paul R. Bernier, Chief Auditor
 Richard C. Fay, Chief Accounting Officer
 Taryn M. Wilson, Chief Financial Crimes Officer
 Kevin A. Mooney, Chief Technology Officer
 Kristen M. Foresta, Treasurer
 Timothy F. Kelleher, III, Chief Commercial Lending Officer
 Linda Carmichael, Managing Director, Banking Operations
 Jennifer L. Ledoux, Managing Director, Risk
 Angelique K. Viamari, Managing Director, Governance
 Emilie L. Bajorek, Managing Director, Community Engagement & Communications
 Derek Beahn, Marketing Director
 Deborah Sendrowski, Managing Director, Organizational Development
 Barbara A. Yanke, Director of Residential Lending
 Lesly A. Murray, Director of Business Banking Services
 James S. Notaro, Director of Digital Deliver, Product & Market
 Gelsomina Long, Loan Servicing Manager
 Maria A. Heskes-Allard, Commercial Relationship Manager
 Joanne Morse, Commercial Relationship Manager
 Bradley J. Nichols, Commercial Relationship Manager
 Marina L. Taylor, Commercial Relationship Manager
 Eric K. Torkornoo, Business Banking Officer

Directors/Trustees:

John Allen	Matthew S. Burke
Janet S. Chambers	Brian Cirelli
Alvin B. Collins	Christopher W. McCarthy
C. Deborah Phillips	Mary Ritter
Ronald L. Salois	Dean R. Sweeney

Greenfield Co-operative Bank

63 Federal Street

Greenfield, MA 01301-2543

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
 Jeremy Payson, Executive Vice President, Treasurer & CFO
 Jacqueline Charron, Executive Vice President, Chief Banking Officer
 Brandon S. Lively, Executive Vice President, Chief Technology Officer
 Michael P. Buckmaster, Executive Vice President, Commercial Lending
 Mary J. Rawls, Executive Vice President, Compliance
 Lisa D. Kmetz, Executive Vice President, Retail Banking
 Jane H. Wolfe, Executive Vice President, Residential Lending
 Sean S. Sormanti, Executive Vice President, Human Resources
 James E. Alexander, Senior Vice President, Government Banking & Treasury Management
 Kevin J. Bowler, Senior Vice President, Loan Resolution
 Christopher P. Caouette, Senior Vice President, Credit Officer

Directors/Trustees:

Catherine G. Coleman	William A. Dufraigne,
Kahama Ennis, MD, MPH,	Keith C. Finan,
JoAnne J. Finck,	Nancy A. Fournier, CPA
Daniel F. Graves, Esq.,	Kevin J. O'Neil,
Michael E. Tucker, Esq.	Robert L. Underhill,
Peter J. Whalen,	Anthony J. Worden

Haverhill Bank

180 Merrimack Street
Haverhill, MA 01830-6167

Telephone: 978-374-0161

Fax: 978-556-4258

Branches:

163 South Main Street, Haverhill, MA 01835-7438
1094 Main Street, Haverhill, MA 01830
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 & CEO
Gregory J. Shaw, President & COO
Charlette M. Weeden, Executive Vice President, Treasurer & CFO
Kelly C. Quevillon, Senior Vice President, Operations
Elizabeth Cronin, Senior Vice President, Compliance & BSA Officer
Angelita Martinoli, Senior Vice President, Human Resources
Evan Cline, Senior Vice President, Controller
Harry J. Korslund, III, Senior Vice President, Senior Commercial Loan Officer
Glenn W. Strauss, Senior Vice President, Commercial Lending Market Manager
James P. Henebry, Senior Vice President, Commercial Loan Officer
Matthew Currie, Vice President, Credit Officer
Shauna Pendleton, Vice President, Marketing
Lisa M. Sullivan, Vice President, Residential Production Manager
Alan M. Collopy, Vice President, Information Technology
Thomas O. Faulkner, Vice President, Mortgage Originator
Jean McCann, Vice President, Commercial Portfolio Manager
Amy Barcelos, Senior Vice President, Retail Operations
Erin M. Daley, Vice President, Mortgage Originator
Deven M. Robinson, Vice President, Executive Administration

Directors/Trustees:

Paul M. Accardi,	Joseph J. Bevilacqua
Stuart B. Davis	Dana A. Fields
Timothy J. Jordan	Caitlin M. Masys
Jennifer R. Matthews	Thomas L. Mortimer
Kristin M. Murphy	Christos S. Papaefthemiou
Gregory J. Shaw	

Mechanics Cooperative Bank

316 Broadway

Taunton, MA 02780-1534

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 & COO
 Delfina A. Laranjo, Senior Vice President, Treasurer & CFO
 Thomas B. Steele, Senior Vice President, Chief Technology Officer
 Joanna Holmes, Senior Vice President, Chief Compliance and Risk Management Officer
 Curtis W. McKinney, Senior Vice President, Senior Lending Officer

Directors/Trustees:

Joseph T. Baptista, Jr.	Richard Bentley, Jr.
Barry R. Bibeau,	Edmund J. Brennan, Jr.,
Mark Dangoia	Robert Fraser,
Michael J. Gardner, Jr.	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

Christine Panno-West, Vice President, Treasurer & CFO

Directors/Trustees:

Robert A. Armano

Kenneth E. Daher

Frederic E. Hoyle, Jr.

John K. Mallen

James W. Wright, Jr.

Alan Cregg

William D. Fitzgerald

Kenneth Hyde, Jr.

Harold S. Otto

MutualOne Bank

160 Cochituate Road

Framingham, MA 01701-7861

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:

Kristin T. Carvalho, President & CEO

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 Information Officer

Carolyn J. Normand, Senior Vice President, Chief Credit Officer

Timothy Steiner, Senior Vice President, Team Leader Commercial Lending

Greg Pauplis, 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, Chief Risk Officer

Kimberly L. Tyler, Vice President, Treasurer & Controller

James Monette, Vice President, Director of Retail Banking and Business Development

Michelle Rivers, Vice President, Director of Human Resources and Clerk of MutualOne Bank

Heather Fantasia, Vice President, CRA Officer

Pia Cordes, Vice President, Project and Core Banking Manager

Gicelle Brito, Vice President, Market Area Commercial Loan Officer

Yasmine S. Oujeiwan, Vice President, Learning and Development Officer/IRA Administrator

Jeffrey D. Ryan, Vice President, Commercial Loan Officer

Lynnette A. Maloney, Vice President, Commercial Loan Support Officer

Michael Bilinsky, Jr., Vice President, Business Development Officer

Talia Bazegian, Vice President, Loan Servicing Officer

Elise Corbett, Vice President, Senior Portfolio Manager

Shihab Bakary, Assistant Vice President, Credit Officer

Joleen Caldwell, Assistant Vice President, Digital Banking Officer

Lisa Rosum, Assistant Vice President, Loan Servicing Manager

Yves F. Munyankindi, Assistant Vice President, Branch Manager - Foundation Administrator

Domenic D'Agostino, Assistant Vice President, Credit Team Leader - Banking Officer

Cheryl Suarez, Assistant Vice President, Deposit Operations Manager

Kimberly A. Kosivas, Assistant Vice President, Commercial Loan Supervisor

David Cardoso, Assistant Vice President, IT Manager

Paulo N. Deoliveira, Assistant Vice President, Branch Manager

Robyn Peterson, Assistant Vice President, Float Branch Manager and Administrator

Samantha M. Ramos, Client Services Assistant Manager/Officer

Directors/Trustees:

Kathryn A. Burns
Kristin T. Carvalho
Brian J. Lagarto
Brian K. Peoples
Jessica L. Reed

Dennis W. Cardiff
Paul V. Galvani
William H. Mayer
Robert Raider,
Patricia M. Reinhardt

Needham Bank

1063 Great Plain Avenue

Needham, MA 02492-2302

Telephone: 781-444-2100

Fax: 781-453-0182

Branches:

5 Market Street, Amesbury, MA 01913-2408

1 Haverhill Road, Amesbury, MA 01913-3507

41 Front Street, Ashland, MA 01721

115 South River Road, Bedford, NH 03110

326 Washington Street, Dedham, MA 02026

60 Centre Street, Dover, MA 02030

95 Portsmouth Avenue, Exeter, NH 03833

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

66 Storey Avenue, Newburyport, MA 01950

25 Maplewood Avenue, Portsmouth, NH 03801

1457 Tremont Street, Roxbury, MA 02120

1 Provident Way, Seabrook, NH 03842

458 Washington Street, Wellesley, MA 02482

341 Washington Street, Westwood, MA 02090

Officers:

Joseph P. Campanelli, Chairman, President & CEO
 Christine Roberts, Senior Executive Vice President, Chief Operating Officer
 Jean-Pierre Lapointe, Senior Executive Vice President, Chief Financial Officer
 James White, Executive Vice President, Chief Administrative Officer
 Matthew Richardson, Executive Vice President, Treasury & Cash Management Services
 Paul Evangelista, Executive Vice President, Director of Specialized Banking
 James Daley, Executive Vice President, Director of C&I Banking
 Stephanie L. Maiona, Executive Vice President, Senior Commercial Lender
 Kevin Henkin, Executive Vice President, Chief Credit Officer
 Colleen Lynch, Senior Vice President, Chief Risk Officer
 Keith Phelps, Senior Vice President, Chief Information Officer
 Gracine Copithorne, Senior Vice President, Risk & Compliance Officer
 Margaret Watson, Senior Vice President, General Counsel
 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
 Patrick M. Lee, Senior Vice President, CRE Lending Team Leader
 Michael Semizoglou, Senior Vice President, Director of Small Business
 Brian Sutton, Senior Vice President, Director of Middle Market
 Carrie Vargas, Senior Vice President, Director of Retail Banking
 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
 James O. Roberts, First Vice President, Compliance Officer
 Cory Chamberlain, First Vice President, Chief Data Officer
 Lawrence Erickson, First Vice President, Small Business
 Michael Nunes, First Vice President, Director of Card Services
 Janelle Rabbottino, First Vice President, Loan Operations
 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
 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 Barylick, 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
 Thomas Bickford, Vice President, Cash Management

Sivakarthish Maruthappan Nallasivam, Vice President, IT Change Management Director
 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
 James Dietel, Vice President, Cash Management
 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
 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 J. Ayoub	Joseph P. Campanelli
William Darcey	Susan Elliott
Angela Jackson,	Christopher Lynch
Kenneth C. Montgomery	Joseph R. Nolan, Jr.
Francis X. Orfanello	Hope Pascucci,
Joseph Reilly,	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 P. Greene

Peter J. McLaughlin

Brendan J. Sullivan

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
 Bill Glavin, Senior Vice President, Director of Operations
 Christiana Rose, Senior Vice President, Residential Lending and Servicing
 Karen Goggin, Vice President and Treasurer
 Peter A. Ishkanian, Vice President, Compliance & BSA Officer
 Jeffrey S. Smith, Vice President, Director of Information Technology

Directors/Trustees:

Robert A. Dempsey	John P. Galvani
Diane M. Geraghty Hall	Paul G. Keady
Charles R. 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 01867-2921

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
 596 Main Street, Lynnfield, MA 01940
 526 Main Street, Melrose, MA 02176
 28 Nahant Road, Nahant, MA 01908-1026
 170 Park Street, North Reading, MA 01864
 62 Oakland Road, Reading Memorial High School, Reading, MA 01867
 100 Hemlock Road, Northeast Metro Regional Vocational High School, Wakefield, MA 01880
 342 Main Street, Wakefield, MA 01880-5050
 352 Middlesex Avenue, Wilmington, MA 01887

Officers:

Julieann M. Thurlow, Chief Executive Officer
 Jeffrey Worh, President
 Mariana Vazquez, Executive Vice President & COO
 Carol Houle, Executive Vice President & CFO
 Phillip J. Bryan, Executive Vice President & Chief Banking Officer
 Charlene Jancsy, Executive Vice President, Chief Human Resource Officer
 Anthony J. Patti, Executive Vice President
 Mathew Meninger, Senior Vice President, IT & Information Security Officer
 Christopher Sylvestre, Senior Vice President, Branch Administrator
 Eric Landers, Senior Vice President, Chief Credit Officer
 Shanna L. Cahalane, Senior Vice President, Director of Marketing and Community Development
 Lawrence Keenan, Vice President, Deposit Operations
 Lisa DiGregorio, Vice President, Loan Servicing Manager
 Derric Souza, Vice President and Controller
 Veronica Russo, Vice President, Residential and Consumer Lending
 Karen M. Tavernese, Vice President, Compliance Officer

Directors/Trustees:

Sally Mason Boemer	Paul Bolger
Yvonne Garcia	Michael J. Linnane
James M. Liston,	Stephen P. Maio
Michael McCarthy,	John J. McCarthy, Jr.
William McDonald,	James J. O'Leary
Kevin R. Powers	Ann McGonigle Santos,
Kevin F. Smith	Julieann M. Thurlow
Abel Vargas	

Savers Co-operative Bank

270 Main Street

Southbridge, MA 01550-2553

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

Keri A. Gonzalez, Executive Vice President, Chief Operating Officer

Gregory W. Vilaro, Senior Vice President, Treasurer & CFO

Christopher M. Wszolek, Senior Vice President, Chief Lending Officer

Michael A. Nordstrom, Senior Vice President, Chief Information Officer

Peter J. Kaslauskas, Senior Vice President, Investment Services

Eileen C. McGann, Senior Vice President, Human Resources

Amanda Misilo, Vice President, Head of Retail Banking and Sales

Lori A. Chapman, Vice President Compliance, CRA & Information Security Officer

Directors/Trustees:

Joseph A. Coderre

Bruce J. Desrosier

Daniel J. Finn

Amy B. Messina

Rosemary Picard,

Steven M. Ward

Michael D. Cove

Matthew C. Dixon,

Andrea D. Hogarth

Patrick S. Morrill,

Kenneth E. Rizner,

StonehamBank - A Co-operative Bank

80 Montvale Avenue

Stoneham, MA 02180-3511

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

Kevin Marquis, Senior Vice President, Chief Lending Officer

Chad J. Titcomb, Senior Vice President, Chief Credit Officer

Thomas R. Marshall, Senior Vice President, Chief Information Officer

Janet Hill, Vice President, Operations Officer

Lynn Greenlay, Vice President and Controller

Joshua D. Mahoney, Vice President, Treasurer & Enterprise Data Manager

Vesela Todorova, Vice President, BSA Officer

Denise LeLievre, Vice President, Information Security Officer

Peter Scippa, Assistant Vice President, Senior Credit Analyst & CRA Officer

Directors/Trustees:

John R. Cullen, Jr.

Edward F. Doherty, Jr.

Harvey J. Gordon,

Gloria E. Korta,

John J. Melkonian

M. Daria Niewenhaus

Michael P. Dalton

Joseph M. Falcao

Monica L. Herlihy,

James T. McIntyre

Gilbert A. Moreira

Arcia A. Symes-Elmer

Stoughton Co-operative Bank

950 Park Street

Stoughton, MA 02072-3649

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
 Gaelle Prospere, SVP, Human Resources
 Steven F. Berry, VP, Controller
 Jessica Pelton, VP, Retail
 Irine Athanasiadis, VP, BSA Officer
 D. Thomas Leonardo, VP, Information Technology Operations
 Florian Mustafaj, VP, Credit Officer
 Caitlin Burns, VP, Mortgage Operations
 Nancy G. Reid, VP, Commercial Loan Operations
 Samantha Hammond, AVP, Loan Servicing
 William T. Coots, AVP, Branch Manager

Directors/Trustees:

John A. Battaglia	Neal M. Clay, Jr.
Frances T. Giannakopolous,	Heather Jenkins
Joseph L. Mullen	Philip M. O'Connor,
Clayton D. Samuels	Shirley B. Walsh

The Pittsfield Co-operative Bank

70 South Street

Pittsfield, MA 01201-6109

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

734 Williams Street, Pittsfield, MA 01201

Officers:

Michael P. Daly, Chief Executive Officer

Gregg Levante, President

Eric Padelford, Chief Operating Officer

Victoria LePrevost, Senior Vice President, Chief Accounting Officer

Dana C. Robb, Senior Vice President, Branch Operations & Administration

Mark McKenna, Senior Vice President, Commercial Lending

Lisa Trybus, Senior Vice President, Residential Lending

Edward Schumann, Vice President, Compliance Officer

Reinaldo Roman, Vice President, Security Officer

Zachary Gundler, Vice President, Commercial Lending

Scott Cowlin, Vice President, Relationship Manager

Mary Coughlin, Vice President, Residential Mortgage Manager

Vicky Kolodziej, Assistant Vice President and Clerk of Corporation

Directors/Trustees:

Melissa R. Aitken,

Frank J. Contenta

Michaela S. Dohoney

Linda Johnston,

John J. Martin, Jr.,

Edward A. Chagnon

Michael P. Daly,

George Haddad,

Karen M. Kowalczyk,

Maureen White-Kirby,

The Village Bank

320 Needham Street,, Suite 200

Newton, MA 02464-1593

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
 John L. Karacalidis, Senior Vice President, Chief Operating Officer
 Lisa Boccabella, Senior Vice President, Chief Risk Officer
 Amy B. Werner, Senior Vice President, Chief Retail & Marketing Officer
 Nicole Jencunas, Senior Vice President, Core Systems Manager
 Michael W. Harrington, Senior Vice President, Information Technology Manager
 Michael Jordan, Senior Vice President, Branch Administrator & Customer Care
 Stephanie Rodgers, Senior Vice President, Human Resources
 Stephanie Lewers, Senior Vice President, Residential Lending
 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
Thomas R. Keery II,	Michael P. Madon
Darryl Settles	Walter F. Tennant

TruNorth Bank

248 Andover Street

Peabody, MA 01960-1502

Telephone: 978-538-1300

Fax: 978-538-7049

Branches:

6 Harrison Avenue, Abington, MA 02351
 1 East Main Street, Avon, MA 02322-1413
 140 Brimbal Avenue, Beverly, MA 01915
 254 Cabot Street, Beverly, MA 01915-0498
 48 Enon Street, Beverly, MA 01915-0498
 1 Rockdale Street, Braintree, MA 02184
 40 South Main Street, Cohasset, MA 02025-1801
 800 Chief Justice Cushing Way, Cohasset, MA 02025
 48 Elm Street, Danvers, MA 01923
 819 South Franklin Street, Holbrook, MA 02343
 95 North Franklin Street, Holbrook, MA 02343-0304
 350 Front Street, Marion, MA 02738
 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
 1000 South Artery, East Wing, Quincy, MA 02169
 15 Beach Street, Quincy, MA 02170
 129 North Main Street, Randolph, MA 02368
 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
 87 Sharon Street, Stoughton, MA 02072
 497 Washington Street, Stoughton, MA 02072
 708 Middle Street, Weymouth, MA 02189

Officers:

Michael R. Wheeler, President & CEO
 Reed Whitman, Executive Vice President, Treasurer & CFO
 William S. Beitler, Executive Vice President, Chief Risk Officer
 Sheryl L. Shinn, Executive Vice President, Chief Information Officer
 Kathryn V. Carty, Senior Vice President, Digital Banking
 Karen Yancik, Senior Vice President, Senior Compliance & Risk Management Officer
 Kimberly Lovett, Senior Vice President, BSA Officer & Financial Crimes Mitigation
 Lisseth Flores, Senior Vice President, Human Resources

Directors/Trustees:

Thomas J. Alexander
Carolyn Burbine,
Timothy F. Clarke
Bradley R. Gauthier
Charles E. Holden,
Pamela Casey O'Brien,
Kenneth Quigley,
Christopher Sexton,
Michael R. Wheeler

Jennifer Buras,
Jonathan N. Bursaw
Robert Curran,
Andrew Goldberg,
Cynthia McGurren,
Monique Pelletier,
Jayne Rice,
Kevin M. Tierney, Sr.

Walpole Co-operative Bank

982 Main Street

Walpole, MA 02081-2828

Telephone: 508-668-1080

Fax: 508-660-2690

Branches:

Officers:

Patrick M. Cucinotta, President & CEO
 Donna M. Leary, Senior Vice President & COO
 Sheila L. Gonzalez, Senior Vice President, Chief Lending Officer
 Jacquelyn Keeley, Vice President, Chief Accounting Officer
 Gregory J. Mello, Vice President, Information Technology and Security Officer
 Mounira Berbara, Vice President, Retail Branch Manager
 Suzanne Kelliher, Vice President, Loan Operations
 David Consigli, Vice President, BSA Officer
 Tracy L. Wrobel, Vice President, Credit Administration
 Jon Barnes, Vice President, Commercial and Construction Loan Officer
 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
 Susan Winters, Deposit Operations Officer
 Erik Benson, Commercial & Construction Loan Officer
 Thomas Cusack, Credit Officer

Directors/Trustees:

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

Winchester Co-operative Bank

19 Church Street

Winchester, MA 01890-1804

Telephone: 781-729-3620

Fax: 781-756-3560

Branches:

198 Lexington Street, Woburn, MA 01801

Officers:

Mark H. Kellett, President & CEO

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

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

Ann W. Hibbard

Mark H. Kellett

Robert C. Penna

Robin F. Wortmann

Lawrence F. Borges

Andrew Hall

Robert J. Hickey

Robert H. Montgomery

Carolyn M. Turner

Wrentham Co-operative Bank

102 South Street

Wrentham, MA 02093-1542

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

Jeffrey C. Hall

Trevor G. Knott

Douglas V. Mure

Kevin J. Browne

Kevin C. Kalkut

Dr. Jeffrey L. Morrill

Scott G. Terrien

Appendix II: Savings Banks

Adams Community Bank

2 Center Street

Adams, MA 01220-2332

Telephone: 413-743-0001

Fax: 413-749-6149

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:

Julie Fallon Hughes, President & CEO
 Andre P. Charbonneau, Executive Vice President & COO
 Theresa E. Sorrentino, Senior Vice President & CFO
 Dawn M. Canales, Senior Vice President, Chief Information Officer
 Barbara A. Guido, Senior Vice President, Retail Banking
 Laila Boucher, Senior Vice President, Government Banking Development
 Jacqueline S. McNinch, Senior Vice President, Mortgage Originations
 Tracy McConnell, Senior Vice President, Commercial Lending
 Elena C. Tucker, Senior Vice President, Human Resources & Payroll
 Michael Barbieri, Senior Vice President, Loan Operations
 John Scarpa, Senior Vice President, Compliance & Risk Management
 Samantha Tanner, Senior Vice President, Marketing and Digital Strategy
 Shannon Park, Vice President, Retail & Deposit Operations
 Emma Tower, Vice President, Mortgage Operations Officer
 Rebecca M. Crouse, Vice President, BSA Officer
 Shelli Cowdrey, Vice President, Loan Servicing
 Dawn Lampiasi, Vice President, Retail Lending & CRA Officer
 Laurie Pelczynski, Vice President, Retail Lending Officer
 Amanda Belanger, Vice President, Human Resources
 Peter Mirante, Vice President, Mortgage Officer
 Kristen Bona, Vice President, Government Banking Advancement
 Michael Gwozdz, Vice President, Retail Operations/Security Officer
 Carol Rapisarda, Vice President, Branch Officer

Directors/Trustees:

Nancy K. Agostini
Jeffrey P. Grandchamp,
David J. Lipinski
William Pignatelli
John R. Sinopoli
William A. Young

Timothy Burke,
Julie Fallon Hughes
Stephen N. Pagnotta,
Sheri L. Quinn
Francis P. Waterman, Jr.

Avidia Bank

42 Main Street

Hudson, MA 01749-2123

Telephone: 978-562-2222

Fax: 978-568-0950

Branches:

1073 Main Street, Clinton, MA 01510

270 Cochituate Road, Framingham, MA 01701

196 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
 Robert W. Conery, Executive Vice President, Chief Operations Officer
 Barry Jensen, Executive Vice President, Chief Administrative Officer
 Bartholomew H. Murphy, Executive Vice President, Chief Operating Officer
 Nicholas Karmelek, Executive Vice President, Chief Risk Officer
 Jonathan Nelson, Treasurer, Chief Financial Officer
 Donald Frost, Executive Vice President, Consumer Banking
 Thomas Doane, Executive Vice President, Human Resources
 Lee Thompson, Senior Vice President, Chief Credit Officer
 John O'Conner, Senior Vice President, Chief Information Officer
 Neil Buckley, Senior Vice President, Compliance and Security
 Stephen McAndrew, Senior Vice President, Senior Commercial Lending Officer
 Sharon Quinn, Senior Vice President, Cash Management
 Trevor Bethel, Senior Vice President, BSA Officer
 Lisa Barry, Senior Vice President
 Margaret Sullivan, Senior Vice President
 Andrew Sabine, Senior Vice President
 Maureen Marshall, Senior Vice President
 Emily Braga, Senior Vice President
 Rita Janeiro, Senior Vice President
 Avnish Puri, Senior Vice President
 Natalie Sousa, Senior Vice President
 Daniel Provencher, Senior Vice President
 Andrew Miller, Senior Vice President
 David Morticelli, Senior Vice President
 Cheryl Cain, Senior Vice President
 Thomas Allain, Senior Vice President
 Lisa Allegro, Senior Vice President
 Mary McDonald, Senior Vice President
 John Winslow, Senior Vice President
 Daniel Rowe, Vice President, Information Security Officer
 Daniel DeAngelis, Vice President
 Lisa Luz, Vice President
 Keith Dwinells, Vice President
 Michael Kopp, Vice President
 Jessica Bonetti, Vice President
 Keri Brown, Vice President
 Justin Provencher, Vice President
 Katie Wells, Vice President
 Lisette Arbelli, Vice President
 Mary Brown, Vice President
 Scott Glazer, Vice President
 Michelle Chase, Vice President
 Joseph Palombo, Vice President
 Patricia Wood, Vice President
 Edward Perachi, Vice President
 Jennifer Cardoso, Vice President
 Elise Nasiatka, Vice President

Zachary Grant, Vice President
Danielle Gaudette, Vice President
Kelly Tierney, Vice President
Mikala Geurtsen, Vice President
James Picciotto, Vice President
Jill A. deSousa, Vice President
Andrea Blood, Vice President
Marcy Silva, Vice President
Robert Smith, Vice President
Corrine Olson, Vice President
Shrenik Shah, Vice President
Danielle Avery, Vice President
Jill Mollica, Vice President
Stephanie Luz, Vice President
Jarrod Slavinskis, Vice President
Joshua Goldberg, Vice President
Pablo Campos, Vice President
Patricia DeSantis, Vice President
Ronald Fraser, Vice President
Laura Hughes, Vice President

Directors/Trustees:

Jim Ball
Vanessa Candela,
M. Neil Flanigan
Michael O. Gilles
Joseph Grimaldo
Michael Murphy,
Kennedy Saul

Paul Blazer,
Robert D. Cozzone
Carol Gallagher,
Michael Girard
Jeffrey Leland
Mark R. O'Connell

bankESB

36 Main Street

Easthampton, MA 01027-2050

Telephone: 413-527-4111**Fax:** 413-527-7213**Branches:**

770 Main Street, Agawam, MA 01001
253 Triangle Street, Amherst, MA 01002
40 State Street, Belchertown, MA 01007
241 Northampton Street, Easthampton, MA 01027
100 East Street, Hadley, MA 01035
170 Sargeant Street, Holyoke, MA 01040
297 King Street, Northampton, MA 01060
605 Granby Road, South Hadley, MA 01075
134 College Highway, Southampton, MA 01073
85 Broad Street, Westfield, MA 01085

Officers:

Matthew S. Sosik, President & CEO
 Bozena V. Dabek, Executive Vice President, Chief Administrative Officer
 William Parent, Executive Vice President, Chief Strategy Officer
 Dena M. Hall, Executive Vice President, Chief Marketing Officer
 Randall J. Gage, Executive Vice President, Chief Credit Officer
 Scott Sanborn, Executive Vice President, Chief Commercial Banking Officer
 Ryan Kirwin, Executive Vice President, Residential Lending
 Karen Yancik, SVP, Senior Compliance & Risk Management Officer
 Maryann M. Geiger, SVP, Director of Operations
 Lynne P. Feiz, SVP, Corporate Communications Officer
 Maura Sheldon, SVP, Cash Management
 Christine O'Brien, SVP, Commercial Due Diligence Officer
 Katie Wilde, SVP, Loan Servicing
 Alison Tower, SVP, Enterprise Risk Management/Legal
 Nicole Smith, VP, Compliance Officer & Reg. O Officer
 Stacey Tower, VP, Strategic Project Management Officer
 Kristine A. Koczajowski, VP, Wealth Management
 Meagan Barrett, VP, Human Resources
 Meredith Salois, VP, Commercial Credit Systems Management
 Robert S. Wheten, VP, Commercial Credit
 Katherine L. Sordillo, VP, Branch Officer
 Katherine Latour, VP, Security & Fraud Risk Officer
 Shannon Poirier, VP, Residential Lending Support & Production
 William D. Judd, Jr., VP, Cash Management
 Michael Fitzgerald, VP, Information Technology
 Melissa Soto, VP, Commercial Lending
 Aisling Brady, VP, Credit & Underwriting
 Lori J. Ingraham, VP, Controller
 Nate Munson, VP, Commercial Credit Officer
 Thomas Florence, VP, Government Banking
 Susanne deVillier, VP, Branch Officer
 Christopher Lee, VP, Secondary & Systems Support
 Cara Crochier, VP, Marketing
 Joseph Williams, VP, Commercial Lending
 Erin M. Joyce, VP, Special Assets
 Brian Mathes, VP, ALM Officer
 Patrick Langmaid, VP, Mortgage Loan Originator
 Sandra Brakey, VP, Senior Commercial Lending Admin.
 Timothy Czerniejewski, VP, Commercial Lending
 Gary Turku, VP, Branch Officer
 David Gomes, Director of Facilities

Directors/Trustees:

Richard J. Abbott, Jr.	Antonio E. Dos Santos
Charles B. McCullagh, Jr.	William Parent,
N. Andrew Robb	Matthew S. Sosik
Anthony P. Villani	

BankFive

79 North Main Street

Fall River, MA 02720-2144

Telephone: 774-888-6100

Fax: 508-677-3388

Branches:

136 Faunce Corner Road, Dartmouth, MA 02747
 105 Huttleston Avenue, Fairhaven, MA 02719
 55 Thirteenth Street, Fall River, MA 02721
 1604 President Avenue, Fall River, MA 02720
 1301 Pleasant Street, Fall River, MA 02723
 1501 South Main Street, Fall River, MA 02724
 141 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
 1060 Centerville Road, Warwick, RI 02886
 875 State Road, Westport, MA 02790

Officers:

Anne P. Tangen, President & CEO
 Linda H. Simmons, Executive Vice President, Treasurer & CFO
 Catherine A. Dillon, Executive Vice President, Chief Operating Officer
 Paul S. Medeiros, Executive Vice President, Director of Commercial Lending
 Patrick J. Deady, Executive Vice President, Director of Residential & Consumer Lending
 Gregory J. Medeiros, Senior Vice President, Chief Credit Officer
 Christina D. Johnk, Senior Vice President, Chief Human Resources Officer
 Jimmy S. Costa, Senior Vice President, Director of Retail
 Charles A. DeSimone, Senior Vice President, Commercial Lender
 Deirdre M. Jannerelli, First Vice President, Digital Marketing Manager
 Allison Pereira, First Vice President, Credit Administration Manager
 Andrea A. Rodrigues, First Vice President, Marketing & Community Relations
 Gregory R. Cambio, First Vice President, Residential Lending
 Christopher M. Craig, First Vice President, Regional Sales Manager

Directors/Trustees:

M. Helena Amaral	John J. Coughlin, Esq.
Lisa N. Graham	Karl D. Hetzler
William H. Lapointe	Michelle A. Pelletier
Jeffrey J. Reilly	Edward G. Siegal
Fernando Sousa	Anne P. Tangen
Samia Walker	Sumner J. Waring III

bankHOMETOWN

31 Sutton Avenue

Oxford, MA 01540-1755

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
 148 Route 171, Woodstock, CT 02681
 1001 Millbury Street, Worcester, MA 01607
 270 Grove Street, Worcester, MA 01605

Officers:

Robert J. Morton, President & CEO
 Reed Whitman, EVP, Treasurer & CFO
 Bozena Dabek, EVP, Chief Administrative Officer and Risk Management Officer
 Randall J. Gage, EVP, Chief Credit Officer
 Michael P. Mahlert, EVP, Senior Loan Officer
 Ryan Kirwin, EVP, Residential Lending
 Dena M. Hall, EVP, Chief Marketing Officer
 Sharon Mahlert, 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,
J. Michael Grenon	Henry J. LaMountain, Sr.
Helder Machado	Kevin Mack
Robert J. Morton	Michael D. Stowe
David E. Surprenant,	

Bay State Savings Bank

28-32 Franklin Street

Worcester, MA 01608-1904

Telephone: 508-890-9000

Fax: 508-890-9070

Branches:

123 Auburn Street, Auburn, MA 01501
 628 Main Street, Holden, MA 01520
 50 Boston Turnpike, Shrewsbury, MA 01545
 799 Grafton Street, Worcester, MA 01604
 275 Mill Street, Worcester, MA 01602
 378 Burncoat Street, Worcester, MA 01604

Officers:

Seth A. Pitts, President & CEO
 Richard R. Hayward, Jr., EVP, Chief Financial Officer
 Tami M. Gunsch, EVP, Chief Banking Officer
 Courtney R.Y. Nuara, EVP, Chief Risk Officer
 Anthony J. Pasquale, EVP, Chief Commercial Banking Officer
 Cheri E. Carty, SVP, Controller
 Joyce B. Shand, SVP, Credit Administration
 Jeffrey B. Locke, SVP, Market Manager
 Karin Gray, SVP, Commercial Loan Officer
 James A. Ciociolo, SVP, Commercial Loan Officer
 Bernard P. Gagnon, SVP, Commercial Loan Officer
 Catherine Hanna, VP, Loan Servicing
 Heather L. Belair, VP, Retail Client Experience Officer
 Jennifer A. Hubert, VP, Marketing and Community Outreach
 Angela Maher, VP, Business Development
 Rachel G. Hall, VP, Human Resources and Learning
 Kevin J. Hussey, VP, Credit Administration
 Anne K. Joyce, VP, Banking Center Officer
 Zachary C. Silverman, VP, Banking Center Officer
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BayCoast Bank

330 Swansea Mall Drive
Swansea, MA 02777-4112

Telephone: 508-678-7641

Fax: 508-675-4343

Branches:

2 Locust Street, Berkley, MA 02779
601 Hope Street, Bristol, RI 02809
85 Sockanosset Cross Road, Cranston, RI 02920
299 State Road, Dartmouth, MA 02747
714 Dartmouth Street, Dartmouth, MA 02748
75 Alden Road, Fairhaven, MA 02719
1485 Pleasant Street, Fall River, MA 02723
310 Airport Road, Fall River, MA 02720
335 Stafford Road, Fall River, MA 02721
490 Robeson Street, Fall River, MA 02720
81 Troy Street, Fall River, MA 02720
20 Turner Street, Fall River, MA 02720
8 Foxborough Boulevard, Foxborough, MA 02035
2 Meetinghouse Lane, Little Compton, RI 02837
438 Spring Street, N. Dighton, MA 02764
23 Elm Street, New Bedford, MA 02740
1000 Ashley Blvd., New Bedford, MA 02745
1430 East Main Street, Portsmouth, RI 02871
78 Dorrance Street, Providence, RI 02903
110 Taunton Avenue, Seekonk, MA 02771
921 GAR Highway, Somerset, MA 02725
554 Wilbur Avenue, Swansea, MA 02777
1 Crandall Road, Tiverton, RI 02878
787 Main Road, Westport, MA 02790

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Bluestone Bank

756 Orchard Street

Raynham, MA 02767-1028

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Branches:

5 Scotland Boulevard, Bridgewater, MA 02324

14 Main Street, Bridgewater, MA 02324

29 Bedford Street, East Bridgewater, MA 02333

6 Main Street, Lakeville, MA 02347

80 North Main Street, Mansfield, MA 02048

225 West Main Street, Norton, MA 02766-0369

27 Mattakesett Street, Pembroke, MA 02359

3 Taunton Street, Plainville, MA 02762

2109 Bay Street, Taunton, MA 02780

120 West Center Street, West Bridgewater, MA 02379

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 William Benford, Executive Vice President, Chief Lending Officer
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 Robert Peixoto, First Senior Vice President, Wealth Management Officer
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Cape Ann Savings Bank

109 Main Street

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Branches:

4 School House Road, Gloucester, MA 01930

17 Beach Street, Manchester, MA 01944

247 Main Street, Rockport, MA 01966

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Clinton Savings Bank

200 Church Street

Clinton, MA 01510-2502

Telephone: 978-365-3700

Fax: 978-365-3719

Branches:

35 Central Street, Berlin, MA 01503-0251

562 Main Street, Bolton, MA 01740

1001 Main Street, Tahanto Regional Middle/High School, Boylston, MA 01505

81D Shrewsbury Street, Boylston, MA 01505

200 Hartford Turnpike, Shrewsbury, MA 07702

1 Main Street, Sterling, MA 01564-0637

306 West Boylston Street, West Boylston, MA 01583

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Christopher J. Williams

Cornerstone Bank

176 Main Street

Spencer, MA 01562-2179

Telephone: 800-939-9103

Fax: 508-885-8614

Branches:

52 Main Street, Ashburnham, MA 01430
 388 Main Street, Athol, MA 01331-2228
 560 Summer Street, Barre, MA 01005
 2 Center Depot Road, Charlton, MA 01507
 196 Timpany Boulevard, Gardner, MA 01440
 1073 Main Street, Holden, MA 01520
 121 South Main Street, Leicester, MA 01524
 93 Main Street, Rutland, MA 01543-1301
 195 Main Street, Shrewsbury, MA 01545
 253 Main Street, Southbridge, MA 01550-0370
 200 Charlton Road,, Sturbridge, MA 01566
 86 Worcester Road, Webster, MA 01570
 112 Central Street, Winchendon, MA 01475
 70 West Boylston Street, Worcester, MA 01606
 230 Park Avenue, Worcester, MA 01609

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Country Bank for Savings

155 West Street

Ware, MA 01082-1415

Telephone: 413-967-6221

Fax: 413-967-2521

Branches:

21 North Main Street, Belchertown, MA 01007-0668
 9 Main Street, Brimfield, MA 01010
 37 Worcester Road, Charlton, MA 01507
 1084 Main Street, Leicester, MA 01524
 919 Shaker Road, Unit 1B, Longmeadow, MA 01106
 64 Cherry Street, Ludlow, MA 01056
 1485 North Main Street, Palmer, MA 01069-0598
 687 Pleasant Street, Paxton, MA 01612
 158 North Main Street, Uxbridge, MA 01569
 8 West Main Street, West Brookfield, MA 01585-0716
 2379 Boston Road, Wilbraham, MA 01095
 278 Park Avenue, Worcester, MA 01609
 638 Chandler Street, Worcester, MA 01609
 1393 Grafton Street, Worcester, MA 01604

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 Dawn M. Fleury, FSVP, Chief Risk Officer
 G. Thomas Wolcott, FSVP, Chief Lending Officer
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Dedham Institution for Savings

55 Elm Street

Dedham, MA 02026-5996

Telephone: 781-329-6700

Fax: 781-320-4894

Branches:

100 Old Billerica Road, Bedford, MA 01730
 1 Del Pond Drive, Canton, MA 02021-2749
 260 Bussey Street, Dedham, MA 02026-2537
 420 Washington Street, Dedham, MA 02026-1854
 5000 Great Meadow Road, Dedham, MA 02026
 1077 Great Plain Avenue, Needham, MA 02492
 695 Highland Avenue, Needham, MA 02494
 185 Central Street, Norwood, MA 02062-3534
 45 South Main Street, Sharon, MA 02067
 636 East Broadway, South Boston, MA 02127
 1428 Main Street, Walpole, MA 02081-1708
 180 Main Street, Walpole, MA 02081-4033
 673 High Street, Westwood, MA 02090-2500

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Eagle Bank

350 Broadway

Everett, MA 02149-3426

Telephone: 617-387-5110

Fax: 617-387-3393

Branches:

389 Hanover Street, Boston, MA 02113
 299 Ferry Street, Everett, MA 02149-3698
 65 Portland Road, Kennebunk, ME 04043
 1768 Massachusetts Avenue, Lexington, MA 02420
 104 South Main Street, Middleton, MA 01949

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 James J. Hollis, Executive Vice President, Treasurer & CFO
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 Terrance L. Weaver, Senior Vice President, Chief Information Officer
 Ryan J. Kelley, Senior Vice President, Chief Credit Officer
 Gayle Aponas, Senior Vice President & Controller
 Christopher DiBenedetto, Vice President, Compliance & CRA Officer

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William E. Solberg	Marc J. Whittaker
James H. Whittaker	

East Cambridge Savings Bank

292 Cambridge Street

Cambridge, MA 02141-1263

Telephone: 617-354-7700

Fax: 617-354-3475

Branches:

105 Broadway, Arlington, MA 02474
 395 Trapelo Road, Belmont, MA 02478
 1310 Cambridge Street, Cambridge, MA 02139-1377
 459 Broadway, Cambridge Ridge and Latin School, 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

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 Nathan S. Chea, Vice President, Marketing Manager
 Curtis C. Jones, Vice President, Financial Advisor
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Arthur C. Spears, CPA

Florence Bank

85 Main Street

Florence, MA 01062-1400

Telephone: 413-586-1300

Fax: 413-582-9491

Branches:

385 College Street, Amherst, MA 01002
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

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Scott Keiter
Frank Stellato

Greenfield Savings Bank

400 Main Street

Greenfield, MA 01301-3305

Telephone: 413-774-3191

Fax: 413-774-4277

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 181 Parsons Road, Conway, MA 01341
 140 Russell Street,, Hadley, MA 01035
 325A King Street, Northampton, MA 01060
 58 Bridge Street, Shelburne Falls, MA 01370
 61 North Main Street, South Deerfield, MA 01373
 282 Avenue A, Turners Falls, MA 01376

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Thomas J. Meshako

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Gregory Thomas

Charlotte Cathro

Regina E. Curtis

William Grinnell

Gwendolyn Jones Boisseau

Amy McMahan

John M. Shanahan

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Hingham Institution for Savings

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 13 Elm Street, Cohasset, MA 02025-1828
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 401 Nantasket Avenue, Hull, MA 02045-2799
 35 Main Street, Nantucket, MA 02554
 1061 Thomas Jefferson Street NW, Washington, DC 20007

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 Jeremy L. Martin, Vice President, Chief Compliance Officer
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Robert K. Sheridan,	Geoffrey C. Wilkinson, Sr.
Jacqueline M. Youngworth,	

Institution for Savings in Newburyport and its Vicinity

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Newburyport, MA 01950-6618

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4 Colon Street, Beverly, MA 01915

4 Parker Street, Gloucester, MA 01930

545 Bay Road, Hamilton, MA 01982

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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 Jeffrey R. St. Laurent, Senior Vice President, Residential Lending
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 M. Alease Hunt, Senior Vice President, Marketing & Communication
 Mary Anne Clancy, Senior Vice President, Marketing and Communications
 Anna L. Makos, Senior Vice President, Residential Lending
 Christine N. Allen, Senior Vice President, IT Security, Infrastructure & Operations
 Allan R. Dwyer, Senior Vice President, Asset Liability Management & Profitability
 Kathleen M. Ferreira, Senior Vice President, Human Resources
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 Rebecca L. Collins, Senior Vice President & Controller
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 Hanson M. Webster, Vice President, Information Security
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 Cortney L. Collins, Vice President, Residential Lending
 Kelley L. Sullivan, Vice President, Marketing & Community Relations
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Kevin M. Gasiorowski	Michael J. Jones
John F. Leary, III	Jeremiah T. Lewis
Ellen Mackey Rose	R. Drew Marc-Aurele
Saira Naseer-Ghiasuddin	Kerri S. Perry
Kimberly A. Rock	

Lee Bank

75 Park Street

Lee, MA 01238-1701

Telephone: 413-243-0117

Fax: 413-243-1524

Branches:

279 Main Street, Great Barrington, MA 01230

450 Pittsfield-Lenox Road, Lenox, MA 01240

180 South Street, Pittsfield, MA 01201

3 Elm Street, Stockbridge, MA 01262-0654

Officers:

Charles N. Leach III, President & CEO

Charles H. Bashara, Senior Vice President & CFO

Andrew Weibel, Senior Vice President & Chief Technology/Operations Officer

Cheryl Martin, Senior Vice President, Consumer Banking

Jason McLaughlin, Senior Vice President, Chief Credit Officer

Paula Gangell-Miller, First Vice President, Deposit Operations

Marianne Fresia, First Vice President, Trust & Private Banking

Brandy McKie, First Vice President, Human Resources

David Harrington, First Vice President, Team Leader, Commercial Lending

Christopher Kinne, First Vice President, Commercial Lending

Brad Felix, Vice President, Commercial Lending

Laura Lohbauer, Vice President, Electronic Banking

Alison Brigham, Vice President, Brand Experience & Community Impact

Shannon Steele, Vice President, BSA Compliance Officer

Katie Shimmon, Assistant Vice President, Controller

SooJa Whalen, Assistant Vice President, Consumer Banking

Jim Terryberry, Assistant Vice President, Information Technology

Directors/Trustees:

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Sanda Dignard

Charles N. Leach III

James Nejaime

Jessie G. Schoonmaker

Ilana Steinhauer

Chauncey Collins

Dani Holmes

Jason P. McCandless

Pamela Roberts

Craig Smith

Main Street Bank

81 Granger Boulevard

Marlborough, MA 01752-2851

Telephone: 508-481-8300

Fax: 508-481-2702

Branches:

7 Main Street, Ayer, MA 01432-0469

186 Main Street, Hudson, MA 01749

101 West Main Street, Northborough, MA 01532

80 Main Street, Pepperell, MA 01463

6 East Main Street, Southborough, MA 01772

Officers:

Walter Dwyer IV, Chief Executive Officer
 Ellen W. Dorian, President, Chief Operating Officer
 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 Officer
 Pam Berry, Senior Vice President, Compliance & CRA Officer
 Jessica Royce, Senior Vice President, Chief Commercial Lending Officer
 Craig Nardi, Senior Vice President, Retail Lending & Loan Servicing
 Jennifer Berube, Senior Vice President, Cash Management
 Jamie Conaghan, Senior Vice President, Marketing & Digital
 A. Tyner Lawrence, Senior Vice President, Chief Information Officer
 Jeff Stewart, Senior Vice President, Cash Management & Implementation Officer
 Jeffrey Morse, Senior Vice President, Commercial Lending Team Leader
 Karen Thorne, Senior Vice President, Chief Credit Officer
 Brent Mathews, Senior Vice President, Commercial Lending - Sponsor Finance
 Andrew McCully, Senior Vice President, Director of Technology
 Edward Manzi, Jr., Vice President, Chief Strategic Growth Officer
 Stephen Maintanis, Vice President, Sponsor Finance Loan Portfolio Officer
 John Spinello, Vice President, Controller
 Eric Wells, Vice President, Treasury & Investments
 Dan Boudreau, Vice President, Strategic Technologies
 Tracy Carter, Vice President, Regional Relationship Manager
 Caitlin Williams, Vice President, Operations Manager
 Gayle Petty, Vice President, Regional Director Deposit & Cash Management
 Elizabeth Carney, Vice President, Information Security
 Renee Jaworek, Vice President, BSA Officer
 Michelle Greer, Vice President, Branch Administrator
 Patrick Bean, Vice President, Commercial Loan Officer II
 Todd Sibley, Vice President, Commercial Loan Officer II
 Nikole Shriner, Vice President, Loan Servicing & Collections Manager
 Sean Wilson, Vice President, Retail Lending Operations & Investor Relations
 William M. Keyles, Vice President, Director of HR and Learning & Development
 Garth Chapman, Vice President, Commercial Credit Manager
 Roland Paquette, Vice President, Facilities & Physical Security Officer
 Sue Mankaruos, Vice President, Regional Relationship Manager
 Melissa DaCosta, Vice President, Commercial Loan Officer II

Directors/Trustees:

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Jeffrey J. Batta	Richard K. Bennett
Heidi DeGrazia	Walter Dwyer IV
John F. Gervais	Emily Greenwood,
Kevin P. Horgan	William P. Marshall,
Arthur P. Redding	Steve P. Roach,
Cynthia Russo,	

Marblehead Bank

21 Atlantic Avenue

Marblehead, MA 01945-3293

Telephone: 781-631-5500

Fax: 781-631-1158

Branches:

One Humphrey Street, Marblehead, MA 01945-0027

125 Canal Street, Salem, MA 01970

Officers:

Mark Llewellyn, President & CEO

Diane Rossini, Executive Vice President & CFO

Kathleen A. Kain, Executive Vice President

Suzanne Pinho, Senior Vice President, Deposit Operations/Retail Banking

Tanya Asnis, Vice President, Compliance

Amy Hart, Vice President, Lending

Scott Klocker, Vice President, Technology

Kristin Latulippe, Vice President, Accounting

Lauren Munsen, Vice President, Human Resources

Marcia Lewis, Vice President, Residential and Consumer Lending

Matthew Ingram, Vice President, Commercial Lending/ Business Development

Chris Speliotis Conroy, Vice President, Systems/Security

Devon Brown, Assistant Vice President, Retail Banking

Kyle Fiske, Assistant Vice President, Loan Servicing

Directors/Trustees:

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Alexander Falk

William R. LeBlanc

Andrew Lovely

Janet Moore

Maura Phelan

Mark Shapiro

Dr. Timothy Tobin

Candace K. Conlon

Stephen J. Farrar

Mark Llewellyn

Sarah McIlroy

Charles Pendleton

Kacie Rowland

Dr. Keith E. Taylor,

Martha's Vineyard Bank

78 Main Street

Edgartown, MA 02539-8236

Telephone: 508-627-4266

Fax: 508-627-7588

Branches:

517 South Road, Chilmark, MA 02535
 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

Officers:

James M. Anthony, President & CEO
 Charles A. Kroll, Vice President, Treasurer & CFO
 Jeanne Ogden, Vice President, Head of Lending
 Anthony M. Leone, Vice President, Senior Credit Officer
 Philip J. Mercier, Vice President, Commercial Lending
 Susan Dostal, Vice President, Human Resource Officer
 Edward Murphy, Managing Director Investment Services
 Jennifer Dooling, Head of Deposits & Payments
 Marta Young, Head of Technology
 Joanna Dimmick, Head of Marketing and Development

Directors/Trustees:

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Beth S. Colt	Donna L. Cummins,
T. George Davis	James M. Hagerty
Isabelle Lew,	Brett Sanidas,
George A. Santos, Jr.	Alison Shaw,
Reid G. Silva,	Jennifer Smith Turner,

Monson Savings Bank

146 Main Street

Monson, MA 01057-1317

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Fax: 413-267-9564

Branches:

61 North Main Street, East Longmeadow, MA 01028

15 Somers Road, Hampden, MA 01036

136 West Street, Ware, MA 01082

75 Post Office Park, Wilbraham, MA 01095

100 Post Office Park, Wilbraham, MA 01095

Officers:

Daniel R. Moriarty, Sr., President & CEO

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

Kandra M. Tranghese, Senior Vice President, Chief Financial Officer

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

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

Robert Chateaufneuf, Senior Vice President, Senior Commercial Loan Officer

Kevin Hicks, First Vice President, Operations Officer

Doris C. Carpentier, First Vice President, Human Resources Officer

Caitlin O'Connor, First Vice President, Marketing Officer

David J. Viamari, Vice President, Finance Controller

Wendy Wakefield, Vice President, Director of Residential Lending

Directors/Trustees:

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Donald J. Frydryk

Steven E. Lowell,

Daniel R. Moriarty, Sr.

Aram P. Vartanian

Nikki Burnett

Claire M. Clini

Stacy S. Gilmour

Gary R. Mayotte

Julie Quink

MountainOne Bank

93 Main Street

North Adams, MA 01247-3405

Telephone: 855-444-6861

Fax: 413-662-2125

Branches:

111 Silver Lake Boulevard, Pittsfield, MA 01201

77 Granite Street, Quincy, MA 02169

279 Union Street, Rockland, MA 02370-0533

54 Front Street, Scituate, MA 02066-0048

795 Main Street, Williamstown, MA 01267-0068

Officers:

Robert J. Fraser, President & CEO

Steven J. Owens, Executive Vice President, COO/CIO

Jonathan Denmark, President & CEO - MountainOne Insurance, EVP MountainOne Bank

Brett Brbovic, Senior Vice President, Chief Financial Officer

Michael E. MacArevey, Senior Vice President, Senior Operations Officer

Richard W. Bromberg, Senior Vice President, Director of Information Technology & ISO

Linda B. Levesque, Senior Vice President, Risk Management Officer

Jill Amato, Senior Vice President, Marketing & Community Banking Officer

Timothy P. Rhuda, Senior Vice President, Senior Commercial Lending Officer

Matthew B. Kreiser, Senior Vice President, Commercial Lending

Matthew P. Lauro, Senior Vice President, Commercial Lending

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

Richard P. Kelly, Senior Vice President, Senior Commercial Risk Officer

Elizabeth A. Petropulos, Senior Vice President, Sr. Human Resources Officer & Corporate Secretary

Thomas Osuch, Vice President, Commercial Lending

Brenda Petell, Vice President, Community Engagement Officer & Assistant Corporate Secretary

Alice Copeland, Vice President, Underwriting and Processing Manager

Stephanie Scott, Vice President, BSA/AML and OFAC Deposit Operations Officer

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

Lucille A. Weare, Vice President, Regional Community Banking Officer/Branch Operations Liaison

Randy T. Burdick, Vice President, Regional Community Banking Officer

Jennifer A. Field, Vice President, Controller

Heather Row, Vice President, Commercial Portfolio Manager

Steven Munger, Vice President, Commercial Lending

Marie A. Harris, Vice President, Credit Administration

Kim E. Anderson, Vice President, Loan Compliance Officer

Elizabeth D. Kapner, Vice President, Marketing Manager

Kevin Carpenter, Vice President, Commercial Lending

Michael Dugan, Vice President, Commercial Portfolio Manager

Directors/Trustees:

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Noreen E. Carey-Neville
Robert J. Fraser
Mary K. Grant
Susan S. Hogan
David Moresi,
William F. Spence

Daniel E. Bosley
David W. Crane
Michael J. Gardner, Jr.
Antony K. Haynes
Kevin A. Maguire
Thomas P. O'Connell,
Karen L. Zink

Newburyport Five Cents Savings Bank

63 State Street

Newburyport, MA 01950-6688

Telephone: 978-462-3136

Fax: 978-462-9672

Branches:

40 Friend Street, Amesbury, MA 01913
 43 Main Street, Amesbury, MA 01913
 836 Central Avenue, Dover, NH 03820
 139 Portsmouth Avenue, Exeter, NH 03833
 321-C Lafayette Road, Hampton, NH 03842
 27 High Road, Newbury, MA 01951
 21 Storey Avenue, Newburyport, MA 01950
 254 State Street, Portsmouth, NH 03801
 1390B Lafayette Road, Portsmouth, NH 03801
 6 Merrill Street, Salisbury, MA 01952

Officers:

James J. McCarthy, President & COO
 Karl J. Denu, Chief Financial Officer
 Robert C. Glosner, Chief Information Officer
 Keri A. Sullivan, Director of Bank Operations

Directors/Trustees:

Karen E. Andreas	Stephen P. Blanchette
Stephen J. DeGuglielmo	Brian S. Fecteau
Lloyd L. Hamm, Jr.	Edward R. Hayes
Patricia C. Johnson-Bascom	James J. McCarthy
Jeffrey D. Nahas	K. Mark Primeau
Jean L. Trim	Michael A. Webber

North Brookfield Savings Bank

9 Gilbert Street

North Brookfield, MA 01535-1409

Telephone: 508-637-7434

Fax: 508-867-7574

Branches:

4 Daniel Shays Highway, Belchertown, MA 01007
 100 West Main Street, East Brookfield, MA 01515
 2060 Main Street, Three Rivers, MA 01080-1115
 40 Main Street, Ware, MA 01082-0849
 128 West Main Street, West Brookfield, MA 01585

Officers:

Kaz Borawski, President & CEO
 Susan Teixeira, Executive Vice President, Chief Operating Officer
 Jay Jill, First Senior Vice President, Chief Information Officer
 John Fearing, Senior Vice President, Chief Commercial Lending Officer
 Mark Lussier, First Vice President, Retail and Deposit Operations
 Ann M. Brady, Vice President, Treasurer & Controller
 Katie Hull, Vice President, Residential Lending Manager

Directors/Trustees:

Thomas C. Baker III	Damien D. Berthiaume
Kaz Borawski	Donna L. Boulanger
Joanne R. Cancelmo	Harold R. Chesson III
Roland A. Gauthier	Gregory C. Kline
Vincent J. Lucchesi	Elizabeth A. Martinelli,
Jeffrey A. Spencer	

North Easton Savings Bank

20 Eastman Street

South Easton, MA 02375-1249

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
 3 Commerce Way, Plymouth, MA 02360
 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
 James M. Hanlon, Senior Vice President & Chief Credit Officer
 Cate Adams, Chief Commercial Banking Officer
 David P. Hogan, Senior Vice President, Director of IT
 Daniel P. Horgan, First Vice President, Residential and Consumer Lending
 Leanne Allegrini, First Vice President, Operations
 Kelli Poulos, First Vice President, Retail Banking
 Bethany Bewsher, Vice President & Compliance Officer

Directors/Trustees:

Robert J. Berg	Louis J. Certuse
Christopher B. Cooney	Susan G. Joss
Dolores M. Kent	Stephanie M. Lipinski-McDonald
Kristina L. McGill	William J. Morse
Daniel T. Morse	Paul J. Schleicher
Richard B. Spencer	Christopher J. Sulmonte
Ronald N. Whitney	

Pentucket Bank

Two Merrimack Street
Haverhill, MA 01830-6207

Telephone: 978-372-7731

Fax: 978-521-2701

Branches:

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

Officers:

Stephen M. Jaskelevicus, President & CEO
Karl J. Denu, Chief Financial Officer
Robert C. Glosner, Chief Information Officer
Keri A. Sullivan, Director of Bank Operations

Directors/Trustees:

Terrence A. Beaton	Peter A. Carbone
Joseph A. Cleary, Esq.	Scott D. Cote, Sr.
Noemi Custodia-Lora	Thomas E. Desmet
Lane A. Glenn	Stephen M. Jaskelevicus
Michelle A. Lavigne	Daniel J. Norris, Esq.
Joel C. Olbricht	Charles A. Walker

PeoplesBank

330 Whitney Avenue
Holyoke, MA 01040-2853

Telephone: 413-538-9500

Fax: 413-493-7502

Branches:

56 Amity Street, Amherst, MA 01002
182 West Main Street, Avon, CT 06001
610 Memorial Drive, Chicopee, MA 01020
1 Turkey Hills Road, East Granby, CT 06026
201 North Main Street, East Longmeadow, MA 01028
2815 Main Street, Glastonbury, CT 06033
151 Asylum Street, Hartford, CT 06103
1866 Northampton Street, Holyoke, MA 01040
255 High Street, Holyoke, MA 01705
783 Williams Street, Longmeadow, MA 01106
450 Center Street, Ludlow, MA 01056
300 King Street, Northampton, MA 01060
468 Newton Street, South Hadley, MA 01075
25 Cedar Avenue, South Windsor, CT 06074
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:

Todd M. Tallman, Chief Executive Officer
Brian M. Canina, President
Aleda C. De Maria, Executive Vice President, Chief Operating Officer
Hayes Murray, Executive Vice President, Treasurer & CFO
Frank A. Crinella, Executive Vice President, Chief Banking and Credit Officer
Amy M. Roberts, Executive Vice President, Chief Administrative Officer

Directors/Trustees:

Tara A. Bucchi	Brian M. Canina
Carol W. Demas	Janine H. Idelson
Michael L. Klofas	James M. Lavelle
G.E. Patrick Leary	Steven M. Mitus
Mark A. O'Connell	Anne M. Paradis
Russell J. Peotter	Todd M. Tallman
E. Renee Zaugg	

Seamen's Bank

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Provincetown, MA 02657-2102

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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

Carlo C. Caramanna, Senior Vice President, Residential Lending

Peter J. Roderick, Senior Vice President, Branch Strategy & Deposit Operations

Aime Bessette, Vice President, Audit & Compliance

Michael A. Andrini, Vice President, Information Technology

Thomas R. Johnson, Vice President, Director of Commercial Lending

Amy A. Silva, Vice President, Commercial Loan Officer

Brian C. Anderson, Vice President, BSA and Security

Christine Cottrell, Vice President, Talent & Culture

Directors/Trustees:

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Christine McCarthy,

Lori F. Meads

Bonnie-Jean Nunheimer,

Kristen Roberts,

John K. Roderick

Paul M. Souza

Christopher W. King

Timothy F. McNulty

John E. Medeiros

Donald R. Reeves

Steven E. Roderick

Sandra L. Silva

South Shore Bank

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Weymouth, MA 02190-1310

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Fax: 781-331-5881

Branches:

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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
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
 Daniel W. Brennan, Chief Financial Officer
 Stephen DiPrete, Chief Commercial Banking Officer
 Jane Bowman, Chief Marketing Officer
 Shawn George, Treasury Management Officer
 Devin Kane, Senior Commercial Lending Portfolio
 Karen Peddell, Retail Operations and Service Coach
 Kadian Morrison, Banking Center Officer
 Ledion Ferhati, Credit Manager
 Shannon Kilgore, Private Banker
 Bosah Arah, Credit & Small Business Underwriting
 Jeffrey Worob, Sr Commercial Lending Portfolio Manager
 Renard Cato, Senior Business Banker
 Mary Tetrault, Banking Center Officer
 Jilliane Vail, Cash Management Relationship Manager
 Patrick Dougherty, Wealth Management Executive
 Laurie Dunn, Banking Center Officer
 Li-Mei Yang, C&I Relationship Manager
 Nick Mari, Condo Lending Relationship Manager
 Tammy Hinojosa, Residential Lending Operations Manager
 John Devane, Commercial Lending Business Banker
 Stephen Jussaume, Commercial Real Estate Relationship Manager
 Kerrie Mullen, Commercial Lending Business Banker
 Michael Minicucci, Business Banker Team Lead
 Stephen Lubin, Wealth Management Executive
 David Kelson, Wealth Management Executive
 Kayla Masiello, Commercial Credit Portfolio Manager
 Moran-Lee Greene, Cash Management Relationship Manager
 Joanne Tully, Community Relations Officer
 Heather Wilson, Commercial Banking Relationship Manager
 Cindy Bovaird, Consumer Loan Officer
 Matthew Morrison, Credit and Construction Manager
 Michael Cashman, Banking Center Officer
 Marina Oliveira, Banking Center Officer
 Corie Blain, Banking Center Officer
 James Twiss, II, Banking Center Officer
 Cassie Fruggiero, Banking Center Officer
 Edmond Chan, Banking Center Officer
 Jane Barry, Banking Center Officer
 Catherine Cavicchi, Banking Center Officer
 Michael Tinkham, Banking Center Officer

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Frank A. Marinelli,
Michael J. Sheehan

Daniel M. Andrea,
Jeanean Davis-Street,
James N. Hajjar
Marisa A. O'Dwyer
Joseph C. Sullivan

The Bank of Canton

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Canton, MA 02021-2704

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Fax: 781-828-5347

Branches:

259 Turnpike Street, Route 138, Canton, MA 02021

557 Washington Street, Canton, MA 02021

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

67 North Main Street, Randolph, MA 02368

Officers:

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Christopher Lake, Executive Vice President, Chief Financial and Operating Officer

Charles L. Gaffney, Senior Vice President, Operations & Technology

Robert M. Erasmi, Senior Vice President, Retail & Municipal Banking & Business Development

J. Scott Gannon, Senior Vice President, Consumer & Residential Lending

Shannon F. Mahoney, Senior Vice President, Compliance/CRA/Risk Officer

Directors/Trustees:

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James M. Downey

Michael A. Galer

Michael F. Lindberg,

Steven V. Rotella,

Linda M. Wirta

Stephen P. Costello

Brian T. Fitzgerald

Christopher Lake,

Marian K. Pendergast

John M. Sweeney

The Lowell Five Cent Savings Bank

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 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
 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
 Thomas N. Boucher, Senior Vice President, Commercial Lending
 Sandeep Jain, Senior Vice President, Commercial Lending Officer
 Kerianne Pereira, Senior Vice President, Commercial Lending Officer
 John S. Pratt, Jr., 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
 Steven K. Ventre, Senior Vice President, Commercial Lending Officer
 Laura Feeney, Vice President, Compliance and CRA

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William G. Gilet, Jr.
Brian L. Lussier
Michael S. Reilly
Steven C. Saro
Jason K. Stephens
Jay R. Wallace

Brian L. Chapman
D. John Gagnon
Amy J. Hoey
A. Justin McCarthy, Jr.
Angelos D. Sakelarios
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The Savings Bank

357 Main Street

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Branches:

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 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 High School, Wakefield, MA 01880
 599 North Avenue, Wakefield, MA 01880-0030
 907 Main Street, Wakefield, MA 01880-0030

Officers:

Raichelle L. Kallery, President & CEO
 Craig MacKenzie, Executive Vice President & COO
 Denise Carbone, Executive Vice President, Treasurer & CFO
 Maria F. Melo, Senior Vice President, Systems Manager
 Joseph T. Scurio, Senior Vice President, Senior Commercial Banking Officer
 Jeff P. D'Alessandro, Senior Vice President, Senior Retail Lending Officer
 Kathleen M. Conary, Senior Vice President, Compliance & Audit
 Bruce G. Donovan, Senior Vice President, Senior Branch Administrator
 George Nugent, Senior Vice President, Marketing
 Allison Sullivan, Senior Vice President, Human Resources
 Molly E. O'Neill, Vice President, Deposit Operations
 Philip Bracey, Vice President and Controller
 Mark A. Semenza, Vice President, Loan Operations
 Michael Rossetti, Vice President, Cash Management
 Steven Tromp, Vice President, Senior Credit Officer
 Frederick P. Maloof, Vice President, Commercial Banking Officer
 Scott W. Myers, Vice President, Commercial Banking Officer
 Jonathan Pedi, Vice President, Commercial Banking Officer
 Susan M. Cappuccio, Vice President, Commercial Banking
 Sheri Sullivan, Assistant Vice President, Executive Coordinator & Clerk of the Corporation
 Marilyn Garcia-Alvarez, BSA Officer
 Brendan M. Szocik, President & CEO; First Financial Trust, N.A.

Directors/Trustees:

Michael R. Barrett	Kelley A. Chapman
Karen S. Conard	Robert J. DiBella,
Glenn D. Dolbeare	Ann E. Hadley
Raichelle L. Kallery,	Thomas A. Mullen
Joanne S. Reilly	Daniel W. Sherman
Mark J. Simeola	Patrick Skulley,

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

James B. Hogan

Bernard V. Nangle, Jr.

Martin Silva, Jr.

Michael L. Coyne

Raymond Peter Daley

Catherine Flood

Dennis P. Jones

Sarim P. Poirier

Suzanne Toupin

Watertown Savings Bank

60 Main Street

Watertown, MA 02472-4413

Telephone: 617-928-9000

Fax: 617-923-9575

Branches:

980 Massachusetts Avenue, Arlington, MA 02476

30 Church Street, Belmont, MA 02478

1075 Waltham Street, Lexington, MA 02421

25 Market Place Drive, Waltham, MA 02451

6 Lexington Street, Waltham, MA 02452

10 Bigelow Avenue, Watertown, MA 02472

175 Watertown Street, Watertown, MA 02472

45 Church Street, Watertown, MA 02472

739 Main Street, Watertown, MA 02472

Officers:

Brett W. Dean, President & CEO

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

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

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

Linda M. Cheever, Senior Vice President, Finance

Joseph Renna, Senior Vice President, Technology

Eileen R. Lauria, Senior Vice President, Commercial Lending

Diane Ryan, Senior Vice President, Human Resources

Carolann Rusk, Vice President, Operations

Kelly Cronin, Vice President, Community Relations and Club 50

Simon Mzaouakk, Vice President, Information Security Officer

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 01570-1416

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:

Brian S. Westerlind, President & CEO

Kathryn Gallo Megraw, Senior Vice President, Chief Operating & Information Officer

Michael R. Reid, Senior Vice President, Treasurer & Chief Financial Officer

Christopher J. Watson, Senior Vice President, Chief Commercial Banking Officer

Jennifer Nickerson, Senior Vice President, Chief Risk Officer

Brian K. McEvoy, Senior Vice President, Chief Retail Banking Officer

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

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

Steven G. Anderson, Senior Vice President, Commercial Banking Officer / Team Leader

Jane Cullen, Senior Vice President, Treasury Management Sales Officer

Cristina Morrissiey, Senior Vice President, Retail Branch Network Manager

John Mannila, Senior Vice President, Commercial Banking Officer / Team Leader

Nicholas Lynch, Senior Vice President, Home Lending Sales Manager

Dylan Fox, Vice President, Controller

Hildee Lewis, Vice President, Technology Project Manager

Sonia Mahnot, Vice President, Director of Marketing

Monica M. Thomas-Bonnick, Vice President, Commercial Banking Officer

Seth Bogdan, Vice President, Business System Manager

Robert Totaro, Vice President, Commercial Banking Officer

Alla Demihovsky, Vice President, Director Of Commercial Credit

Patrick T. Royce, Vice President, Commercial Banking Officer

David Sampson, Vice President, Sr. Home Loan Advisor

Sally Battison, Vice President, Sr. Loan Oversight and Compliance Analyst

Wanita J. Letendre, Vice President, Director of Operations

Frederick J. Gormley, Vice President, Information Security Officer

Keith R. Kirkland, Vice President, Commercial Banking Officer

Amanda Coccia, Vice President, Commercial Credit Department Manager

Directors/Trustees:

Jane E. Bania,
Stephen H. Charniak
Donald F. Doyle
Richard T. Leahy
Paul G. Martland
Eric A. Rosen
Brian S. Westerlind,

David S. Bayer II
Benjamin A. Craver
Michael L. Jalbert
Donald O. Maloney, Jr.
Robert E. McKenna
Andrew F. Sylvia

Winchester Savings Bank

661 Main Street

Winchester, MA 01890-1991

Telephone: 781-729-2130

Fax: 781-721-4180

Branches:

188 Medford Street, Arlington, MA 02474

44 Maple Street, Danvers, MA 01923

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

Stephanie Chianca, Senior Vice President, Director of Operations

Michael J. Goldberg, Vice President, Compliance Officer

Directors/Trustees:

Stephen H. Boodakian

Deborah A. Carson, CPA,

Geoffrey A. Curtis, Esq.

Judson D. Hale, Jr.

David P. Hood,

Alan G. Macdonald

Sara Perkins Salehpour

Richard L. Sampson, Jr.

John A. Carroll

Paula Cotter,

Mary Hagen

Neal J. Harte, CPA,

William P. Hood

Edward J. Merritt

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: 617-563-9337

Branches:

Officers:

Rachel C. Tyler, President

Jon Skibinski, Treasurer & CFO

Lara Gilman, Vice President, Trust Operations

Brian Hurton, Institutional Trust Officer and Assistant Clerk

Todd Brabazon, Assistant Treasurer

Doug Kasper, Clerk, Community Reinvestment Act Liaison

Krista D'Aloia, Assistant Clerk

Chris Gouveia, Compliance Officer

Brett Segaloff, AML/BSA Compliance Officer

Directors/Trustees:

Katherine Buck

Ralph Derbyshire,

Lara Gilman

Margaret McKenna,

Chris Pariseault,

Tom Vercillo,

Casey Condron

Caroline Frawley,

Jane Jamieson,

Curtis Owens,

Rachel C. Tyler,

State Street Global Advisors Trust Company

One Congress Street

Boston, MA 02214

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

Officers:

Jeanne LaPorta, Chair & President
Timothy P. Corbett, Chief Risk Officer
John A. Tucker, Chief Investment Officer
Ed Delk, 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,
James Ferrarelli,
Jeanne LaPorta
John A. Tucker

Timothy P. Corbett
David Gutschenritter
Anna Paglia,

Appendix IV: Trust Companies

Beacon Bank & Trust

2 Harvard Street

Brookline, MA 02445-7905

Telephone: (877) 668-2265

Fax:

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
 856 Massachusetts Avenue, Arlington, MA 02476
 168 Great Road, Bedford, MA 01730
 131 Clarendon Street, Boston, MA 02116
 31-33 State Street, Boston, MA 02109
 One Post Office Square, Boston, MA 02118
 61 Brookline Avenue, Boston, MA 02215
 1320 Washington Street, Boston, MA 02118
 2477 Route 6, Brewster, NY 10509
 413 Washington Street, Brighton, MA 02135
 1014 Beacon Street, Brookline, MA 02146
 1340 Beacon Street, Brookline, MA 02146
 1661 Beacon Street, Brookline, MA 02146
 1324 Beacon Street, Brookline, MA 02446
 1661 Beacon Street, Brookline, MA 02445
 536 Providence Road, Brooklyn, CT 02634
 72 Burlington Mall Road, Burlington, MA 01803
 180 Westminster Road, Route 14, Canterbury, CT 06331
 256 Route 52, Carmel, NY 10512
 116 Chelmsford Street, Chelmsford, MA 01824
 1220 Boylston Street, Chestnut Hill, MA 02467
 1018 West Roxbury Parkway, Chestnut Hill, MA 02467
 1018 West Roxbury Parkway, Chestnut Hill, MA 02167
 63 Norwich Avenue, Colchester, CT 06415
 3 Coventry Shoppers Park, Coventry, RI 02816
 1340 Oaklawn Avenue, Cranston, RI 02920
 383 Atwood Avenue, Cranston, RI 02903
 1047 Park Avenue, Cranston, RI 02910
 2104 Plainfield Pike, Cranston, RI 02921
 107 High Street, Danvers, MA 01923
 255 Delaware Avenue, Delmar, NY 12054
 1269 South County Trail, East Greenwich, RI 02818
 72 Shaker Road, East Longmeadow, MA 01028
 77 Highland Avenue, East Providence, RI 02914
 195 Taunton Avenue, East Providence, RI 02914
 29 Taylor Square, East White Plains, NY 10604
 478 White Plains Road, Eastchester, NY 10709
 85 Freshwater Boulevard, Enfield, CT 06082
 10 Martin Street, Essex, MA 01929
 763 Farmington Avenue, Farmington, CT 06032
 804 Route 9, Fishkill, NY 12524
 7 Sycamore Street, Glastonbury, CT 06033
 207 Main Street, Gloucester, MA 01930
 255 Stockbridge Road, Great Barrington, MA 01230-1292
 244 Main Street, Great Barrington, MA 02130
 996 Poquonnock Road, Groton, CT 06340
 115 Main Street, Route 66, Hebron, CT 06248
 1055 Main Street, Holden, MA 01520-1288
 1 Central Plaza, Ilion, NY 13357
 31 Market Street, Ipswich, MA 01938
 3469 Lee Road, Jefferson Valley, NY 10535
 1440 Hartford Avenue, Johnston, RI 02919

628 New Loudon Road, Latham, NY 12110
435 Winthrop Avenue, Lawrence, MA 01843
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
1793 Massachusetts Avenue, Lexington, MA 02420
625B Geroge Washington Highway, Lincoln, RI 02865
138 Longmeadow Street, Longmeadow, MA 01106
431 Center Street, Ludlow, MA 01056
152 Main Street, Ludlow, VT 05149
150 Route 6, Mahopac, NY
196 Commercial Street, Malden, MA 02148
3450 Richville Road, Manchester Center, VT 05255
4912 Main Street, Manchester Center, VT 05255
95 Storrs Road, Mansfield Center, CT 06250
60 High Street, Medford, MA 02155
430 High Street, Medford, MA 02155
201 Salem Street, Medford, MA 02155
165 East Main Street, Middletown, RI 02842
91 Main Street, Milford, MA 01757
344 Prospect Street, Moosup, CT 06354
12 S Bedford Road, Mount Kisco, NY 10549
119 Gramatan Avenue, Mount Vernon, NY
902 Highland Avenue, Needham Heights, MA 02494
76 N Main Street, New City, NY 10956
8491 Seneca Turnpike, New Hartford, NY 13413
50 Genesee Street, New Hartford, NY 13413
Highway 20 and Highway 22, New Lebanon, NY 12125
181 Bellevue Avenue, Newport, RI 02840
10 Langley Road, Newton, MA 02459
10 Langley Road, Newton Centre, MA 02459
323 Walnut Street, Newtonville, MA 02460
37 Main Street, North Adams, MA 01247-3403
576 North Greenbush Road,, North Greenbush, NY 12198
1140 Ten Rod Road, North Kingstown, RI 02852
108 Salem Turnpike, Norwich, CT 06360
445 Liberty Street, Pawcatuck, CT 06379
144 Route 22, Pawling, NY 12564
499 Smithfield Avenue, Pawtucket, RI 02860
39 Cheshire Road, Pittsfield, MA 01201
66 West Street, Pittsfield, MA 01201-5789
165 Elm Street, Pittsfield, MA 02101
137 Pitman Street, Providence, RI 02906
One Turks Head Place, Providence, RI 02903
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
144 Newburyport Turnpike, Rowley, MA 01969
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
445 Putnam Pike, Smithfield, RI 02917
249 Route 202, Heritage Center, Somers, NY 10589

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
 50 Auert Avenue, Utica, NY 13502
 290 Main Street, Wakefield, RI 02879
 456 Main Street, Waltham, MA 02452
 265 Jefferson Blvd, Warwick, RI 02888
 1300 Warwick Avenue, Warwick, RI 02888
 2975 West Shore Road, Warwick, RI 02886
 25 Worcester Road, Webster, MA 01570
 35 Washington Street, Wellesley, MA 02481
 448 Washington Street, Wellesley Hills, MA 02482
 320 West Boylston Street, West Boylston, MA 01583
 927 Farmington Avenue, West Hartford, CT 01067
 1808 Centre Street, West Roxbury, MA 02132
 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
 441 Tarrytown Road, White Plains, NY 10607
 34 Oriskany Boulevard, Whitesboro, NY 13492
 803 Main Street, Willimantic, CT 06226
 1175 Cumberland Hill Road, Woonsocket, RI 02895
 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
 2002 Commerce Street, Yorktown Heights, NY 10598

Officers:

Paul A. Perrault, Chief Executive Officer
 Sean A. Gray, Chief Operations Officer
 Carl M. Carlson, Chief Financial & Strategy Officer
 Michael W. McCurdy, Chief Banking Officer
 Mark J. Meiklejohn, Chief Credit Officer
 Jacqueline Courtwright, Chief Human Resources Officer
 Wm. Gordon Prescott, General Counsel and Corporate Secretary

Directors/Trustees:

David M. Brunelle

Joanne B. Chang

Mihir A. Desai

Willard I. Hill, Jr.

William H. Hughes III

Bogdan Nowak

Paul A. Perrault

Eric S. Rosengren

Mary Anne Callahan

Nina A. Charnley

Margaret Boles Fitzgerald

Thomas J. Hollister

Sylvia Maxfield

John M. Pereira

Karyn Polito

Merrill W. Sherman

Bristol County Savings Bank

35 Broadway

Taunton, MA 02780-3191

Telephone: 774-226-1972

Fax: 508-828-5455

Branches:

130 Pleasant Street, Attleboro, MA 02703-2359
 1 Blue Pride Way, Attleboro High School, Attleboro, MA 02703
 2152 Mendon Road, Cumberland, RI 02864
 502 State Road, Dartmouth, MA 02670
 One Chace Road, East Freetown, MA 02717
 215 Pleasant Street, Fall River, MA 02721
 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
 5 Exchange Place, Providence, RI 02903
 108 North Main Street, Raynham, MA 02767-1661
 942 Broadway, Raynham, MA 02767-1743
 257 Winthrop Street, Rehoboth, MA 02769-1819
 851 County Street, Taunton, MA 02780-3952
 50 Williams Street, Taunton High School, Taunton, MA 02780

Officers:

John Silva, President & CEO
 Dennis F. Leahy, First Executive Vice President, Treasurer & Chief Operating Officer
 Timothy A. Chaves, Executive Vice President, Chief Lending Officer
 Thomas Foresta, Executive Vice President, Chief Information Officer
 James P. Ferrara, Executive Vice President, Chief Human Resources Officer
 Francine E. Ferguson, First Senior Vice President, Senior Retail Banking Officer
 Jennifer St. Pierre, Senior Vice President, Chief Financial Officer
 Michael E. Coppolino, Senior Vice President, Chief Risk Officer
 Renee Vallee, Senior Vice President, Chief Audit Executive
 Teresa M. Janeiro, First Vice President & Compliance Officer
 Lisa A. Lassiter, First Vice President, Finance
 Patricia B. Martucci, First Vice President and Controller
 Patrick J. Quinn, Vice President & BSA Officer
 Erin L. Riendeau, Vice President, Legal & Corporate Governance

Directors/Trustees:

Linda A. Bodenmann
Charles W. Cederberg
Edward A. Dion, Jr.
Cheryl S. Haynes
Joseph J. Nauman
Louis M. Ricciardi
Leonard W. Sullivan,

Joseph F.X. Casey
Maureen F. Cody
Paul C. Downey
Patrick J. Murray, Jr.
Eric M. Norberg
John Silva

Cambridge Savings Bank

1374 Massachusetts Avenue

Cambridge, MA 02138-3822

Telephone: 617-864-8700

Fax: 857-228-6389

Branches:

1300 Massachusetts Avenue, Arlington, MA 02476
188 Massachusetts Avenue, Arlington, MA 02474
626 Massachusetts Avenue, Arlington, MA 02476
181 Great Road, Bedford, MA 01730
40 Leonard Street, Belmont, MA 02478
140 Middlesex Turnpike, Burlington, MA 01803
154-156 Cambridge Street, Burlington, MA 01803
53 White Street, Cambridge, MA 02140
1378 Cambridge Street, Cambridge, MA 02139
630-632 Massachusetts Avenue, Cambridge, MA 02139
1 Thompson Square, Charlestown, MA 02129
202 Sudbury Road, Concord, MA 01742
734 Dudley Street, Dorchester, MA 02124
1781 Massachusetts Avenue, Lexington, MA 02420
638 Main Street, Melrose, MA 02176-0909
739 Beacon Street, Newton Centre, MA 02459
475 Foley Street, Somerville, MA 02145
54 Arsenal Street, Watertown, MA 02472

Officers:

Ryan A. Bailey, President & CEO
 Kevin McGuire, EVP, Chief Operating Officer
 Daniel Carey, EVP, Chief Financial Officer
 Ian Brandon, EVP, Chief Commercial Banking Officer
 Angela Conti, EVP, Head of Consumer & Small Business Banking
 Stephen J. Coukos, Esq., EVP, General Counsel and Clerk
 Brian Farrell, SVP, Chief Risk Officer
 Christopher Johnson, SVP, Chief Information Officer
 Michael Kuhn, SVP, Chief Credit Officer
 Vincent Fennell, SVP, Chief Data Analytics Officer
 Brian Landry, SVP, Chief Technology Officer
 Lisa Rodericks, SVP, Chief Marketing Officer
 Erin C. Toomey, SVP, Chief Human Resources Officer
 Kimberly Strout, SVP, Head of Ivy Bank
 Orla Furey, SVP, Head of Compliance and BSA
 Carol Sexton, SVP, Head of Retail Banking
 Sean Foster Carraher, SVP, Head of Treasury
 Gregory Bowe, SVP, Head of Consumer, Small Business & Retail Administration
 Sarah Drysdale, SVP, Head of Transformation & Commercial Technology
 Kathleen Conroy, SVP, Head of Treasury Management
 Aidan Hume, SVP, Head of CRE
 Carlos Osornio, SVP, Head of Operations and Service
 Dan Fraine, SVP, Head of Facilities and Security
 Yvonne Kizner, SVP, Head of Asset-Based Lending Officer
 Justin Zakocs, SVP, Head of Residential Lending
 Calvin Navatto, SVP, Senior Asset Based Lending Relationship Manager
 Brendan Kennedy, SVP, Senior Corporate Banking Loan Officer
 Barbara Crystal, SVP, Senior Corporate Banking Loan Officer
 Jon Matterazzo, SVP, Senior CRE Loan Officer
 Peter Olivier, SVP, Senior CRE Loan Officer
 Kevin Burke, SVP, Senior Corporate Banking Loan Officer
 Nicholas Donofrio, SVP, CRE Lending Team Leader
 Kevin Teller, SVP, CRE Team Leader
 Thomas Berton, SVP, Audit Director
 Robert Kershaw, SVP, Corporate Banking Team Leader

Directors/Trustees:

Ryan A. Bailey	Carolyn Volpe Cunningham
Robert L. Delhome	Jayne K. Donahue
Neal Hesler	Howard B. Hodgson, Jr.
Kurt V. Johnson	Elizabeth W. McNelis
Daniel O. Mee	C. Brendan Noonan III, Esq.
Emily Ou	Mary Ann Pesce
Robert J. Ramsey	Robert P. Reardon,
Harborne W. Stuart, Jr.	

Eastern Bank

125 High Street

Boston, MA 02110

Telephone: 781-599-2100

Fax: 781-477-1208

Branches:

660 Bedford Street, Abington, MA 02351
 300 Western Avenue, Allston, MA 02134
 15 Elm Street, Andover, MA 01810
 127 Pleasant Street, Attleboro, MA 02073
 1 Atwood Lane, Bedford, NH 03110
 361 Trapelo Road, Belmont, MA 02478
 428 Rantoul Street, Beverly, MA 01915
 33 Enon Street, Beverly, MA 01915-2931
 275 Hanover Street, Boston, MA 02113
 145 Dartmouth Street, Boston, MA 02116
 One Federal Street, Boston, MA 02110
 64 Broad Street, Boston, MA 02109
 14 West Broadway, Boston, MA 02127
 1952-1956 Beacon Street, Boston, MA 02135
 65 Beacon Street, Boston, MA 02108
 703 Granite Street, Braintree, MA 02184
 51 Commercial Street, Braintree, MA 02184-4307
 295 Bedford Street, Bridgewater, MA 02324
 110 Main Street, Bridgewater, MA 02324
 1608 Commonwealth Avenue, Brighton, MA 02135
 1601 Main Street, Brockton, MA 02301
 443 Belmont Street, Brockton, MA 02301
 68 Legion Parkway, Brockton, MA 02301-7205
 1265 Belmont Street, Brockton, MA 02301-4400
 276 Quincy Street, Brockton, MA 02302
 100 Centre Street, Brookline, MA 02466
 473 Harvard Street, Brookline, MA 02446
 1354 Beacon Street, Brookline, MA 02446
 134 Cambridge Street, Burlington, MA 01803
 2309 Massachusetts Avenue, Cambridge, MA 02140
 647 Massachusetts Avenue, Cambridge, MA 02139
 1739 Massachusetts Avenue, Cambridge, MA 02140
 1336 Massachusetts Avenue, Cambridge, MA 02138
 1720 Massachusetts Avenue, Cambridge, MA 02138-1804
 353 Huron Avenue, Cambridge, MA 02138-6831
 415 Main Street, Cambridge, MA 02142
 95 Washington Street, Canton, MA 02021
 291 Chelmsford Street, Chelmsford, MA 01824
 90 Everett Avenue, Chelsea, MA 02150
 210 Boylston Street, Chestnut Hill, MA 02467
 75 Main Street, Concord, MA 01742-2500
 11 South Main Street, Concord, NH 03301
 200 Comstock Parkway, Cranston, RI 02910
 1155 Reservoir Avenue, Cranston, RI 02920
 4 Federal Street, Danvers, MA 01923-3606
 240 Providence Highway, Dedham, MA 02026-1804
 1906 Dorchester Avenue, Dorchester, MA 02124
 920 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
 5750 Post Road, East Greenwich, RI 02818
 2830 Pawtucket Avenue, East Providence, RI 02915
 472 Foundry Street, Easton, MA 02356
 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
1690 Massachusetts Avenue, Lexington, MA 02420-5301
618 George Washington Highway, Lincoln, RI 02865
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
131 Copeland Drive, Mansfield, MA 02048
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
2 West Grove Street, Middleborough, MA 02346
11 Trafalgar Square, Nashua, NH 03063
2 South Ave., Natick, MA 01760
1433 Highland Avenue, Needham, MA 02492
865 Central Avenue,, Needham, MA 02492
17 Storey Avenue, Newburyport, MA 01950-1818
2060 Commonwealth Avenue, Newton, MA 02466
32 Langley Road, Newton Centre, MA 02549
89 Turnpike Street, North Andover, MA 01845-5045
26 Lafayette Road, North Hampton, NH 03862
80 Washington Street, Norwell, MA 02061
Essex Center Drive, Peabody, MA 01960-1600
300 Brooksby Village Drive, Peabody, MA 01960
37 Foster Street, Peabody, MA 01960
43 Commerce Way, Plymouth, MA 02360
143 Daniel Street, Portsmouth, NH 03801
101 Dudley Street, Providence, RI 02905
180 Washington Street, Providence, RI 02903
One Chestnut Place, Quincy, MA 02169
34 Chapman Street, Quincy, MA 02170
63 Franklin Street, Quincy, MA 02169
35 Memorial Parkway, Randolph, MA 02368
19 Warren Street, Randolph, MA 02368
500 South Street West & Route 44, Raynham, MA 02767
123 Haven Street, Reading, MA 01867
339 Squire Road, Revere, MA 02151
1413 Tremont Street, Roxbury Crossing, Roxbury, MA 02120
37 Central Street, Salem, MA 01970
365 South Broadway, Salem, NH 03079
19 Congress Street, Salem, MA 01970-5130
6 Trader's Way, Salem, MA 01970-1741
65C Route 6A, Sandwich, MA 02563-0000

605 Broadway, Saugus, MA 01906
466 Lincoln Avenue, Saugus, MA 01906-3793
7 South Main Street, Sharon, MA 02067
102 Fellsway West, Somerville, MA 02145
470 West Broadway, South Boston, MA 02127
163 Main Street, Stoneham, MA 02180
397 Washington Street, Stoughton, MA 02072
470 Washington Street, Stoughton, MA 02072
17 Portsmouth Avenue, Stratham, NH 03885
405 Paradise Road, Swampscott, MA 01907-1330
742 County Street, Taunton, MA 02780
445 Main Street, Wakefield, MA 01880-3354
3830 Post Road, Warwick, RI 02866
2089 Warwick Avenue, Warwick, RI 02889
One Church Street, Watertown, MA 02472
197 Linden Street, Wellesley, MA 02482
29 Washington Street, Wellesley, MA 02481
71 Carver Road, West Plymouth, MA 02360
203 Littleton Road, Westford, MA 01886
494 Boston Post Road, Weston, MA 02493
1150 Washington Street, Weymouth, MA 02189-2312
370 Main Street, Wilmington, MA 01887
522 Main Street, Winchester, MA 01890
26 Mount Vernon Street, Winchester, MA 01890-2712
299 Mishawum Road, Woburn, MA 01801

Officers:

Robert F. Rivers, Executive Chair
 Denis K. Sheahan, Chief Executive Officer
 Quincy L. Miller, Vice Chair, President & COO
 David Rosato, Treasurer, CFO
 Kathleen C. Henry, Executive Vice President, General Counsel & Chief HR Officer
 Gregory P. Buscone, Executive Vice President, Chief Commercial Banking Officer
 Martha A. Dean, Executive Vice President, Senior Operations Director
 Danielle Remis, Executive Vice President, Chief Marketing Officer
 Sujata Yadav, Executive Vice President, Chief Product Officer
 Steven L. Antonakes, Executive Vice President, Enterprise Risk Management
 Matthew A. Osborne, Executive Vice President, Chief Credit Officer
 Donald M. Westermann, Executive Vice President, Chief Information Officer
 Jennifer Wambold, Executive Vice President, Chief People Officer
 Kimberly Dee, Executive Vice President, Consumer Banking
 Kerri A. Mooney, Executive Vice President, Private Banking
 Jeffrey F. Smith, Executive Vice President, Wealth Management
 Celia Cazayoux, Senior Vice President
 Stephanie Monaghan, Senior Vice President
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Ping Yin Chai
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Bruce P. Potter
Donald A. Sadoski, DMD

State Street Bank and Trust Company

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Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

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 01-02, 15F, Unit 1, Building #1, Beijing, China, XX 100020
 68th Floor, Two International Finance Centre, Central Hong Kong, China, XX N/A
 111 Town Square Place, Suite 735, Jersey City, NJ 07310
 2323 Grand Boulevard, Floor 5, Kansas City, MO 64108
 20 Churchill Place, Canary Wharf, London, England, XX E14 5HJ
 1981 McGill College Avenue, Montreal Quebec, Canada, XX H3A 3A8
 31 F, Center1 West, Seoul, Korea, XX 04539
 168 Robinson Rd, Singapore, XX 068912
 420 George Street, Sydney NSW, Australia, XX 2000
 19/F, 207 Tun Hwa South Road, Section 2, Taipei, Taiwan, XX 10675
 30 Adelaide Street, East, Toronto ON, Canada, XX M5C 3G6

Officers:

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 Mostapha Tahiri, Executive Vice President and Chief Operating Officer
 Mark Shelton, Executive Vice President, General Counsel and Secretary
 Wei Chung Bradford Hu, Executive Vice President and Chief Risk Officer
 Joerg Ambrosius, Executive Vice President and Chief Commercial Officer
 Kathryn M. Horgan, Executive Vice President and Chief Human Resources and Citizenship Officer
 Michael Richards, Executive Vice President and Senior Advisor
 John Plansky, Executive Vice President and Head of State Street Alpha
 John Woods, Chief Financial Officer
 Elizabeth Schaefer, Senior Vice President, Chief Accounting Officer
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Sara Mathew,	William L. Meaney,
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The Cape Cod Five Cents Savings Bank

1500 Iyannough Road

Hyannis, MA 02601-1835

Telephone: 508-240-0555

Fax: 508-240-0222

Branches:

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

Officers:

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 Robert A. Talerman, President
 Christopher E. Richards, Chief Banking Services Officer
 Laura E. Newstead, Chief Human Resources Officer
 Stephen H. Johannessen, Chief Financial Officer
 Stephanie M. Dennehy, Chief Growth Officer
 Vanessa L. Greene, Chief Risk Officer
 Eleanor P. Williams, General Counsel
 Bradley J. Enneking, Chief Information Officer
 Andrea L. Ponte, Chief Operational Services Officer
 Adrian M. Sullivan, Chief Digital Officer
 Paul R. Bernier, Chief Auditor
 Richard C. Fay, Chief Accounting Officer
 Taryn M. Wilson, Chief Financial Crimes Officer
 Kevin A. Mooney, Chief Technology Officer
 Kristen M. Foresta, Treasurer
 Timothy F. Kelleher III, Chief Commercial Lending Officer
 Michael S. Kiceluk, Chief Investment Officer
 Elizabeth S. Hammann, Chief Information Security Officer
 Christopher W. Raber, Chief Real Estate Officer
 Alison B. Czuchra, Chief Fiduciary Officer
 Linda Carmichael, Managing Director, Banking Operations
 Jennifer L. Ledoux, Managing Director, Risk
 Angelique K. Viamari, Managing Director, Governance
 Emilie L. Bajorek, Managing Director, Community Engagement & Communications
 Derek Beahn, Marketing Director
 Deborah Sendrowski, Managing Director, Organizational Development
 James S. Notaro, Director of Digital Delivery, Product & Market
 Liam Cahill, Director of Residential Lending Operations
 Kimberly J. Geary, Director of Residential Sales and Production
 James L. Botsford, Manager, Senior Financial Advisor
 Joseph R. King, Trust Administration and Compliance Officer
 Melanie J. Sabin, Regional Manager Commercial Loan Officer
 Scott D. Vandersall, Regional Manager Commercial Loan Officer
 Christopher D. Langlais, Regional Manager Commercial Loan Officer
 Stephen C. Peck, Regional Manager Commercial Loan Officer
 Robert E. Reisner, Regional Manager Commercial Loan Officer

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Karen L. Gardner,	Paul E. Grover,
Melissa D. Philbrick	Paul K. Rumul,
Tammy A. Saben	Robert A. Talerman
Denise M. Toomey	Daniel A. Wolf,

UniBank for Savings

49 Church Street

Whitinsville, MA 01588-1415

Telephone: 508-234-8112

Fax: 508-234-7605

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
 1 Green Island Boulevard, Worcester, MA 01610

Officers:

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 Christopher D. Foley, President
 Justine M. DeNorscia, Executive Vice President
 Nobo Sircar, Chief Financial Officer
 Saman Amighi, Chief Information Officer
 Marc Lambert, Chief Accounting Officer
 Shawn Rogan, Chief Operating Officer, Tommark
 Jeffrey L. Bajema, Senior Vice President, Retail Lending Manager
 Alvara Gjylapi, Senior Vice President & Senior Credit Officer
 Lori J. Bannister, Vice President & Chief Risk Officer
 Dan Aluigi, Senior Director Retail Banking
 Adrian Iwanczuk, Information Security Officer

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Kevin Johnson,	Christina M. Menard
John P. Miersma	Kathleen Salmon-Robinson,
Mary E. Thompson	Timothy P. Wickstrom
Timothy P. Wickstrom, Jr.	

Appendix V: Credit Unions

Alden Credit Union

710 Grattan Street

Chicopee, MA 01020-1292

Telephone: 413-536-0475

Fax: 413-536-0986

Branches:

175 State Street, Belchertown, MA 01007

Officers:

Adam D. Corcoran, President & CEO

Jennifer A. Faustino, Senior Vice President, Operations

Kimberly J. Seaver, Senior Vice President, Lending

Directors/Trustees:

Glenn M. Beauregard

Robert F. Desormier

William Ezedine

Jay A. Hambley

Neal J. Quesnel

Adam D. Corcoran

Marc S. Dugre

Kevin R. Garvin

Karen R. Kirby

Benjamin A. Sabbs

Align Credit Union

87 Hale Street

Lowell, MA 01851-3340

Telephone: 978-452-9961

Fax: 978-454-5368

Branches:

19 Haverhill Road, Amesbury, MA 01913
110 Newbury Street, Danvers, MA 01923-1097
969 Concord Street, Framingham, MA 01701-4687
20 Cushing Avenue, Haverhill, MA 01830
68 Lafayette Road, Seabrook, NH 03874

Officers:

Lydia M. Vazquez, President & CEO
Caleb Schultz, Chief Information Officer/Chief Operations Officer
Jennifer Huska, Chief Lending Officer
Christa Therriault, Chief Strategy Officer

Directors/Trustees:

Steven J. Babbitt	Martin E. Conway,
Joseph J. Forster,	Juliet K. Kalungi
Rey J.D. LeMaine	Kathleen E. McKenney,
Carol McMahon,	David R. Morris,
John W. Morris,	Lydia M. Vazquez

All One Credit Union

20 Adams Street

Leominster, MA 01453-5668

Telephone: 978-537-8021

Fax: 978-466-7234

Branches:

200 W. Boylston Street, Clinton High School, Clinton, MA 01510
 159 Mechanic Street, Clinton, MA 01510
 140 Arnhow Farm Road, Fitchburg High School, Fitchburg, MA 01420
 715 Main Street, Holden, MA 01520
 1401 Main Street, Wachusett Regional High School, Holden, MA 01520
 1316 Main Street, Leominster, MA 01453
 7 Main Street, Sterling, MA 01564
 910 West Boylston Street, Worcester, MA 01606
 137 Shrewsbury Street, Worcester, MA 01604
 1 Officer Manny Familia Way, Worcester Technical High School, Worcester, MA 01605

Officers:

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 Katie N. Najjar, Senior Vice President, Chief Member Experience Officer
 Mychelle M. Phillips, Senior Vice President, Operations and Technology
 Craig S. Madonia, Senior Vice President, Lending
 Ellenmarie Coughlin, Senior Vice President, Human Resources and Development
 Kelli J. Rooney, Senior Vice President, Community Engagement and Marketing
 Andrew P. Leblanc, Vice President, Information Technology
 Matthew J. Dufault, Vice President, Mortgage Lending
 Joseph J. Normant, Senior Vice President, Chief Financial Officer
 Nicole M. Legere, Vice President, Compliance Officer

Directors/Trustees:

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Giulio G. Greco	Joyce G. Leger
Adilson Lima	Joseph V. Quintal
John W. Reedy, Jr.	Michael J. Sauvageau
Richard A. Sheppard	

AllCom Credit Union

36 Park Avenue

Worcester, MA 01609-1720

Telephone: 508-754-9980

Fax: 508-754-7487

Branches:

4 East Central Street, Worcester, MA 01613-0851

Officers:

Laura C. Ybarra, President & CEO

Erin Harvey, Assistant Vice President, Member Services

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Sean M. Hunter,

Ryan P. Marshall,

Scott M. Morrison,

Jennifer M. Roche

Dennis F. Grimaldi,

Kevin J. Maguire, Jr.

Karen M. Mirabile,

Hung Q. Pham

Laura C. Ybarra

Alltrust Credit Union

123 Alden Road

Fairhaven, MA 02719-4733

Telephone: 508-994-9971

Fax: 508-999-0909

Branches:

1101 Stafford Road, Fall River, MA 02721

2926 Acushnet Avenue, New Bedford, MA 02745

25 Commerce Way, Seekonk, MA 02771

Officers:

Sharon Medeiros, Chief Financial Officer

Kimberly Trahan, Chief Human Resources Officer

Stephanie Medeiros, Senior Vice President, Operations & Compliance

Nicole Mello, Vice President, Retail Banking

Shanon Dubois, Vice President, Retail Lending Operations

Jaime Bourgeois, Vice President, Loan Servicing and Collections

Susan St. Pierre, Vice President, Information Technology

Suzanne Catraio, Vice President, Marketing

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David S. Darmofal

Christopher Hiller

Kristen Sniezek

Paul Sylvia

Pamela A. Bourgault

Richard E. Ellis

Charles K. Murphy, Sr.

Mark D. Sylvia

Alpha Credit Union

1 Deaconess Road

Boston, MA 02215-5321

Telephone: 617-632-8164

Fax: 617-632-8204

Branches:

800 Washington Street, Boston, MA 02111

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Patricia A. Hayward, Vice Chair

Mary Leupold, Clerk

Joette DeMeo, Treasurer & CEO

Directors/Trustees:

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Joette DeMeo

Kristine Hanscom,

Patricia A. Hayward,

Peter Macaulay

Jeannette C. Blackler

Susan Dunn

Jane Hayward,

Mary Leupold

Athol Credit Union

513 Main Street

Athol, MA 01331-1825

Telephone: 978-249-3527

Fax: 978-249-3069

Branches:

Officers:

Luis Cisneros, President & CEO

Gregory Goldman, Treasurer

Shawn M. Gonynor, Vice President, Operations

April Bryce, Vice President, Lending

Directors/Trustees:

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Christopher Casella

Glenn Eaton

Michael Lundquist

Lisa M. Carey,

Leonard G. Crossman,

George Georgilas

Lisa Marie Melo

Billerica Municipal Employees Credit Union

365 Boston Road,, Suite 107

Billerica, MA 01821-1892

Telephone: 978-667-2434

Fax: 978-670-6062

Branches:

Officers:

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Donna McCoy, Clerk

Joyce M. MacMillan, Manager

Directors/Trustees:

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Joseph Devlin

Glen Magnan,

Paul Morris,

Olivia Sasso,

Jeanne Teehan

Holly Cunningham

Derek Doyle

Donna McCoy

William Paskiewicz

Mary St. George

Boston Firefighters Credit Union

60 Hallet Street

Dorchester, MA 02124-5408

Telephone: 617-288-2420

Fax: 617-288-8750

Branches:

Officers:

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Cristina Prentis, Senior Vice President, Chief Financial Officer

Kaitryn Thornton, Senior Vice President, Chief Lending Officer

Elizabeth Adcock, Chief Digital & Information Officer

Catherine Guerard, Vice President, Member Service

Directors/Trustees:

John Broderick,

Sean P. Costello

Todd Joyce

William O'Sullivan

Lynne Santangelo

Joseph Casper

Ralph P. Dowling

Kevin Meehan

Marc Sanders

Edmund M. Street

BrightBridge Credit Union

500 Merrimack Street

Lawrence, MA 01843

Telephone: 978-975-4095

Fax: (508) 697-8110

Branches:

100 Macy Street, Amesbury, MA 01913
 Raytheon Technology IADC – 350 Lowell Street, Andover, MA 01810
 75 Main Street, Bridgewater, MA 02324-1498
 365 Boylston Street, Brookline, MA 02445
 29 Andover Street, Danvers, MA 01923
 General Dynamics - 150 Rust craft Road, Dedham, MA 02026
 1205 Adams Street, Dorchester, MA 02124
 231 Hazard Avenue, Enfield, CT 06082
 41 Fairhaven Commons Way, Fairhaven, MA 02719
 1095 Washington Street, Hanover, MA 02339
 2 Water Street, Haverhill, MA 01830
 1 General Street, Lawrence, MA 01841
 451 Boston Post Road, East, Marlborough, MA 01752
 Raytheon Technology IDS SAS – 1001 Boston Post Road, Marlborough, MA 01752
 436 Broadway, Methuen, MA 01844
 350 Winthrop Street,, North Andover, MA 01845
 24 Plaistow Road, Plaistow, NH 03865
 73 Long Pond Road, Plymouth, MA 02360
 Raytheon Technology SCC – 1847 W. Main Road, Portsmouth, RI 02871
 213 Independence Avenue, Quincy, MA 02169
 700 Lafayette Road,, Seabrook, NH 03874
 145 Industry Avenue, Springfield, MA 01104-3222
 1240 Sumner Avenue, Springfield, MA 01118
 General Dynamics -400 John Quincy Adams Road, Taunton, MA 02780
 345 Main Street, Tewksbury, MA 01876
 Raytheon Technology IDS HQ – 50 Apple Hill Drive, Tewksbury, MA 01876
 600 Main Street, Waltham, MA 02452
 63 Park Avenue, West Springfield, MA 01089
 Raytheon Technology MDC – 225-235 Presidential Way, Woburn, MA 01801
 530 Grafton Street, Worcester, MA 01604

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 Bradford P. Egan, Executive Vice President, Chief Operating Officer
 Laurie LaChapelle, Executive Vice President, Chief Financial Officer
 Stephen Lynch, Executive Vice President, Chief Digital Officer

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Catherine M. DeBurro
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Joseph Kelleher
David London
Domenic P. Mazzocco
Peter A. Mills
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Susan Osborn,
Brittney T. Pickering,
Maureen Ronayne
Christine Webster

Brookline Municipal Credit Union

334 Washington Street

Brookline, MA 02447-0776

Telephone: 617-232-9410

ax: 617-232-1462

Branches:

Officers:

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Philip J. Harrington, Vice Chairperson

Elizabeth A. McDonald, Clerk and Treasurer

Daniel C. O'Leary, Assistant Treasurer

Paul J. DeMaio, President & CEO

Directors/Trustees:

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Philip J. Harrington

Elizabeth A. McDonald,

Daniel C. O'Leary,

Andrew M. Pappastergion,

Jennifer Dopazo Gilbert,

Marjorie R. Lalli,

Francis M. Moroney

Michael J. O'Reilly,

Brotherhood Credit Union

75 Market Street

Lynn, MA 01901-1111

Telephone: 781-598-5555

ax: 781-598-1370

Branches:

254 Humphrey Street, Marblehead, MA 01945

167 Washington Street, Peabody, MA 01960

Officers:

Adam Harlan Sherman, President & CEO

Marilyn DeSimone, Senior Operations Officer

Billy Muralles, Senior Loan Officer

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Darren R. Klein

Scott A. Sagan

James J. Sherman

Corey S. Tapper

Richard E. Kessel

Jean-Marie Minton,

Edward I. Shadoff

Adam Harlan Sherman

City of Boston Credit Union

455 West Broadway

South Boston, MA 02127-2218

Telephone: 617-635-4545

Fax: 617-635-1367

Branches:

City Hall,, Boston, MA 02201-1032
2 Westland Avenue, Boston, MA 02115
305 Turnpike Street, Canton, MA 02021
1010 Morrissey Boulevard, Dorchester, MA 02122
130 West Broadway, South Boston, MA 02127
77 Spring Street, West Roxbury, MA 02132

Officers:

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Chuck Volper, Chief Financial Officer
Robert DaSilva, Chief Lending Officer
Thomas Belton, Director of Information Technology

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Timothy J. Smyth, Esq.	Christopher P. Stockbridge

Energy Credit Union

156 Spring Street

West Roxbury, MA 02132-4811

Telephone: 617-325-1999

Fax: 617-325-1993

Branches:

12 Chestnut Street, Peabody, MA 01960

Officers:

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James Brouder, Vice President, Treasurer & CFO

Maria Cacciola, Vice President & COO

Directors/Trustees:

Richard Andrew

Faustina Fortes

James D. Godding, Jr.

Robert Lewis

Anthony Cisternelli

David R. Gamache

Shane Harrington

Franco A. Romero

Fall River Municipal Credit Union

333 Milliken Boulevard

Fall River, MA 02721-1603

Telephone: 508-678-9028

Fax: 508-235-2494

Branches:

58 South Main Street, Assonet, MA 02702

1110 Robeson Street, Fall River, MA 02820-9953

289 Milliken Blvd., Fall River, MA 02721

Officers:

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Maryellen Medeiros, Executive Vice President, Operations

Directors/Trustees:

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Carl Garcia

Scott O'Brien

Carl Sawejko

Joan Vasconcellos

Kathleen Franco,

James Machado

Janice Santos

Michael L. Shea

First Priority Credit Union

25 Dorchester Avenue

Boston, MA 02205

Telephone: 617-482-4787

Fax: 617-567-6594

Branches:

100 Swift Street, Boston, MA 02128

40 William Kelly Square, East Boston, MA 02128

Officers:

Anthony Paciulli, Chief Executive Officer

Yailin Delarosa, President

Sanjana Kumar, Vice President

Directors/Trustees:

John Casciano

Robert Losi

Anthony Paciulli

Carleton G. Tarpinian

Maria Valentini-Brito,

Anthony D. DeStefano,

Aisha J. Milbury Ellis

Martin Scafidi

Joseph Tierney

Freedom Credit Union

1976 Main Street

Springfield, MA 01103-1010

Telephone: 413-739-6961

ax: 413-733-0761

Branches:

1976 Memorial Drive, Chicopee, MA 01020
115 Elm Street,, Enfield, CT 06082
959 Springfield Street, Feeding Hills, MA 01030
74 Main Street, Greenfield, MA 01301
645 Center Street, Ludlow, MA 01056
226 King Street, Northampton, MA 01060
296 Cooley Street, Springfield, MA 01128
191 Avenue A, Turners Falls, MA 01376
58 Union Street, West Springfield, MA 01089

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Lee Craig, Senior Vice President, Chief Financial Officer
Jeffrey M. Smith, Vice President, Chief Lending Officer
Cheryl L. Podgorski, Vice President, Operations
Kara B. Herman, Vice President, Retail Administration
David A. Chase, Vice President, Member Business Lending

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Louis G. Guillette	Brian D. Harrington
Wayne Mark	William G. O'Brien
Daniel Reigner,	Nichole Rondeau,
Donald R. Senecal	

Greater Springfield Credit Union

1030 Wilbraham Road
Springfield, MA 01109-2023

Telephone: 413-782-3161

Fax: 413-783-0142

Branches:

157 Shaker Road, East Longmeadow, MA 01028

Officers:

Jennifer St. Peter, Chief Executive Officer
Jennifer Gallant, Chief Financial Officer
Gina Aceto, Vice President, Operations & Compliance
Laura Clark, Vice President, Member Experience & Compliance
Aubrey Carpe, Vice President, Lending

Directors/Trustees:

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Thomas Gardiner	Orette HoSang
Mark Kenney	Nicholas Manolakis
Timothy Morrow	Jennifer St. Peter
David A. Wells	

Haverhill Fire Department Credit Union

75 Kenoza Avenue

Haverhill, MA 01830-4132

Telephone: 978-372-8833

Fax: 978-372-7782

Branches:

Officers:

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Rodney D. Nutter, Vice President

David J. Butt, Treasurer and Manager

Directors/Trustees:

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James R. Hinds

Arthur E. Mazzotta

Brian J. Ray

Jon P. Stronach

Richard H. Wentworth, Jr.

Tommie L. Garrett

Christopher Jones

Rodney D. Nutter

Richard M. Shellene

Eric M. Tarpy

Holyoke Credit Union

490 Westfield Road

Holyoke, MA 01040-1600

Telephone: 413-341-0133

Fax: 413-304-6532

Branches:

14 North Westfield Street, Feeding Hills, MA 01030

85 Elm Street, West Springfield, MA 01089

Officers:

James T. Wolohan, President and CEO

Gary Clarke, Chief Financial Officer

Kari Champagne, Vice President, Operations

Directors/Trustees:

Joseph A. Bealieu,

Brian Brunelle,

Michael Ghazil,

Gina Nelson,

Jeffrey R. Przekopowski,

David Viamari,

Wayne Bennett,

Robert I. Ferrier,

Anne Marie Marona,

Thomas G. Paquin,

Karl Schmaelzle,

James T. Wolohan,

Homefield Credit Union

86 Worcester Street

North Grafton, MA 01536-1047

Telephone: 508-839-5493

Fax: 508-839-5714

Branches:

138 South Main Street, Milford, MA 01757

Officers:

Karl J. Moisan, President & CEO

Julie Tripp, Executive Vice President, Chief Financial Officer, Chief Operations Officer

Sarah Miller, Senior Vice President, Chief Lending Officer

Kelly B. Benoit, Senior Vice President, Retail Banking & Member Engagement

Maureen Wojnar, Senior Vice President, Information Systems

Directors/Trustees:

Albert F. Bonofiglio, Jr.

Thomas J. Guilfoyle

Ashley N. Mejia

Andrew S. Nelson

Catherine V. Pisacane

Peter M. Zona

Peter F. Crepeault

Andrew S. McGrady

Brooke L. Melia

Charles S. Pavolis, Esq.

James C. Sullivan

HTM Credit Union

4 Summer Street,, Room 3

Haverhill, MA 01830-5836

Telephone: 978-374-7386

Fax: 978-372-0654

Branches:

Officers:

Diane Juknavorian, Chairman and President

Alan J. Ratte, Vice President

Kara Kosmes, Clerk

Joseph W. Graham, Treasurer & CEO

Directors/Trustees:

Diane L. Bevilacqua

Marc Harvey

Peter Kitsos

Alan J. Ratte

Peter Shanahan,

John Butler,

Diane Juknavorian

Kara Kosmes

Casey Rice

Jeanne D'Arc Credit Union

581 Merrimack Street

Lowell, MA 01854-3908

Telephone: 978-452-5001

Fax: 978-442-1715

Branches:

245 Chelmsford Street, Chelmsford, MA 01824
 1345 Lakeview Avenue, Dracut, MA 01826
 1540 Lakeview Ave, Dracut High Sch., Dracut, MA 01826
 1595 Bridge Street, Dracut, MA 01826
 50 Father Morisette Blvd. Lowell HS, Lowell, MA 01852
 380 Merrimack Street, Methuen, MA 01844
 102 Spit Brook Road, Nashua, NH 03060
 36 Riverside Street, Nashua High School South, Nashua, NH 03060
 150 Westford Road, Tyngsborough, MA 01879
 196 Littleton Road, Westford, MA 01886

Officers:

Larissa C. Thurston, President & CEO
 Brian Collins, Senior Vice President & Chief Operating Officer
 Joseph M. Princi II, Senior Vice President & Chief Financial Officer
 Brian J. Sousa, Senior Vice President & Chief Lending Officer
 Grant Alois, Senior Vice President & Chief Information Officer
 Robin Lorenzen, Senior Vice President & Chief Marketing Officer
 Sheila M. Fortin, Vice President, Risk Management
 Emily E. Farnham, Vice President, Operations
 Anaxis Sanchez, Vice President, Member Contact Center
 Paul W. McDonald, Vice President, Residential & Consumer Lending
 Kara E. Doyle, Vice President, Commercial Lending
 Kathryn A. Dame, Vice President, Branch Administration
 Mark McDermott, Assistant Vice President, Compliance

Directors/Trustees:

John P. Chemaly	Charles Comtois, CPA
Socrates De La Cruz	Bertie Greer,
Henri B. Marchand,	Naomi Prendergast,
William J. Soucy	Joanne Yestramski

Liberty Bay Credit Union

300 Granite Street

Braintree, MA 02184

Telephone: 617-439-6500

Fax: 617-439-6556

Branches:

10 Downer Avenue, Hingham, MA 02043

9 Brook Street, Scituate, MA 02066

Officers:

John P. Barron, President & CEO

Frederick C. Williams, Jr., SVP, Chief Financial Officer

Paul M. Gravellese, SVP, Chief Lending Officer

Joseph A. Bears, SVP, Chief Information Officer

Mark W. Constable, SVP, Chief Compliance and CRA Officer

Brenda M. McGillicuddy, SVP, People Operations

Directors/Trustees:

Gerard L. Burn

Thomas J. Flynn

Robert B. Foley, Jr.

Stephen A. Kelley, Sr.,

Peter S. Lincoln

Edward J. McColgan

William T. Murphy,

Sean J. Cashman

Patrick J. Foley

Edward R. Foley, Jr.

Eugene T. Leahy

Michael F. McCarthy

Robert J. Mitchell

Lowell Firefighters Credit Union

642 Chelmsford Street

Lowell, MA 01851-4724

Telephone: 978-453-2734

Fax: 978-453-5120

Branches:

Officers:

David J. Provencher, President & CEO

Directors/Trustees:

William A. Bennett

Paul D. Cronk, Jr.

Stephen McCabe

Keith Poirier

Alex Voulgaris,

Timothy Bugler

Barry F. Gannon

Patrick R. McCabe, Jr.

Jason Strunk,

Luso-American Credit Union

37 Tremont Street

Peabody, MA 01960-4429

Telephone: 978-531-5767

Fax: 978-531-4607

Branches:

128 Rogers Street, Gloucester, MA 01930

79 Lynnfield Street, Peabody, MA 01960

Officers:

Sergio Costa, Chairman and President

Alfonso Barcamonte, 1st Vice Chairman

Fernando Homem, 2nd Vice Chairman

Gaspar Simoes, Treasurer

Carlos Pinto, Clerk

Rahul Kachru, Manager & CEO

Directors/Trustees:

Alfonso Barcamonte

Sergio Costa

Luciano Dinis

Faustino Melo

Carlos Pinto

Jose Rosario

Gaspar Simoes

Elsa Vieira

Antonio Coimbra

Joaquim B. Cunha

Fernando Homem

Philip J. Ortins

Rosa Romano

Jose C. Silva

Lisa Vasconcelos

Lynn Police Credit Union

300 Washington Street

Lynn, MA 01902-4718

Telephone: 781-477-4352

Fax: 781-593-4051

Branches:

Officers:

Richard Carrow, Chairperson & President

Thomas N. Reddy, Vice President

Mark F. O'Toole, Clerk

Kevin F. Coppinger, Treasurer & CEO

Christopher P. Reddy, Assistant Treasurer

Directors/Trustees:

Richard Carrow

Robert Correale

Michael Kelter

Mark F. O'Toole

Thomas N. Reddy

Edward J. Shinnick

Kevin F. Coppinger

Christopher Kelly

Grace McManus

Christopher P. Reddy

Joseph Ricupero

Lawrence Wentzell,

Lynn Teachers' Credit Union

33 North Common Street

Lynn, MA 01902-4311

Telephone: 781-592-4936

Fax: 781-595-5264

Branches:

Officers:

Christopher R. Warren, Chairman and President

George L. Bakas, Vice Chairman and Vice President

Roger O. Poor, Treasurer

Kathleen A. Bogart, Clerk

Adele M. Polizzotti, Manager & CEO

Directors/Trustees:

George L. Bakas

Maura P. Durgin-Scully,

Gary M. Molea,

Stacey Pena,

James Ridley,

Warren F. White

Kathleen A. Bogart,

Adolph J. Graciale,

Richard D. Myette,

Roger O. Poor,

Christopher R. Warren

Mass Bay Credit Union

147 West Fourth Street

South Boston, MA 02127-1815

Telephone: 617-269-2700

Fax: 617-269-2782

Branches:

181-183 Main Street, Everett, MA 02149

1250 Hancock Street, Quincy, MA 02169

409 D Street, South Boston, MA 02210

Officers:

Kelli A. Cullen, President & CEO

Rick Egan, Chief Operating Officer

Anthony Richard Bonomo, Chief Financial Officer

Edmond Perry, Chief Lending Officer

James Bell, Vice President, Information Technology

Directors/Trustees:

Jeremiah P. Ahern

Michael T. Buggy

Kelley Durgin

James G. Flaherty

Kimberly A. Kennedy

Darrin M. McAuliffe

William L. Vietze

Krishanna Baptiste

Maureen A. Collins

Brian P. Dwyer

Michael E. Keeley

John P. Kineavy

Joseph N. Mosca

Members Plus Credit Union

29 High Street

Medford, MA 02155-3801

Telephone: 781-905-1500

Fax: 781-306-0681

Branches:

1165 Massachusetts Ave., Dorchester, MA 02125

494 Gallivan Blvd., Dorchester, MA 02124

650 Broadway, Everett, MA 02149

111 Lenox Street,, Norwood, MA 02062

600 Rocky Hill Road, Plymouth, MA 02360

53 Commerce Way, Plymouth, MA 02360

63 Shore Road,, Winchester, MA 01890

Officers:

Michael Wilberton, President & CEO (Interim)

Jill DeAlmeida, Senior Vice President, Chief Operating Officer

Justin Lasko, Vice President, Retail Administration & Operations

Eric Rich, Vice President, Real Estate Lending

Directors/Trustees:

Patrick Carney

Craig M. Connolly

Richard Hughes

Michael W. Maloney

Michael C. Nee,

Robert E. Senior

Mark A. Wisnes

William F. Carr

Terrance Foley,

Daniel F. Hurley

James M. Manning

Craig A. Pinkham

Timothy P. Sullivan

Metro Credit Union

200 Revere Beach Parkway

Chelsea, MA 02150-1608

Telephone: 617-889-7613

Fax: 617-812-8103

Branches:

1071 Massachusetts Avenue, Boston, MA 02118
 922 Commonwealth Avenue, Boston, MA 02215
 50 Summit Drive, Burlington, MA 01803
 365 Broadway, Chelsea, MA 02150
 960 Morrissey Boulevard, Dorchester, MA 02111
 1124 Worcester Road, Framingham, MA 01701-5209
 215 South Broadway, Lawrence, MA 01843-1496
 475 Western Avenue, Lynn, MA 01904
 1 Salem Street, Medford, MA 02155
 108 Main Street, Melrose, MA 02176
 334 Watertown Street, Newton, MA 02458
 485 Lowell Street, Peabody High School, Peabody, MA 01960-1329
 68 Main Street, Peabody, MA 01960-5552
 240 Andover Street, Peabody, MA 01960
 470 Main Street, Reading, MA 01867
 4 Paradise Road, Salem, MA 01970
 1527 Main Street, Tewksbury, MA 01876
 1985 Centre Street, West Roxbury, MA 02132

Officers:

Robert M. Cashman, President & CEO
 Traci L. Michel, Senior Vice President, Chief Operating & Strategy Officer
 Stephen Finocchio, Senior Vice President, Chief Financial Officer
 Robert Eydenberg, Senior Vice President, Retail Administration
 Maria A. Justiniano, Senior Vice President, Lending
 Robert Lawlor, Senior Vice President of Sales, Business Development & Community Relationships
 Monica Santos, Senior Vice President, Chief Marketing Officer
 Amy Moody, Chief People Officer

Directors/Trustees:

Arnold S. Baer,	Robert M. Cashman
Bion Foster	Adam Frank
Paul M. Gulko	Peter Harris
David Holzman	John Imbergamo
Donna A. Lee	Marta Rosa
William Sinibaldi	Mark Smoller

Naveo Credit Union

493 Somerville Avenue
Somerville, MA 02143-3246

Telephone: 617-547-3144

Fax: 617-547-3451

Branches:

251 Hampshire Street, Cambridge, MA 02139-1397

Officers:

Andrea J. White, President & CEO
Brenda Tam, Senior Vice President, Chief Financial Officer
Karen A. Yee, Senior Vice President, Chief Lending Officer
Raquel Sa, Vice President, Marketing and Retail
Jamie S. Levine, Vice President, Human Resources
Anthony White, Director of Operations

Directors/Trustees:

Jason Alves

Manuel Da Silva

Paul Ferreira

Isaac M. Machado

Mario Brum

Stephanie Deering

Jennifer Lawrence

Leontina Mancini

New Bedford Credit Union

1150 Purchase Street

New Bedford, MA 02740-6635

Telephone: 508-994-6546

Fax: 508-990-7472

Branches:

120 Dawson Street, New Bedford, MA 02745

Officers:

Humberta Varao, President & CEO

Jennifer Delgado, Chief Operating Officer

Lisa Arraial, Vice President of Lending

Helena Magano, Vice President of Operations

Maria Rego, Vice President of Retail

Alexia Vargas, Vice President of Human Resources

Directors/Trustees:

Dennis W. Audette

Thomas J. Carreiro,

Jacqueline Einstein

Lawrence W. Oliveira,

Peter E. Berthiaume

Haden M. Cordeiro

Philip Oliveira,

D. Steven White

Polish National Credit Union

923 Front Street

Chicopee, MA 01020-1723

Telephone: 413-592-9495

Fax: 413-594-7791

Branches:

617 Montgomery Street, Chicopee, MA 01020
232 North Main Street, East Longmeadow, MA 01028
34 West State Street, Granby, MA 01033-9422
25 East Longmeadow Road, Hampden, MA 01036
32 College Highway, Southampton, MA 01073
1 Parkside Avenue, Westfield, MA 01085
2002 Boston Road, Wilbraham, MA 01095

Officers:

James P. Kelly, Chief Executive Officer
Michael Sugrue, President
Charlotte Hansen, Executive Vice President, Treasurer & CFO
Kirk Burnham, Executive Vice President, Operations/Technology

Directors/Trustees:

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

Quincy Credit Union

100 Quincy Avenue

Quincy, MA 02169-6714

Telephone: 617-479-5558

Fax: 617-479-1209

Branches:

2103 Washington Street, Suite 1, Hanover, MA 02339

751 Plain Street, Marshfield, MA 02050

519 Columbian Street, Weymouth, MA 02190

Officers:

John P. Miller, President & CEO

Denise E. Fillis, Treasurer & CFO

Steven Kunkel, Chief Operating Officer

Sean T. Dunn, Chief Lending Officer

Matthew Lindblom, Chief Technology Officer

Matthew McConnell, Vice President, Finance

John Lamirand, Vice President, Business Intelligence and Analytics

Jamie Faverty, Vice President, Human Resources

Directors/Trustees:

Ernest M. Arienti,

Michael C. Conners,

Harold E. Goodwin,

Robert C. Hanna,

Paul Keenan,

William S. Phelan,

William J. Barron, Jr.

Paul M. Daley,

Michael J. Granahan

Michael Hobin,

Paul E. O'Connell,

John V. Scribi,

River Works Credit Union

947 Western Avenue

Lynn, MA 01905-2640

Telephone: 781-599-0096

Fax: 781-596-2280

Branches:

256 Freeport Street, Dorchester, MA 02122

24 Broadway,, Lynnfield, MA 01940

Officers:

Jim Donahue, Treasurer & CEO

Colleen Twinem, Executive Vice President

Peter W. Kopoulos, Chief Financial Officer

Directors/Trustees:

Paul Barron

Jim Donahue

George W. Honor, Jr.

Tim Long,

Kevin Monahan

Kevin J. Chiles

Nilsen Garcia

Keith Kenyon

John Magazzu

Colleen Twinem

Sharon & Crescent United Credit Union

30 Pond Street

Sharon, MA 02067-2040

Telephone: 781-784-7725

Fax: 781-784-6379

Branches:

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

Officers:

Glenn Parsons III, President & CEO
 Jeremy Parker, Treasurer & CFO
 Linda E. Fountain, Chief Residential & Servicing Officer
 Kevin Brower, Chief Commercial & Consumer Officer
 Josh Parker, Chief Information Officer
 Maureen A. Gregory, Chief Retail Officer
 William Moore, Chief Risk Officer
 Jennifer L. Spiecker, Senior Vice President, Operations
 Darlene Silva, Senior Vice President, Human Resources
 Dianna Wilson, Chief Operating Officer

Directors/Trustees:

Ronald Bechtel	David A. Doucette
David Goodman	Lawrence Green,
Jennifer Gullins	William R. Keating
John Kolentsas	Andrew McCormack
James Mihos	Alfred Niccoli
Glenn Parsons III	Howard Spiller
Sarah Yunits	

Southbridge Credit Union

179 Main Street

Southbridge, MA 01550-2524

Telephone: 508-764-1766

Fax: 508-764-6288

Branches:

732 Southbridge Street, Auburn, MA 01501

514 Main Street, Fiskdale, MA 01518

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

Officers:

Katherine Theodoss, President & CEO

Jeffrey P. Canniff, Treasurer & CFO

Directors/Trustees:

Michelle M. Anderson,

Madaline I. Bonadies,

Philip A. Cyr

Gary E. Fontaine

James K. Keyes

Benjamin F. Tully,

Amanda Belding,

Nicholas Cantara,

Jose A. Dinguì,

Amy Howard,

William Trifone,

St. Anne's Credit Union

286 Oliver Street

Fall River, MA 02724-2935

Telephone: 508-324-7300

Fax: 508-324-7328

Branches:

585 State Road, Dartmouth, MA 02747
93 Adams Street, Fairhaven, MA 02719
1675 President Avenue, Fall River, MA 02720
2031 South Main Street, Fall River, MA 02724-2166
910 Pleasant Street, Fall River, MA 02723
3087 Acushnet Avenue, New Bedford, MA 02745
55 Long Pond Road, Plymouth, MA 02360
215 County Street, Somerset, MA 02726
200 Wilbur Avenue, Swansea, MA 02777
130 High Street, Taunton, MA 02780
610 State Road, Westport, MA 02790

Officers:

Eileen M. Migliozi, President & CEO
Peter Panaggio, Executive Vice President, Chief Financial Officer
Joseph Nash, Senior Vice President, Chief Lending Officer
Karen M. Skinner, Senior Vice President, Operations and Compliance

Directors/Trustees:

Jo Ann Bentley	William R. Bouchard
Colleen Brady	Claire Entel
Bruce E. Fernandes	Kevin C. Fitzpatrick
John R. Ledwidge	Bernard J. McDonald III
Yonaton Sunshine	Kevin Vieira

St. Jean's Credit Union

250 Maple Street

Lynn, MA 01904-2728

Telephone: 978-219-1000

Fax: 978-219-1170

Branches:

155 State Street, Newburyport, MA 01950

171 VFW Parkway, # 200, Revere, MA 02151

370 Highland Avenue, Salem, MA 01970

336 Lafayette Street, Salem, MA 01970

Officers:

C. David Surface, President & CEO

Kathleen Donahue, Executive Vice President

Stephen Pedro, Chief Financial Officer

Christopher Nardone, Chief Lending Officer

Kathryn MacDonald, Vice President, Compliance

Nicole Cokorogianis, Vice President, Information Technology

John F. Kingston, Vice President, Business Development

Jessica Marie Westbrook, Assistant Vice President

Aline M. Pavao, Director of Human Resources

Renee Kelleher, Internal Auditor

Directors/Trustees:

Paul D. Amirault

Alejandra Kough

Ira Novoselsky,

Stephen F. Salvo

C. David Surface

George Anzuoni,

Joy Livramento-Bryant,

Lawrence Rausch

Timothy P. Shea,

Steven M. Walsh

St. Mary's Credit Union

46 Lizotte Drive

Marlborough, MA 01752-3061

Telephone: 508-490-8000

Fax: 508-490-8080

Branches:

1255 Worcester Road, Framingham, MA 01701
 439 Main Street, Hudson, MA 01749
 133 West Main Street, Marlborough, MA 01752-0729
 133 South Bolton Street, Marlborough, MA 01752-0729
 1 Northboro Road, Marlborough, MA 01752-0729
 100 West Main Street, Northborough, MA 01532
 96 Turnpike Road, Westborough, MA 01581

Officers:

Grace Lee, President & CEO
 James F. Petkewich, Executive Vice President, Chief Operating Officer
 Sarah L. Bolte, Senior Vice President, Chief Financial Officer
 Christopher Coomey, Senior Vice President, Chief Information Officer
 John M. Hendrikse, Senior Vice President, Senior Lending Officer
 Christine G. Monteiro, Senior Vice President, Retail Services
 Eileen B. Potter, Vice President and Controller

Directors/Trustees:

Joseph H. Bane	Philippe D. Bouvier
Brian J. Bouvier	David B. Brumby
Sandra M. Farrell	Karen M. Gadbois
Aaron Jackson,	Gerard P. Richer
Thomas J. Seymour	James F. Toohy
Richard R. Valarioti	

Tremont Credit Union

2 Granite Avenue,, Suite 101

Milton, MA 02186-4377

Telephone: (781) 843-5626

Fax: (781) 356-7302

Branches:

180 Mount Vernon St, Dorchester, MA 02125

10 Corinth St, Roslindale, MA 02131

Officers:

George G. Hardiman, President & CEO

Bryan Greenbaum, Chief Operating Officer

Kevin Madden, Chief Financial & Compliance Officer

Directors/Trustees:

Martin F. Connolly

Amy M. Donovan

Darrell A. Elow

George G. Hardiman

Kevin R. Mullen

Donald R. Smith III

Michael C. Connolly

Dawn M. Durant

Brian P. Golden

Edward J. Kennedy

James P. Nee

Watertown Municipal Credit Union

149 Main Street

Watertown, MA 02472-4410

Telephone: 617-924-0160

Fax: 617-924-9307

Branches:

Officers:

Anthony Fantasia, Chairman and President

William Logue, Vice President

Megan Langan, Treasurer

Kayla Sheehan, Clerk

Luisa Figueiredo, Manager

Directors/Trustees:

Domenic Arone

Shane Gleason

Megan Langan

Robert McLaughlin

Kayla Sheehan

Thomas Tracy

Anthony Fantasia

Stephen Haggerty

William Logue

Diane Ryan

Barbara Sheehan

Brian Wyncoop

Worcester Credit Union

520 West Boylston Street

Worcester, MA 01606-2026

Telephone: 508-853-9966

Fax: 508-852-4505

Branches:

Officers:

Lucas J. Miller, President & CEO

Beth Dumas, Vice President, Operations & Technology

Veronika Tovanyan, Vice President, Retail Services

Rosa Hernandez, Vice President, Compliance & BSA

Deborah Tilleman, Vice President, Electronic Services & Training

Directors/Trustees:

Konstantin Eliadi

Robert J. Hennigan, Jr.

David M. Moore

John Pranckevicius

Sharon Woodbury

Paula Harrity

John Lauring

Julie Parenteau

Michael Traynor,

Worcester Fire Department Credit Union

34 Glennie Street

Worcester, MA 01605-3917

Telephone: 508-752-1122

Fax: 508-831-9680

Branches:

Officers:

Arthur C. Davison, Chairman and President

Joshua A. Watson, Vice Chairman and Vice President

Gerard A. Dio, Treasurer and Clerk

Lisa M. Carmody, Esq., Manager

Directors/Trustees:

Michael Badjo,

Arthur C. Davison,

Nicholas Geragonis

Joshua A. Watson

Lisa M. Carmody, Esq.

Gerard A. Dio

Moises Ruiz

