THE COMMONWEALTH OF MASSACHUSETTS

DIVISION OF BANKS
&
BOARD OF BANK INCORPORATION

One Federal Street, Suite 710, Boston, Massachusetts 02110

July 31, 2026

ACTIVITY REPORT

This notice serves to inform you concerning activity involving hearings, decisions, and matters pending before either the Commissioner of Banks or the Board of Bank Incorporation.

DIVISION OF BANKS

Decisions

Lynn Teachers' Credit Union, Lynn – permission to relocate its main office from 33 North Common Street, Lynn to 195 Market Street, Lynn – approved July 28, 2026.

Seamen's Bank, Provincetown – permission to relocate its branch office from 56 Shank Painter Road, Provincetown to 94 Harry Kemp Road, Provincetown – approved July 29, 2026.

The Bank of Canton, Canton – permission to relocate its branch office from 67 North Main Street, Randolph to 35 Memorial Parkway, Randolph – approved July 21, 2026.

Applications/Notices Pending

Adams Community Bank, Adams – permission to merge with The Pittsfield Co-operative Bank, Pittsfield. Under the terms of an Agreement and Plan of Merger, The Pittsfield Co-operative Bank will merge with and into Adams Community Bank under the charter and by-laws of Adams Community Bank. The continuing institution will operate under a new name to be determined at a later date. In connection with this merger transaction, Adams Community Bank has petitioned to re-designate The Pittsfield Co-operative Bank's office at 70 South Street, Pittsfield as the main office of the continuing institution and to close Adam Community Bank's main office located at 2 Center Street, Adams as detailed below. Furthermore, Adams Community Bank has petitioned to close its branch office located at 342 Stockbridge Road, Great Barrington as detailed below. All other banking offices of Adams Community Bank and The Pittsfield Co-operative Bank will be retained as branch offices of the continuing institution. Comment period ends September 4, 2026.

Adams Community Bank, Adams – permission to (1) re-designate its main office from 2 Center Street, Adams to 70 South Street, Pittsfield; and in connection therewith: (2) close its main office located at 2 Center Street, Adams. Comment period ends August 19, 2026.

Adams Community Bank, Adams – permission to close its branch office located at 342 Stockbridge Road, Great Barrington. Comment period ends August 11, 2026.

Alden Credit Union (Alden), Chicopee – permission to merge with Hanscom Federal Credit Union (Hanscom), Hanscom AFB. Under the terms of the merger, Alden will merge with and into Hanscom under the charter, bylaws, and name of Hanscom. The main office of Hanscom would remain the main office of the continuing credit union and all banking offices of Alden would be retained as branch offices of Hanscom. Comment period ended July 3, 2026.

Align Credit Union, Lowell – permission to amend its bylaws to expand the associations which qualify persons for membership. The amendment proposes to expand membership eligibility to include those who live, work, or attend school within the following Massachusetts municipalities: Ashburnham, Auburn, Fitchburg, Gardner, Holden, Hubbardston, Leicester, Leominster, Lunenburg, Millbury, Oxford, Paxton, Princeton, Sterling, Sutton, Templeton, West Boylston, Westminster, Winchendon, and Worcester. Comment period ended July 24, 2026.

bankESB, Easthampton – permission to merge with bankHOMETOWN, Oxford and TruNorth Bank, Peabody. Under the terms of Agreements and Plans of Merger, bankHOMETOWN will merge with and into bankESB under the charter, bylaws and name of bankESB and immediately following, TruNorth Bank will merge with and into bankESB under the charter and bylaws of bankESB, and under the name TruNorth Bank. All three banks are wholly-owned subsidiaries of Hometown Financial Group, Inc., which is a wholly-owned subsidiary of Hometown Financial Group, MHC. The main office of bankESB would remain the main office of the continuing institution and the banking offices of bankESB, bankHOMETOWN and TruNorth Bank would be retained as branch offices of the continuing institution. Comment period ended June 4, 2026.

Cambridge Savings Bank, Cambridge – permission to merge with First Seacoast Bank, Dover, New Hampshire in a multi-step transaction. Under the terms of an Agreement and Plan of Merger, First Seacoast Bank will merge with and into Cambridge Savings Bank under the charter, bylaws, and name of Cambridge Savings Bank. This multi-step transaction also includes the merger of First Seacoast Bancorp, Inc., the holding company for First Seacoast Bank, with and into Cambridge Financial Group, Inc., the holding company for Cambridge Savings Bank. The main office of Cambridge Savings Bank would remain the main office of the continuing institution and the banking offices of First Seacoast Bank would be retained as branch offices of Cambridge Savings Bank. Comment period ends September 4, 2026.

Eagle Bank, Everett – permission to establish a branch office at 40 Bridge Street, Portsmouth, New Hampshire. Filed June 26, 2026.

First Priority Credit Union, Boston – permission to amend its bylaws to expand the associations which qualify persons for membership. The amendment proposes to add membership eligibility for those who live, work, or attend school in the Massachusetts counties of Plymouth, Worcester, Bristol, Hampden, and Barnstable, as well as membership for those who are members and/or volunteers of religious, civic, fraternal or charitable organizations having their principal place of business in the foregoing counties. Comment period ends August 31, 2026.

Metro Credit Union (Metro), Chelsea – permission to merge with Members Plus Credit Union (Members Plus), Medford, Massachusetts. Under the terms of the merger, Members Plus will merge with and into Metro under the charter, bylaws, and name of Metro. The main office of Metro would remain the main office of the continuing credit union and all banking offices of Members Plus would be retained as branch offices of Metro. Comment period ended July 31, 2026.

Rollstone Bank & Trust, Fitchburg – permission to convert from a federal savings association to a Massachusetts-chartered savings bank. The converted bank will continue to operate under the name Rollstone Bank & Trust. All of the present banking offices of Rollstone Bank & Trust will continue to operate following the conversion. Comment period ended July 15, 2026.

StonehamBank – A Co-operative Bank, Stoneham – permission to reorganize into a mutual holding company, 1887 Bancorp, MHC in a multi-step transaction. Following the reorganization, the subsidiary bank of the new mutual holding company would continue to operate under the name StonehamBank – A Co-operative Bank. Comment period ended July 6, 2026.

The Cape Cod Five Cents Savings Bank – permission to close its branch office at Zero Main Street, Nantucket. Comment period ended July 21, 2026.

The Cooperative Bank, Roslindale – permission for The Cooperative Bank to merge with and into Ion Bank, Naugatuck, Connecticut. Under the terms of an Agreement and Plan of Merger, The Cooperative Bank will merge with and into Ion Bank under the charter, bylaws, and name of Ion Bank. The main office of Ion Bank would remain the main office of the continuing institution and the banking offices of The Cooperative Bank would be retained as branch offices of Ion Bank. Comment period ends September 4, 2026.

Watertown Savings Bank, Watertown – permission to relocate its branch office from 30 Church Street, Belmont to 307 Trapelo Road, Belmont. Comment period ended July 21, 2026.

COMMUNITY REINVESTMENT ACT DESCRIPTIVE RATINGS AND EVALUATIONS WHICH BECAME PUBLIC DURING THE MONTH

The following state-chartered banks and credit unions and licensed mortgage lenders have Community Reinvestment Act descriptive ratings and evaluations describing the basis for the rating issued by the Division of Banks. The ratings, as set out in statute, for a bank's or credit union's record of meeting community credit needs are: Outstanding (O); High Satisfactory (HS); Satisfactory (S); Needs to Improve (NI); and Substantial Noncompliance (SNC). Licensed mortgage lenders are also assigned one of these ratings to describe their record of meeting the mortgage credit needs in the Commonwealth of Massachusetts.

A consolidated list of all ratings can be found at www.mass.gov/dob.

A copy of an individual CRA evaluation is available directly from the bank, credit union, or mortgage lender which is required by law to make the material available upon request, or from the Division's website.

BANK/CREDIT UNION	RATING	DATE OF EXAMINATION
All One Credit Union, Leominster	S	4/06/2026
Liberty Bay Credit Union, Braintree	HS	4/06/2026
Southbridge Credit Union, Southbridge	S	4/06/2026

MORTGAGE LENDER	RATING	DATE OF EXAMINATION
New American Funding, LLC	S	4/09/2026
Radius Financial Group Inc.	HS	5/22/2026

AUGUST 2026 FILING DATE

Complete applications for the August Activity Report must be received by the Division or the Board on or before 5:00 p.m., Monday, August 17, 2026.

Note: The Division requests that applicants submit all applications electronically to the Legal Unit at the following email address: dob.applications@mass.gov. **Please note the new email address.** Paper copies of the application(s) are no longer required.

BANK AND CREDIT UNION APPLICATION PROCESS TIMING

As a general rule, applications by banks and credit unions other than those that are subject to a review period set out in statute are intended to be processed and completed within the monthly cycle for which the bank and credit union applies. That review period for such processing is approximately 45 days or less from the date the application is filed with the Division. A decision on the application is generally issued within 5 business days after the review period is completed. The decision then will be reported on the monthly Activity Report for the month in which the decision was issued. The timing of the overall review process including the issuance of a decision and the listing on the monthly Activity Report will be dependent on the applicant's compliance with all statutory, regulatory and administrative requirements. Applications before the Board of Bank Incorporation are subject to separate timing schedules as set out in the applications of the Board.

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