



The Commonwealth of Massachusetts

OFFICE OF THE STATE TREASURER

STATE HOUSE, ROOM 227

BOSTON, MASSACHUSETTS 02133

DEBORAH B. GOLDBERG

TREASURER AND RECEIVER GENERAL

TEL: (617) 367-6900

FAX: (617) 248-0372

July 24, 2026

The Honorable Maura Healey, Governor
Commonwealth of Massachusetts
Executive Office
State House
Boston, Massachusetts 02133

Dear Governor Healey:

Relative to Chapter 29, Section 34 of the General Laws, attached is my designation of the enclosed list of banks and state depositories.

This list of depository banks is comprised of all national banks and state banks or trust companies lawfully doing business in the Commonwealth. The exclusions are those banks which do not meet the "well capitalized" or "adequately capitalized" provisions of the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA), or any institution with a rating less than satisfactory under the Community Reinvestment Act of 1977, which information is provided by the Massachusetts Office of the Commissioner of Banks, as well as other reporting federal regulatory authorities.

As you know, banks on this list represent varying degrees of credit quality. Each department and agency having decision making authority with respect to banking deposits and relationships should be made aware of the current credit status of their respective bank depository and the implied soundness of that institution.

The Treasury recommends that State agencies and departments consider subscribing to a nationally recognized credit rating service. For any questions, please contact James A. MacDonald, First Deputy Treasurer, at (617) 367-9333, extension 570 or jmacdonald@tre.state.ma.us.

Sincerely,

A handwritten signature in blue ink, appearing to read "Deborah B. Goldberg".

Deborah B. Goldberg
Treasurer and Receiver General

Enclosure

BANK DEPOSIT LIST

As of March 31, 2026

42 North Private Bank
Adams Community Bank
Avidia Bank
Bank of America, N.A.
Bank of Canton, The

**For Additional Credit Analysis
and Financial Information Contact:
James A. MacDonald
First Deputy Treasurer
(617) 367-9333, extension 570**

Bank of Easton
Bank of England
Bank of New England
Bank of New York Mellon, The
Bank of New York Mellon Trust Company, National Association, The

bankESB
BankFive
BankGloucester
bankHometown
Bay State Savings Bank

BayCoast Bank
Beacon Bank
Beal Bank USA
Bluestone Bank
BNY Mellon, NA

Boston Trust Walden National Association
Bristol County Savings Bank
Cambridge Savings Bank
Canton Co-operative Bank
Cape & Coast Bank

Cape Ann Savings Bank
Cape Cod Five Cents Savings Bank, The
Capital One Bank, N.A.
Cathay Bank
Charles River Bank

CIBC National Trust Company
Citibank NA
Citizens Bank, N.A.
Clinton Savings Bank
Coastal Heritage Bank

BANK DEPOSIT LIST

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Commonwealth Co-operative Bank
Community Bank NA
Cooperative Bank, The
Cornerstone Bank
Country Bank for Savings

Dean Bank
Dedham Institution for Savings aka Dedham Savings Bank
Eagle Bank
East Cambridge Savings Bank
East West Bank

Eastern Bank
Everett Co-operative Bank
Fidelity Bank
First American Trust, FSB
First-Citizens Bank & Trust Company

Florence Bank
Goldman Sachs Bank USA
Greenfield Co-operative Bank
Greenfield Savings Bank
Haverhill Bank

Hingham Institution for Savings
Institution for Savings in Newburyport and its Vicinities
JPMorgan Chase Bank, N.A.
KeyBank National Association
Leader Bank, N.A.

Lee Bank
LendingClub Bank NA
Liberty Bank
Lowell Five Cent Savings Bank, The
Main Street Bank

Manufacturers and Traders Trust Company, aka M&T Bank
Marblehead Bank
Martha's Vineyard Bank
Mechanics Cooperative Bank
Methuen Co-operative Bank

BANK DEPOSIT LIST

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Middlesex Federal Savings, F.A.
Middlesex Savings Bank
Milford Federal Bank
Millbury National Bank
Monson Savings Bank

MountainOne Bank
MutualOne Bank
National Grand Bank of Marblehead, The
NBT Bank NA
Needham Bank

New Valley Bank & Trust
Newburyport Five Cents Savings Bank
North Brookfield Savings Bank
North Cambridge Co-operative Bank
North Easton Savings Bank

NorthEast Community Bank
Northern Bank & Trust Company
Northern Trust Company, The
OneLocal Bank
OneUnited Bank

Pentucket Bank
PeoplesBank
Pittsfield Co-operative Bank, The
PNC Bank, National Association
Reading Co-operative Bank

Rockland Trust Company
Rollstone Bank and Trust
Safra National Bank of New York
Salem Co-operative Bank
Salem Five Cents Savings Bank

Santander Bank NA
Savers Co-operative Bank
Savings Bank, The
Seamen's Bank
South Shore Bank

BANK DEPOSIT LIST

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State Street Bank and Trust Company
StonehamBank, A Co-operative Bank
Stoughton Co-operative Bank
TD Bank, NA
TruNorth Bank

Trustco Bank
UniBank for Savings
U.S. Bank National Association
Village Bank, The
Walpole Co-operative Bank

Washington Savings Bank
Watertown Savings Bank
Webster Bank, N.A.
Webster Five Cents Savings Bank
Wells Fargo Bank, NA

Westfield Bank
Wilmington Trust, N.A.
Winchester Co-operative Bank
Winchester Savings Bank
Winter Hill Bank, FSB
Wrentham Co-operative Bank