THE COMMONWEALTH OF MASSACHUSETTS
DIVISION OF BANKS
&
BOARD OF BANK INCORPORATION
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October 30, 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

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 bylaws 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 – approved October 16, 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 – approved October 16, 2026.

Adams Community Bank, Adams – permission to close its branch office located at 342 Stockbridge Road, Great Barrington – approved October 16, 2026.

Applications/Notices Pending

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 – notice to establish a branch office at 1201 Bridge Street, Lowell. Filed October 6, 2026.

Alltrust Credit Union, Fairhaven – permission to amend its bylaws to expand the associations which qualify persons for membership. The amendment proposes to add membership eligibility for: (a) employees of Fairhaven Excavating, Inc., M.O. L.I.F.E., Inc., Cask and Pig, LLC, SOCO Tavern, LLC, and The Pasta House, Inc. d/b/a Bocca; (b) members of the Thomas Livesey Memorial Club, Inc.; and (c) family members of such persons. Comment period ended October 30, 2026.

BrightBridge Credit Union, Lawrence – permission to close its branch office located at 100 Macy Street, Amesbury. Comment period ended October 9, 2026.

City of Boston Credit Union, South Boston – permission to (1) re-designate its main office from 455 West Broadway, South Boston to 130 West Broadway, South Boston; and in connection therewith: (2) close its main office located at 455 West Broadway, South Boston. Comment period ended October 2, 2026.

First Responders Credit Union (First Responders), Dorchester – permission to merge with Lynn Firemen's Federal Credit Union (Lynn Firemen's), Lynn. Under the terms of the merger, Lynn Firemen's will merge with and into First Responders under the charter, bylaws, and name of First Responders. The main office of First Responders would remain the main office of the continuing credit union and the sole banking office of Lynn Firemen's would be retained as a branch office of First Responders. Comment period ended October 30, 2026.

Metro Credit Union (Metro), Chelsea – permission to merge with Members Plus Credit Union (Members Plus), Medford. 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.

Pentucket Bank, Haverhill – permission to establish a branch office at 18 Crystal Avenue, Derry, New Hampshire. Filed October 22, 2026.

Reading Co-operative Bank, Reading – permission to close its branch office located at 10 Wall Street, Burlington. Comment period ended October 15, 2026.

Reading Co-operative Bank, Reading – notice to establish a branch office within Lawrence High School, 70-71 N Parish Road, Lawrence. Filed October 5, 2026.

TruNorth Bank, Easthampton – permission to merge with Primary Bank, Bedford, New Hampshire. Under the terms of an Agreement and Plan of Merger, Primary Bank will merge with and into TruNorth Bank under the charter, bylaws, and name of TruNorth Bank. The main office of TruNorth Bank would remain the main office of the continuing institution and the banking offices of Primary Bank would be retained as branch offices of TruNorth Bank. Comment period ends November 4, 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
Luso-American Credit Union, Peabody	S	5/04/2026

MORTGAGE LENDER	RATING	DATE OF EXAMINATION
Ark-La-Tex Financial Services, LLC	S	8/24/2026
Envoy Mortgage Ltd	S	8/20/2026
First Home Mortgage Corporation	S	7/08/2026
NewRez LLC	S	2/23/2026
Total Mortgage Services, LLC	S	6/05/2026

NOVEMBER 2026 FILING DATE

Complete applications for the November Activity Report must be received by the Division or the Board on or before 5:00 p.m., Monday, November 16, 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.

PLEASE NOTE: All publications of the Division of Banks are now delivered electronically. To subscribe, simply send an email to:

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