



*The Commonwealth of Massachusetts*  
*Office of the State Treasurer*  
*State House*  
*Boston, Massachusetts 02133*

*Deborah B. Goldberg*  
*Treasurer and Receiver General*

October 15, 2015

The Honorable Charlie Baker, Governor  
Commonwealth of Massachusetts  
Executive Office  
State House  
Boston, Massachusetts 02133

Dear Governor Baker:

Relative to Chapter 29, Section 34 of the General Laws, as to my designation of the enclosed list of banks and state depositories, please acknowledge receipt of this letter and attached list.

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, which the Treasury will supply upon request. Immediate information, covering banking institutions with which State agencies or departments are currently doing business, can be obtained by contacting James A. MacDonald, First Deputy Treasurer, at (617) 367-9333, extension 570.

Sincerely,

Deborah B. Goldberg  
Treasurer and Receiver General

Enclosure

RECEIVED:

Governor

October 22, 2015

Date

Phone: 617.367.6900 • Office: State House, Room 227, Boston, MA 02133 • Web: [www.mass.gov/treasury](http://www.mass.gov/treasury)

## **BANK DEPOSIT LIST**

**As of March 31, 2015, Bank Reporting Date**

Abington Bank  
Adams Community Bank  
Admirals Bank  
Athol Savings Bank  
Atlantic Trust Company NA\*/\*\*\*\*

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

Avidia Bank  
Avon Co-operative Bank  
Bank of America, N.A.  
Bank of Canton, The  
Bank of Cape Cod

Bank of Easton  
Bank of New England  
Bank of New York Mellon, The  
Bank of New York Mellon Trust Company NA, The  
BankFive

BankGloucester  
Barre Savings Bank  
Bay State Savings Bank  
BayCoast Bank  
Beal Bank USA

Belmont Savings Bank  
Berkshire Bank  
Beverly Bank\*\*\*  
Blue Hills Bank  
BNY Mellon NA

Boston Private Bank & Trust Company  
Boston Trust & Investment Management Company  
Braintree Co-operative Bank, The  
Bridgewater Savings Bank  
Bristol County Savings Bank

Brookline Bank  
Cambridge Savings Bank  
Cambridge Trust Company  
Canton Co-operative Bank  
Cape Ann Savings Bank

## **BANK DEPOSIT LIST**

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Cape Cod Co-operative Bank  
Cape Cod Five Cents Savings Bank, The  
Cathay Bank  
Century Bank and Trust Company  
Charles River Bank

Chicopee Savings Bank  
Citibank NA  
Citizens Bank, N.A.\*/\*\*\*\*  
Clinton Savings Bank  
Colonial Co-operative Bank

Colonial Federal Savings Bank  
Commerce Bank & Trust Company  
Commonwealth Co-operative Bank  
Cooperative Bank, The  
Country Bank for Savings

Dean Bank  
Dedham Institution for Savings  
Eagle Bank  
East Boston Savings Bank  
East Cambridge Savings Bank

East West Bank  
Eastern Bank  
Easthampton Savings Bank  
Edgartown National Bank, The  
Enterprise Bank and Trust Company

Equitable Co-operative Bank  
Everett Co-operative Bank  
Family Federal Savings, F.A.  
Fidelity Bank  
Fidelity Personal Trust Company

First Commons Bank, N.A.  
First Federal Savings Bank of Boston  
First Ipswich Bank  
First Niagara Bank, N.A.  
First Republic Bank

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Florence Savings Bank  
Foxboro Federal Savings Bank  
Georgetown Bank  
Goldman Sachs Bank USA  
Greenfield Co-operative Bank

Greenfield Savings Bank  
Hampden Bank  
HarborOne Bank  
Haverhill Bank  
Hingham Institution for Savings

Holbrook Co-operative Bank  
Hometown Bank, A Cooperative Bank  
Institution for Savings in Newburyport  
JPMorgan Chase Bank NA  
Leader Bank, N.A.

Lee Bank  
Lenox National Bank, The  
Lowell Five Cent Savings Bank, The  
Mansfield Bank  
Manufacturers and Traders Trust Company

Marblehead Bank  
Marlborough Savings Bank  
Martha's Vineyard Savings Bank  
Mechanics' Co-operative Bank  
Meetinghouse Bank

Melrose Co-operative Bank  
Merrimac Savings Bank  
Methuen Co-operative Bank  
Middlesex Federal Savings, F.A.  
Middlesex Savings Bank

Milford Federal Savings and Loan Association  
Milford National Bank and Trust Company, The  
Millbury National Bank  
Millbury Savings Bank  
Monson Savings Bank

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

Needham Bank, The  
Newburyport Five Cents Savings Bank  
North Brookfield Savings Bank  
North Cambridge Co-operative Bank  
North Easton Savings Bank

North Middlesex Savings Bank  
North Shore Bank, a Co-operative Bank  
Northampton Cooperative Bank, The  
NorthEast Community Bank  
Northern Bank & Trust Company

Northern Trust Company, The  
Northmark Bank  
Norwood Bank  
Nuvo Bank and Trust Company  
Patriot Community Bank

Pentucket Bank  
People's United Bank  
PeoplesBank  
Pilgrim Bank  
Pittsfield Co-operative Bank, The

Provident Bank, The  
Radius Bank\*/\*\*\*\*  
Randolph Savings Bank  
Reading Co-operative Bank  
Rockland Trust Company

Rollstone Bank and Trust  
S Bank  
Salem Co-operative Bank  
Salem Five Cents Savings Bank  
Salisbury Bank and Trust Company

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Santander Bank, NA  
Savers Co-operative Bank  
Savings Bank, The  
Scituate Federal Savings Bank  
Seamen's Bank

Silicon Valley Bank  
South Shore Bank  
Southbridge Savings Bank  
Spencer Savings Bank  
State Street Bank and Trust Company

StonehamBank, A Co-operative Bank  
Stoughton Co-operative Bank  
TD Bank NA  
Trustco Bank  
UniBank for Savings

United Bank  
Village Bank, The  
Wakefield Co-operative Bank  
Walpole Co-operative Bank  
Washington Savings Bank

Watertown Savings Bank  
Webster Bank NA  
Webster Five Cents Savings Bank  
Wellesley Bank  
Wells Fargo Bank NA

Westfield Bank  
Weymouth Bank  
Wilmington Trust NA  
Winchester Co-operative Bank  
Winchester Savings Bank

Winter Hill Bank, FSB  
Wrentham Co-operative Bank

## **BANK DEPOSIT LIST**

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\*New addition to list.

\*\*Returned to list, ranking upgraded (none this submission).

\*\*\*Dropped co-operative/savings from bank name (none this submission).

\*\*\*\*Name changed.