

2019
ANNUAL REPORT

Massachusetts Division of Banks



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Dear Citizens and Businesses of the Commonwealth:

This has been a trying time in our state's history due to the unprecedented arrival of a global pandemic which has caused us to examine how we do business and how we lead. I want to commend our agency heads and our staff for stepping up and answering the call during this challenging period in which circumstances change almost daily.

Still, as we do every year, the Office of Consumer Affairs and Business Regulation (OCABR) looks forward to sharing its Annual Reports — reflections on the past fiscal year's accomplishments of our five regulatory agencies and a reinforcement of our core mission.

These reports highlight what has occurred within the Division of Banks (DOB), Division of Insurance (DOI), Division of Professional Licensure (DPL), Division of Standards (DOS), and the Department of Telecommunications and Cable (DTC). These agencies have a combined operating budget of over \$87 million and together have approximately 600 employees. OCABR also oversees the state's Home Improvement Contractor (HIC) Program, Lemon Laws Programs, Data Breach Reporting, and the Do Not Call Registry.

OCABR is committed to protecting and empowering the people of the Commonwealth through advocacy, outreach, and education; and to ensuring a fair playing field for Massachusetts businesses through its regulatory agencies. This is a role we do not take lightly as you will see in the pages that follow.

We are proud and honored to serve the people of Massachusetts; and, we hope that you find this information helpful.

Sincerely,



Edward A. Palleschi
Undersecretary
Office of Consumer Affairs and Business Regulation

Letter from Undersecretary Palleschi



It is my pleasure to present the 2019 Annual Report of the Massachusetts Division of Banks (Division). When I was presented with the honor to serve as the 26th Commissioner of Banks in May 2019, I was humbled and excited by the opportunity to lead a great team of experienced and committed colleagues dedicated to the agency mission of ensuring the safety and soundness of financial institutions while balancing consumer protections for Commonwealth residents.

The objectives the agency set forth in 2019 focused on internal priorities of staffing, training, and organizational processes. We worked closely with OCABR Undersecretary Palleschi to execute a staffing plan which incorporated both the internal realignment and leveraging of talent with an ambitious plan to fill double-digit vacancies. We embarked on various training efforts and formed a new inter-departmental examination unit focused on information technology, cybersecurity, and Fintech across the spectrum of our regulated entities. Furthermore, in anticipation of the re-accreditation process in the areas of bank, credit union, and mortgage supervision, the entire agency spent much of the year reviewing internal policies and procedures with an eye towards operational improvements and efficiencies.

The Division continues to provide consumers and those employed in the financial industry with information to make informed financial decisions and prepare to mitigate anticipated risks through our continued participation in public education events and community development efforts across the Commonwealth. In addition to existing efforts which provide direct financial support to financial education events (e.g. C206 first-time homeowner and foreclosure prevention grants, Credit for Life Fairs for high school students, and Operation Money Wise for veteran and military community), the Division expanded industry and consumer outreach in 2019 with the launch of *DOB Connects*—a webcast series covering regulatory developments and consumer-related topics for financial institutions and community organizations.

In addition to tracking ongoing supervisory matters including 2019 hot topics of banking of cannabis, Community Reinvestment Act reform proposals, and Real Time Payment initiatives, the Division has continued to promote industry innovation and adoption of technology in the midst of the global digital transformation. On this latter point, the Division initiated engagement with the Commonwealth's thriving Fintech community notably by hosting a *Meet the Regulators* kick-off event led by First Deputy Commissioner Cindy Begin in collaboration with the Commissioner of Insurance and representatives from the Secretary of State's Securities Division.

In closing, I would like to acknowledge the hard work of the entire team at the Division. As you will see throughout this report, 2019 was an accomplished year. The Division remains a leader in strengthening consumer protection in the financial services industry while also maintaining a secure and sound state-chartered banking and financial services system. Our objectives for 2020 aim to continue the agency's tradition of excellence.

Sincerely,



Mary L. Gallagher
Commissioner
Division of Banks

Letter from Commissioner Gallagher



Accomplishments

11,950

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

464

Total number of completed bank, credit union, licensee, and other approval requests (456) and total number of legal opinions (8) issued.

427

Total number of examination reports mailed to depository (150) & non-depository (277) institutions.

311

Foreclosure delay requests received by the Division, of which 171 were granted.

199

Consumer complaints resolved by the Division, resulting in \$6,467,277 in reimbursements secured on behalf of 31,811 consumers.

Accomplishments: continued

90

Formal & informal regulatory orders issued by the Division.

41

In 2019, the Division partnered with 21 organizations and sent 27 staff volunteers to 41 Consumer Outreach events across the Commonwealth.

31

Division employees achieved a total of 31 new certifications in 2019 for a total of ### certifications agency-wide.

18

Total number of major corporate transactions consummated involving banks & credit unions.

11

The Division made significant progress towards agency staffing goals with 4 examiner hires in early 2019 followed by a management restructuring in Q2. The Division filled an additional 11 MassCareers vacancies (10 external hires and 1 internal promotion) with additional offers to candidates starting in early 2020.

Year in Review

First Quarter

January

- The Division's Mortgage Supervision Unit assumed responsibility of all CRA for Mortgage Lender examinations.
- The 2019 Chapter 206 Grant Program application review process began on January 8th, with 20 Division staff volunteers working in five review teams.
- On January 23rd, the Division entered into a [Consent Order](#) with Semper Home Loans, Inc. requiring various corrective actions and consumer reimbursements.
- On January 24th, the Division issued a [decision](#) relative to the application of Hometown Financial Group, MHC and Hometown Financial Group, Inc., Easthampton, Massachusetts to acquire Pilgrim Bancshares, Inc., Cohasset, Massachusetts.
- The Division and the Office of Consumer Affairs and Business Regulation (OCABR) published [guidance](#) for financial institutions, [information](#) regarding the financial industry impact, and [advice](#) to those experiencing financial hardship in the Commonwealth during the Federal Government shutdown.
- The [Online Annual Report System](#) (OARS) went live for banks and credit unions to file 2018 annual reports

February

- Division staff from the Administration, Depository Institution Supervision (DIS), Enforcement & Investigations, Non-Depository Institution Supervision (NDIS), and Operations Units attended the *2019 National Association of State Chartered Credit Union Supervisors' Enterprise Risk Management* training session on February 7th in Needham.
- Members from the Division's NDIS Unit attended the *2019 NMLS Annual Conference Training* on February 18th in Orlando, FL.
- On February 19th, Chief Director Cipolla and Public Affairs & Outreach Manager Hardiman presented *What Financial Institutions Can and Can't Do* to the Attorney General Office's *MA Elder Identity Theft Coalition*, highlighting elder abuse reporting and check scams.
- Representatives from the Division's DIS Unit served on a panel at the *Financial and Accounting Managers Boston Chapter Meeting* on February 26th. The Division recognized *America Saves Week* (February 27th—March 2nd) by partnering with OCABR on a social media campaign and participating in a first-time homebuyer workshop in Lawrence.
- In conjunction with the Treasurer's Office of Economic Empowerment (OEE), the Division [announced](#) the application period for the Operation Money Wise (OMW) grant program on February 27th.

First Quarter: continued

March

- On March 1st, the Division [posted](#) the 2018 Chapter 206 Grant Funding Summary.
- In partnership with OEE, the Division [announced](#) recipients of the Innovation Fund Credit for Life Fair grants on March 12th.
- On March 13th, the Division issued a [decision](#) relative to the merger of Belmont Savings Bank, Belmont, Massachusetts with and into People's United Bank, National Association, Bridgeport, Connecticut.
- On March 14th, the Division issued a [decision](#) relative to the merger of Coastal Heritage Bank, Weymouth, Massachusetts with and into Equitable Bank, East Weymouth, Massachusetts.
- On March 21st, Deputy Commissioner Rivera and Regional Field Manager Young spoke at the New England Adjustment Managers of MA meeting about foreclosure and delinquency trends, as well as debt collection.
- On March 25th, the Division issued a [decision](#) relative to the merger of Mutual Bank, Whitman, Massachusetts with and into North Easton Savings Bank, South Easton, Massachusetts.
- On March 26th, the Division issued a [decision](#) relative to the merger of Blue Hills Bank, Hyde Park, Massachusetts with and into Rockland Trust Company, Rockland, Massachusetts.
- On March 27th, Chief Risk Officer Cindy Begin and Chief Director Liam O'Driscoll participated on a regulators panel at the Consumer Financial Protection Bureau's New England Regional Huddle to discuss coordinated supervision of regulated entities.
- On March 28th, the Division's DIS Consumer Protection and Outreach (CPO) Unit hosted an internal webinar training about the APRwin Program featuring the program's creator.
- The Bank Risk Management and Credit Union Safety and Soundness Units updated examination request materials and the Officers' Questionnaire.

Second Quarter

April

- On April 4th, the Division issued a [decision](#) relative to the merger of Optima Bank & Trust Company, Portsmouth, New Hampshire with and into Cambridge Trust Company, Cambridge, Massachusetts.
- On April 15th, the Division co-signed a [letter](#) with other state regulators asking Congressional leaders to consider legislation to resolve the conflict between State *Cannabis* Programs and federal statutes around banking.
- In collaboration with the OCABR, the Division distributed an [industry letter](#) celebrating *Financial Capability Month* on April 16th. The letter contains resources for state-chartered banks and credit unions to help promote financial wellness.
- On April 22nd, the Division [awarded](#) \$1.5 million in Chapter 206 Grants to fund 10 first-time homeownership education programs and 10 foreclosure prevention counseling centers throughout the Commonwealth.
- On April 23rd, the Division served a [Cease Directive](#) to First American Trust, LLC to cease engaging in the business of debt collection until it has obtained the appropriate license in Massachusetts.
- The Division contracted a Training Consultant to augment on-the-job examiner training for the DIS Risk Management Unit.

May

- On May 6th, the Division filed an [Order of Prohibition](#) against Adam J. Lynds, which prohibits him from acting, in any manner, as a mortgage loan originator under the jurisdiction of the Division, and from being employed by, as an agent of, or operating on behalf of a mortgage loan originator or any other business which requires a license from the Commissioner, on a permanent basis.
- On May 8th, the Baker-Polito Administration [announced](#) new leadership at the Division of Banks. Undersecretary of Consumer Affairs and Business Regulations Ed Palleschi swore in Mary Gallagher as the Commissioner of Banks. Ms. Gallagher had recently served as Chief Operating Officer for the Division and comes to the role of Commissioner with 21 years of experience in both the public and private sectors.
- In addition, Cynthia Begin was sworn in as First Deputy Commissioner of Banks. Ms. Begin had most recently served as Chief Risk Officer for the Division, and she comes to the First Deputy Commissioner position with 25 years of experience with the Division.
- On May 8th, the Division issued a [decision](#) relative to the merger of Savings Institute Bank and Trust Company, Willimantic, Connecticut with and into Berkshire Bank, Pittsfield, Massachusetts.
- The Division participated in a credit union roundtable with the Cooperative Credit Union Association (CCUA) on May 9th.
- On May 14th, the Division issued a [decision](#) relative to the merger of Abington Bank, Abington, Massachusetts with and into Pilgrim Bank, Cohasset, Massachusetts.
- Chief Director Cipolla [participated](#) on a panel about the growing threat of elder financial exploitation at the NEACH Conference on May 15th.
- On May 16th, the Division co-hosted the [Basic Banking and CRA Connection Webinar](#) with the Massachusetts Community and Banking Council to highlight the benefits of participating in the [Basic Banking Program](#) and CRA consideration.
- In conjunction with the Office of the State Treasurer, the Division [announced](#) the recipients of the Operation Money Wise Financial Education Opportunity Grants on May 22nd. The grants support organizations that foster financial literacy in the Military, Veteran, Family and Survivor Communities.
- On May 23rd, the Mortgage Exam Unit held their semi-annual training to cover anti-money laundering and information technology reviews, Exam Process and Targeted Initial Examination procedures, the Nationwide Multistate Licensing System (NMLS), Mortgage Call Reports, Examiner Tools, and Client Funds Accounts and Upfront Fees.
- In conjunction with the Community Banking Research and Policy Conference, DIS staff began to participate in the *Banker Interviews – Five Questions for Five Bankers* at the end of May.

Second Quarter: continued

June

- On June 5th, the Division issued [Opinion 19-001](#) refining the definition of investors “acting in concert” for purposes of determining the acquisition of control of a Massachusetts state-chartered stock bank.
- On June 6th, the Division participated in a credit union roundtable with the CCUA.
- On June 15th, the Division recognized [World Elder Abuse Awareness Day](#) by providing a [consumer advisory](#) with tips and resources for seniors and a [letter](#) to regulated banks and credit unions with resources to protect their senior customers.
- On June 18th, the Division issued a [decision](#) establishing certain maximum dishonored check fees at Massachusetts state-chartered institutions.
- On June 19th, the Division hosted a live national industry webinar in collaboration with the Federal Reserve Bank of St. Louis’ “Ask the Fed” Program titled “*The Basics of Fintech (Part II): Technology Enabled Lending*”. The webinar was open to state and federal regulators and bank and credit union executives, and attracted nearly 1,200 participants from across the country.
- The [2018 Annual Report of the Commissioner of Banks](#) was filed on June 25th.
- On June 25th, the Division co-hosted a webinar with MassHousing focused on how innovative and flexible lending products may be eligible for CRA credit consideration. Examiner Greve participated and Deputy Commissioner Rivera moderated the discussion.
- On June 26th, First Deputy Commissioner Begin and Undersecretary Palleschi attended a forum hosted by the Massachusetts Continuing Legal Education (MLCE) on *Massachusetts Cannabis Industry: Challenges with Social Equity*.
- With the increase of Non-QM activity, the Mortgage Supervision Unit started to implement procedures to include tracking Non-QM volume through NMLS Mortgage Call Reports and through Mortgage Analytics. When appropriate, an examiner will question the Licensee about its Non-QM policies and procedures pertaining to a consumer’s ability to repay those loans.
- DIS Risk Management completed the offsite examination project to explore the effectiveness of performing more off-site examination work.
- Regional Field Manager Dumont joined the NCUA’s MERIT working group which will focus on replacing the AIRES examination software.

Third Quarter

July

- The DIS CPO Unit participated in the *Berkshire Bank/Eastern Bank Q2 2019 Quarterly Monitoring Discussions* call with fellow regulators. The CFPB launched this initiative to connect banks over \$10B with the FDIC, the Federal Reserve, and the Division on a quarterly basis to discuss updates or changes the institution may have on products, services, audits, and other related topics.
- The Division introduced [DOB connects](#), a program consisting of periodic webinars and webcasts covering regulatory developments and consumer-related topics for financial institutions and community organizations. Event recordings are posted on the DOB website.
- On July 29th, the Division published a [fact sheet](#) for consumers containing information on the terms of the Equifax settlement with federal and state authorities.
- Under Commissioner Gallagher and First Deputy Commissioner Begin's lead and with the support of the Administration, the Division seized the opportunity to make internal restructuring moves to leverage skill sets, create efficiencies, and fill some long outstanding management vacancies with the promotion of eight managers into new roles.

August

- On August 5th, the Division entered into a [Consent Order](#) with Freedom Financial Asset Management, LLC to resolve allegations that the company operated as a loan servicer prior to obtaining appropriate licensing or registration in Massachusetts.
- First Deputy Commissioner Begin, Deputy Commissioner Cuff, and Chief Director Barry attended the *2019 AARMR Conference* in San Diego August 6th-8th. First Deputy Commissioner Begin moderated the *State Hot Topics Panel* and Deputy Commissioner Cuff presented on *Emerging Trends in Mortgage Lending Products/House Finance Options*.
- Deputy Commissioner Rivera and Examiner Grieco participated in the [CRA and Fintech: Could There Be a Connection? Webinar](#) on August 8th.
- On August 13th, the Division issued [Selected Opinion 19-004](#) regarding whether payment services using the ACH network, as described, require a foreign transmittal agency license.
- On August 20th, the Division issued a [decision](#) relative to the merger of Beverly Bank, Beverly, Massachusetts with and into North Shore Bank, a Co-operative Bank, Peabody, Massachusetts.

Third Quarter: continued

September

- On September 10th, the Division in conjunction with the OCABR and the OEE announced that applications for high school financial literacy fairs through the [Financial Education Innovation Fund](#) for the 2019-2020 academic year were being accepted and due by October 1st.
- On September 10th, Examiner Weiss discussed *CMS, Frequent Examination Findings, and Compliance Hot Topics* with the FDIC and the Federal Reserve at the *Eastern Mass Compliance Conference*.
- On September 10th, the Division issued [Opinion 19-002](#) regarding credit union real estate loan purchases and real estate loan participations.
- Chief Director Elizabeth Benotti, in her role as president of the North American Collection Agency Regulatory Association (NACARA), ran the 2019 NACARA Annual Conference & Training Event in Santa Fe, New Mexico from September 16th to 18th.
- On September 18th, First Deputy Commissioner Begin spoke at the Worcester Regional Chamber of Commerce Financial Services Roundtable about the *State of the Financial Services Industry*.
- On September 18th, the Division served a [Cease Directive](#) to Cafeta Foods, LLC to cease engaging in the business of cashing checks until it has obtained the appropriate license.
- On September 18th, Senior Deputy Commissioner Bienvenu and Regional Field Manager Reyes presented at the North Central Chamber of Commerce in Fitchburg on the *State of Banking the Cannabis Industry*.
- On September 24th, Deputy Commissioner Rivera moderated the [Harnessing a Community Presence Webinar](#) with Commissioner Gallagher and Fall River Municipal Credit Union CEO Matthew Shondeck covering the topics of how a credit union makes a difference in celebrating the diversity of a gateway community, economic challenges and opportunities, and providing access.
- On September 26th, the Division issued [Selected Opinion 19-005](#) regarding whether providing the specified products and services, as described, require a foreign transmittal agency license.
- Within the DIS CPO Unit, four examiners participated in cross-training while conducting CRA/Compliance exams in an effort to meet production goals and schedules.
- Regional Field Manager Dumont began serving as the project manager for the Credit Unions Safety and Soundness Unit initiative to streamline the exam report format for readability and to reduce repetition.
- As per an executive branch initiative, the Division's Legal Unit began the *Regulatory Review Project* to draft proposals for the Division's 21 regulations.
- The DIS CPO Unit streamlined the *Risk/Scope Assessment* document used for examination scoping and successfully reduced the lengthy 30 page document down to a more manageable and less time consuming 10 page document without losing its integrity.

Fourth Quarter

October

- On October 1st, First Deputy Commissioner Begin and Julianne Thurlow, CEO of Reading Cooperative Bank, attended the Community Banking Research and Policy Conference in St. Louis where Ms. Thurlow delivered the community banker keynote address.
- In recognition of National Cybersecurity Awareness Month, the Division provided an [advisory](#) with tips and resources for consumers, institutions, and communities. The *Own It, Secure It, Protect It* campaign is a collaborative effort between government agencies and industry to raise awareness on the importance of cybersecurity while endeavoring to ensure that American consumers have the necessary resources to be safer and more secure online.
- On October 3rd, the Division issued a [decision](#) approving the merger of Millbury Savings Bank, Millbury, Massachusetts with and into Hometown Bank, Oxford, Massachusetts.
- In collaboration with the CCUA, the Division hosted the [Possibilities in Gateway Communities: A Look at the Real Estate and Mortgage Markets in North Central Massachusetts Webinar](#) on October 8th. Deputy Commissioner Cuff moderated the discussion about the financial restraints impacting the region, mortgage and homeownership trends, credit needs and ability to repay, and community partnerships and resources. Deputy Commissioner Rivera was the Program Administrator.
- On October 9th, the Division issued a [Consent Order](#) against Seterus, Inc. to resolve examination findings alleging non-compliance with federal and state laws and regulations including those governing mortgage loan servicing practices, RESPA, and failure to exercise reasonable diligence with regards to documents.
- On October 15th, the Division issued a [Consent Order](#) against Hodan Global Money Services, Inc. to resolve allegations of substantial non-compliance with state and federal statutes, rules, and regulations governing the conduct of foreign transmittal agencies.
- On October 15th, the Division issued [Opinion 19-003](#) providing clarification on Vendor Single-Interest Insurance (VSI).
- On October 22nd, Examiner Maio spoke at the *Mass Bankers' Credit & Lending Conference* in Westborough.

November

- The *2020 Licensing Renewal Season* opened on November 1st.
- On November 6th, Deputy Commissioner Rivera administered and First Deputy Commissioner Begin moderated the *DOB connects* [Webinar Generating Economic and Community Growth: Perspectives from the Federal Home Loan Bank of Boston & the Federal Reserve Bank of Boston](#).
- On November 7th, Compliance Examiners participated in the NASCUS Compliance Management System Training.
- On November 8th, the Division issued [Opinion 19-006](#) regarding licensing requirements for a real estate conveyance attorney providing mortgage information and assistance to clients.
- On November 14th, Counsel Miller received the *Courtney R. Hickson Outstanding Attorney Award* from the Office of Consumer Affairs and Business Regulation. The award in Ms. Hickson's honor recognizes and appreciates those attorneys within OCABR who display many of her admirable qualities through excellence in their field of practice, leadership, teamwork, and commitment to their community.
- On November 15th, Examiners Frish and Park, Counsel Bennett, Chief Director Weydt, and Deputy Commissioner Rivera spoke at the CCUA's Training on CRA and Fair Lending.

Fourth Quarter: continued

November: continued

- On November 20th, the Division hosted a [Public Hearing](#) on proposed amendments to *209 CMR 41.00: The Licensing of Mortgage Loan Originators* and *209 CMR 45.00: The Licensing and Regulation of Money Services Businesses*.
- In conjunction with the Division of Professional Licensure, the Division held an [Open Meeting](#) of the *Special Commission to Plan, Develop, and Implement Strategies to Support and Promote Minority-Owned Real Estate and Financial Services Organizations in the Commonwealth* on November 21st.
- In partnership with OEE, the Division [announced](#) the recipients of the 2019-2020 Innovation Fund on November 25th. A total of \$121,447 was awarded to 46 high schools across the Commonwealth to expand or establish financial education programs.

December

- On December 5th, the Division issued a [decision](#) on the Applications Relative to the Reorganization into a Mutual Holding Company by Needham Bank, Needham, Massachusetts.
- On December 6th, the Division issued [Opinion 19-007](#) regarding licensing requirements for the sale of virtual currency through a kiosk.
- On December 11th, the Division issued [Opinion 19-009](#) confirming that a Massachusetts-chartered financial institution's donation to HOME is a qualified invested under CRA.
- On December 13th, the Division organized and invited the Commonwealth's Division of Insurance and the Secretary of State's Securities Division to a [Meet the Regulators Breakfast](#) with members of the Fintech Community. The collaboration provided a forum for the state's financial supervisors to present regulatory information to fintech innovators, entrepreneurs, and end-users while also creating networking and communication channels for these communities.
- On December 16th, the Division posted a [notice](#) for a January 7, 2020 Public Meeting for *the Special Commission to Plan, Develop, and Implement Strategies to Support and Promote Minority-owned Real Estate and Financial Services*. The purpose of the information session is to solicit input from individuals and entities interested in the mission of the Special Commission.
- The Division's DASH Committee organized a food drive in all four of the Division's offices.
- On December 16th, the Division posted a [Public Service Announcement](#) on cybersecurity and provided resources about online prevention tips in both English and Spanish.
- On December 17th, the Division issued a [decision](#) relative to the merger of Family Federal Savings, F.A., Fitchburg, Massachusetts with and into Fidelity Co-operative Bank, Fitchburg, Massachusetts.
- On December 19th, the Division issued a [decision](#) relative to the merger of First Ipswich Bank, Ipswich, Massachusetts with and into Brookline Bank, Brookline, Massachusetts.
- DIS Banks Risk Management Unit implemented the new first day letter and item request list process in order to help streamline the pre-examination process and synchronize it with the bank modernization's updated statutes.

Annual Enforcement Report

The Division issued a total of 90 formal and informal regulatory Enforcement Orders which included 7 formal public orders listed below during 2019.

Mortgage Companies	
Semper Home Loans, Inc.	Consent Order
Mortgage Loan Originators	
Adam J. Lynds	Order of Prohibition
Third Party Loan Servicers	
Freedom Financial Asset Management, LLC	Consent Order
Foreign Transmittal Companies	
Hoban Global Money Services, LLC	Consent Order
Debt Collectors	
Seterus, Inc.	Consent Order
First American Trust, LLC	Cease Directive
Check Cashers	
Cafeta Foods, LLC dba El Pikante Foods	Cease Directive

Consent Orders Terminated/Resolved

- Liberty Home Equity Solutions, Inc.
- American Internet Mortgage, Inc.
- American Neighborhood Mortgage Acceptance Company, LLC. dba AnnieMac Home Mortgage
- The Money Source, Inc.

Key Agency Actions

- The Division of Banks introduced *DOB connects*, a program consisting of periodic webinars and webcasts covering regulatory developments and consumer-related topics for financial institutions and community organizations. Recordings of these webinars and webcasts can be found [here](#).
- The Division of Banks and the Office of Consumer Affairs and Business Regulation issued an advisory for those who were experiencing financial hardship during the Federal Government Partial Shutdown in January. The advisory lists some of the potential impacts of the partial shutdown on federal employees and consumer and small business lending. The advisory can be found [here](#).

In addition, the Division posted [information](#) regarding the impact of the partial shutdown on the financial services industry.

- As part of its goal to monitor developments in the marijuana banking environment in Massachusetts and across the country, the Division of Banks, with 24 other state banking supervisors, co-signed a letter to federal Congressional leaders urging consideration of legislation creating a safe harbor for financial institutions to serve businesses operating legally under state law regarding marijuana-related activity. A copy of the letter can be read [here](#).

Annual Enforcement Report: continued

Key Agency Actions: continued

- In addition to the [announcement](#) of \$1.5 million in grants to 10 foreclosure prevention centers and 10 consumer counseling organizations to provide foreclosure counseling and first-time Homebuyers Education, the Baker-Polito Administration, State Treasurer's Office, and the Division of Banks announced a commitment of \$50,000 to Operation Money Wise. This program supports non-profit organizations, public agencies, and higher education institutions in the Commonwealth that foster financial literacy in the Military, Veteran, Family, and Survivor Community. It is funded entirely by Division funds obtained through a settlement involving alleged unlawful lending practices. More information can be found [here](#).

In March, the Division posted information on the outcomes of the 2018 Foreclosure Education and First-Time Homeowner grants. It can be found [here](#).

- As part of its Elder Financial Abuse Prevention Initiative, the Division of Banks issued a consumer advisory on June 15th, World Elder Abuse Awareness Day. This [advisory](#) contained tips and resources for seniors on financial abuse awareness. In addition, the Division issued a [letter](#) to state regulated banks and credit unions with resources on protection for their senior consumers.
- During National Cybersecurity Awareness Month in October, the Division of Banks and the Office of Consumer Protection and Business Regulation published an [advisory](#) with tips and resources for consumers, institutions, and communities. The *Own It, Secure It, Protect It* campaign is a collaborative effort between government agencies and industry to raise awareness on the importance of cybersecurity while endeavoring to ensure that American consumers have the necessary resources to be safer and more secure online.
- The Division held a "Meet the Regulators" Breakfast event for the Fintech community inviting the Commonwealth's Division of Insurance and Securities Division for an opportunity to engage and network with various innovators, entrepreneurs, and other stakeholders. The event's agenda is [here](#).

Agency Strategic Goals

The Division of Banks' (Division) 2019 Strategic Plan reflected the agency's commitment to the mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth. The Plan focused on our agency's vision and core values, as reflected and strived for in the daily work of the Division's staff. Throughout the year, agency staff 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 on a level playing field.

We worked towards our mission and vision by focusing on our 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.

Consumer Protection and Outreach

Implement and enforce consumer protection laws and regulations while providing consumers and/or industry with information to make informed financial decisions and be prepared to mitigate anticipated risks.

Administration Staffing and Development

Update and establish operational policies and procedures to mitigate risk and ensure the Division functions effectively and efficiently. Ensure efficient staffing by having the right people in the right roles with the right skills to perform their responsibilities and work towards achieving the Division's vision.

Accreditation

Every five years, the agency must achieve re-accreditation from the Conference of State Bank Supervisors, the National Association of State Credit Union Supervisors, and the American Association of Residential Mortgage Regulators for the three areas of bank, credit union, and mortgage supervision, respectively. The entire agency works in a coordinated effort to prepare for the significant undertaking of accreditation review, including the preparation of extensive self-evaluation ahead of onsite visit and interviews with the accreditation review team.*

*During the Q4 2019 through Q2 2020 timeframe, the Division underwent the required five-year re-accreditation review process covering the regulatory areas of banks, credit unions, and mortgage supervision and successfully attained re-accreditation demonstrating continued adherence to established national regulatory and operational

standards.

Non-Depository Institution Supervision

The Non-Depository Institution Supervision (NDIS) unit licenses and examines the nearly 12,000 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

To evaluate the overall safety and soundness of the non-depository financial institutions in Massachusetts, and to comply 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 and determine if the licensee is operating in a safe and sound manner.



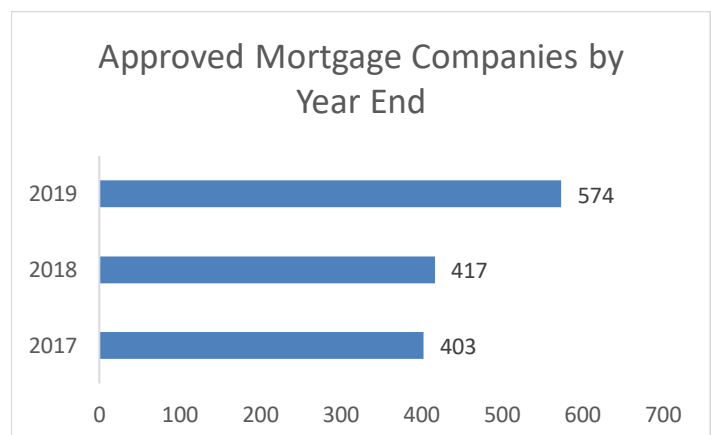
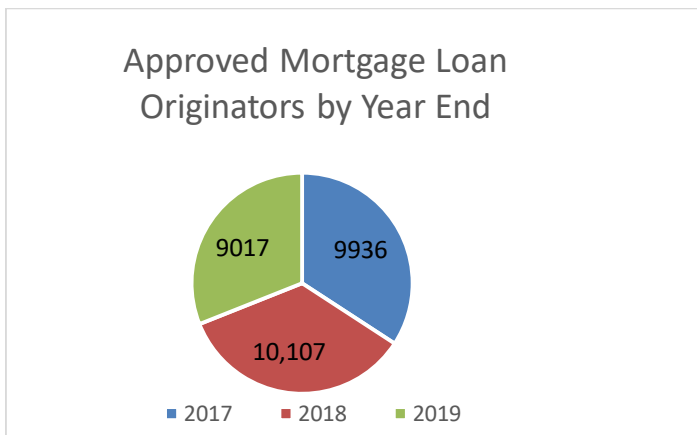
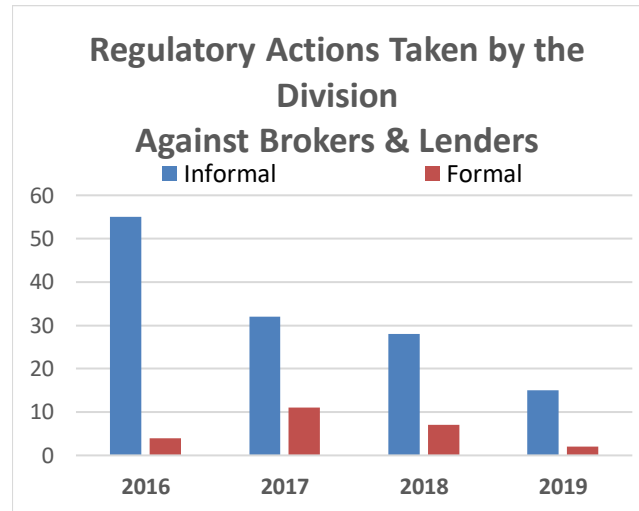
Mortgage Supervision

In 2019, the Division’s Mortgage Exam Unit (MEU) continued to improve its exam procedures by following comprehensive exam and risk scoping guidelines in an effort to increase efficiency and effectiveness in the allocation of resources. The MEU engaged in continued Home Mortgage Disclosure Act (HMDA), Equal Credit Opportunity Act (ECOA), Community Reinvestment Act (CRA), and Fair Lending training in its transition of the responsibility for conducting CRA for Mortgage Lenders (MLCI) examinations. In addition, the Unit 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), including the analytics and mortgage call reporting functions, resulting in efficient risk scoping during the pre-exam phase of the examination.

In support of the MEU’s overall risk assessment, key risk indicators are regularly evaluated to ensure appropriate strategic, operational, financial, and compliance tolerances. The MEU continues to support and participate in coordinated exams with other states through the Multi-State Mortgage Committee and direct organization for identified mortgage licensees, where applicable.

Mortgage lender and broker license applications continued to increase in 2019, specifically for smaller businesses (proprietors) and other start-up ventures. The Mortgage Licensing Unit regularly evaluates the overall state of the Massachusetts economy, housing market, the rise of non-qualified mortgage license applications, Fintech related lead generators, lenders and servicers and other housing financing options.

The figures below include regulatory action and approved licensee information occurring with the MEU during 2019.



The Division conducted 12 CRA examinations of mortgage lenders during 2019. There are currently 69 Public Evaluations of mortgage lenders posted on the Division’s website.

Consumer Finance/Money Services Business Activity

In 2019, 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.

- Almost \$4.5 million was reimbursed to over 29,000 Massachusetts consumers during 2019 as a result of examinations conducted on licensed finance companies and debt collectors.
- 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 maintains membership in state member committees for NACCA and NACARA. Chief Director Elizabeth Benotti served as president of NACARA and Senior Deputy Commissioner Christopher Pope sits on the MTRA Board. Division staff also served on the NACCA Emerging Issues and Membership Committees, as well as the NACARA Regulatory Supervision Committee.
- The Division's CFMSB Unit participated on six multi-state examinations in 2019. Three joint examinations were conducted with MTRA members, one was conducted with NACCA, and two were conducted with NACARA. One of these examinations was conducted concurrently with the Consumer Financial Protection Bureau (CFPB). The Division entered into a joint informal regulatory action with two other states to address compliance deficiencies identified during a multistate debt collector examination.
- In October, the Division entered into a Consent Order with a licensed foreign transmittal company to address deficiencies identified during a recent examination. The Order requires the licensee to safely handle customer funds received for transmittal to a foreign country by depositing all funds in one or more client funds accounts maintained at a federally insured bank or credit union, maintain increased bond coverage, and properly register all trade names.
- During 2019, the Division collaborated with the registry of Motor Vehicles (RMV) and to root out and eliminate unlicensed "Buy Here/Pay Here" lending activity in Massachusetts, as well as other potentially predatory lending practices. This joint effort involved inspections of independent dealers to identify potential unlicensed lending activity or other unfair and/or deceptive practices. In total, the Division issued 75 cease directives to potentially unlicensed auto dealers and conducted 20 dealer inspections throughout the Commonwealth.
- Throughout 2019, the Division issued cease directives against unlicensed foreign transmittal companies, check cashers, lenders and loan servicers. Unlicensed activity was identified through examinations and the license application process, as well as information provided by other state regulators and anonymous tips. The Division entered into several Consent Orders during 2019 resolving unlicensed activity, which resulted in approximately \$100,000 in fines, penalties and additional reimbursements to consumers. All fees and penalties are processed through the Division's enforcement unit.

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 the 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 163 state-chartered banks and credit unions to ensure they comply 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.

Other responsibilities of the DIS unit include consumer outreach and education. The unit will issue guidance specific to banks and credit unions on various topics and issues. The *DOB connects* program, featuring state and federal experts and guest speakers, consists of periodic webinars and webcasts covering regulatory developments and consumer-related topics for financial institutions and community organizations.

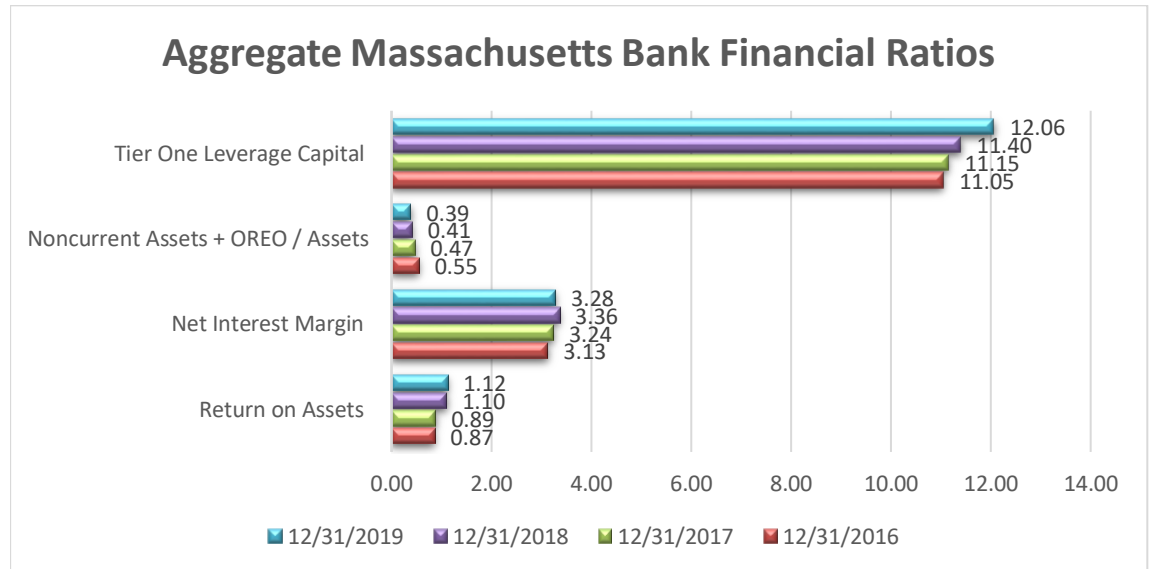


Bank Summary: Balance Sheet and Income Statement

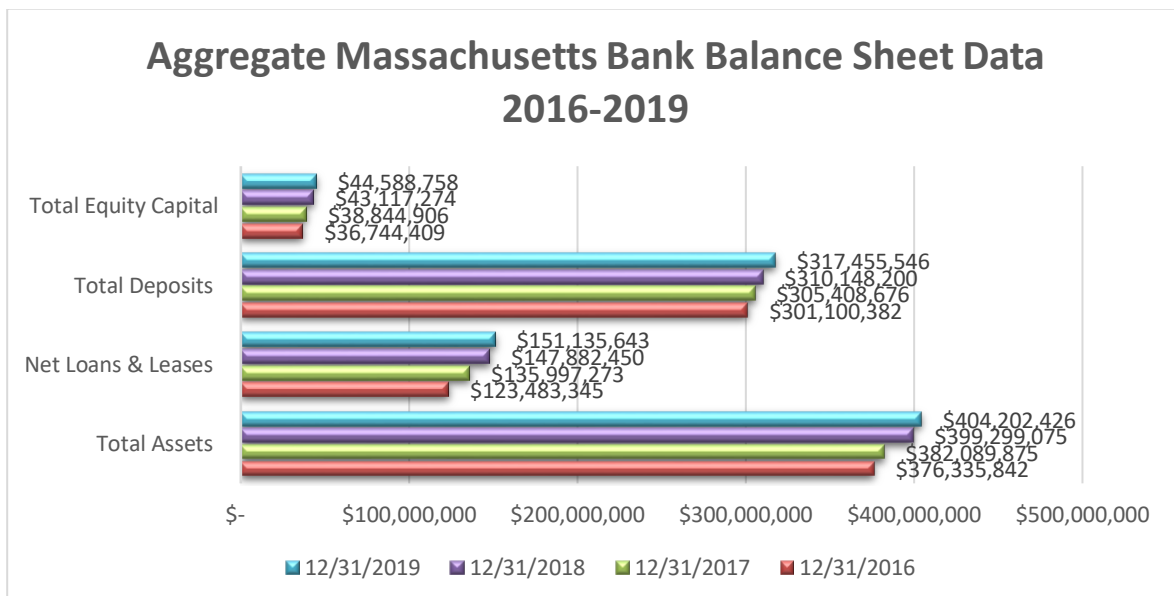
Massachusetts state-chartered banks continued a prolonged trend of prosperity and growth in 2019. Asset growth of approximately 1% resulted in aggregate state-chartered bank assets increasing to \$404.20 billion at year-end. Asset growth was centered in securities, which grew by 8% or \$8.49 billion. This growth was funded primarily through deposit growth of 2% or \$7.31 billion.

Earnings were down year-over-year due to increased interest expense as well as falling fiduciary income and trading revenue. The average net interest margin fell by 8 basis points year-over-year, to 3.28%. The continued downward trend in non-current assets also led to a reduction in provisions for loan and lease losses of 7%. Furthermore, despite decreased net income, the average return on assets ratio improved by 2 basis points, to 1.12%. This was primarily due to increased balance

sheet efficiency, with earning assets increasing by \$4.82 billion or 1%, year-over-year. Equity capital has increased by \$1.47 billion or 3%, year-over-year. This has had a very positive effect on the tier one leverage capital ratio for Massachusetts state-chartered banks, with the average ratio increasing by 66 basis points to 12.06%.



The aforementioned figures demonstrate Massachusetts state-chartered banks had another successful year. Increased operating efficiency and stellar asset quality helped mitigate compressing margins due to funding cost increases. Gains in equity capital provide a layer of stability in our institutions, which should help shield banks from any future financial headwinds.



Bank Balance Sheet

Years Ending December 31	2018	2019	% Change
	\$ in 000's	\$ in 000's	
Cash & Balances due from depository institutions	80,654,309	77,163,505	-4%
Total securities	\$ 108,549,115	\$ 117,043,590	8%
Federal funds sold and reverse repurchase	4,902,751	1,824,708	-63%
Gross Loans and Leases	149,035,604	152,289,795	2%
Loan loss allowance	1,153,154	1,154,152	0%
Net loans and leases	147,882,450	151,135,643	2%
Trading account assets	5,803,116	5,466,772	-6%
Bank premises and fixed assets	3,333,112	4,424,540	33%
Other real estate owned	26,373	9,201	-65%
Goodwill and other intangibles	11,277,070	11,440,726	1%
All other assets	36,870,779	35,693,741	-3%
Total assets	399,299,075	404,202,426	1%
Total deposits	310,148,200	317,455,546	2%
Federal funds purchased and repurchase agreements	2,015,106	1,994,681	-1%
Trading liabilities	4,974,805	6,373,907	28%
Other borrowed funds	17,398,450	13,311,720	-23%
Subordinated debt	969,798	1,499,000	55%
All other liabilities	20,675,442	18,978,814	-8%
Total Liabilities	356,181,801	359,613,668	1%
Perpetual preferred stock	12,133	12,131	0%
Common stock	80,542	83,902	4%
Surplus	20,779,143	22,265,179	7%
Undivided profits	22,221,103	22,211,768	0%
Equity, minor interest in consolidated subs	24,353	15,778	-35%
Total equity capital	43,117,274	44,588,758	3%
Total Liabilities and Equity Capital	399,299,075	404,202,426	1%

Bank Income Statement

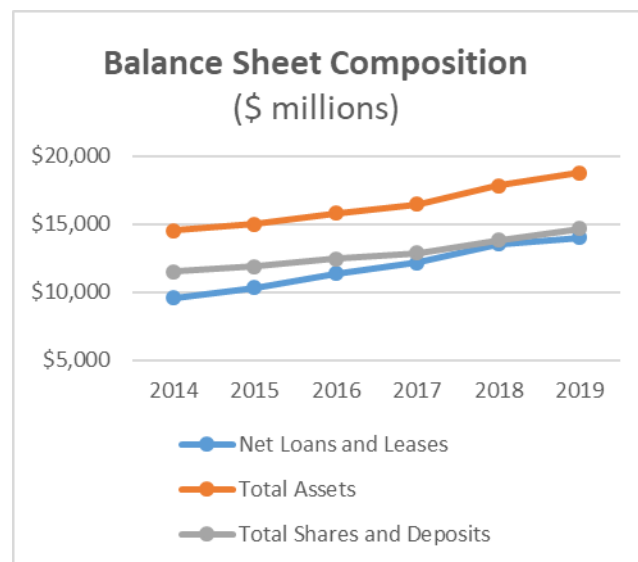
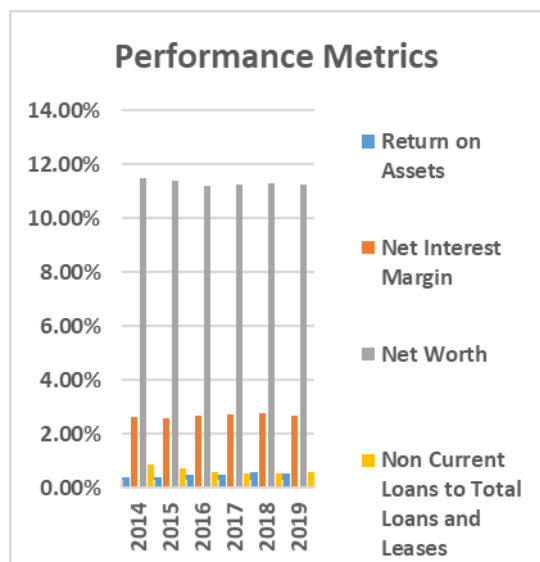
Years Ending December 31	2018	2019	% Change
	\$ in 000's	\$ in 000's	in %
Total interest income	9,435,999	10,188,898	8%
Total interest expense	1,830,773	2,405,360	31%
Net interest income	7,605,226	7,783,538	2%
Provision for loan and lease losses	144,996	134,415	-7%
Gross Fiduciary activities income	6,147,276	5,860,752	-5%
Service charges on deposit accounts	185,511	191,373	3%
Trading account gains and fees	762,238	488,247	-36%
Additional Noninterest Income	2,866,363	3,024,175	6%
Total noninterest income	9,961,388	9,564,547	-4%
Salaries and employee benefits	6,689,362	6,477,988	-3%
Premises and equipment expense	2,049,449	2,199,317	7%
Additional noninterest expense	3,600,515	3,741,976	4%
Total noninterest expense	12,339,326	12,419,281	1%
Pre-tax net operating income	5,082,292	4,794,604	-6%
Securities gains (losses)	72,773	174,647	140%
Applicable income taxes	892,237	940,587	5%
Income before extraordinary items	4,262,828	4,028,664	-5%
Extraordinary gains, net	-	(4,071)	-
Net income	4,262,828	4,024,593	-6%

Credit Union Summary: Balance Sheet and Income Statement

Massachusetts state-chartered credit unions experienced another year of solid growth in 2019 with total assets reaching \$18.76 billion, increasing 5.09% compared to year-end 2018. Over the same period, total loans grew moderately by \$474.42 million, or 3.49%, which was below the national average of 6.17%. Furthermore, total shares and deposits experienced robust growth of \$843.01 million, or 6.10%, which was also slightly below the national average of 8.20%. Total regulatory net worth increased by \$90.21 million, or 4.47%, to \$2.11 billion and led to an aggregate net worth to total assets ratio of 11.25%. This is a slight decrease from the year-end 2018 level of 11.31% due to average asset growth outpacing net worth growth via earnings retention.

Net income for 2019 decreased by a modest 2.78% compared to 2018 results and totaled \$98.97 million. Earnings performance was fueled by measured growth of 3% in net interest income, which was driven by interest income growth of 10% and countered by a 37% increase in interest expense due to the prevailing movements in market interest rates throughout 2019. Although the yields on average loans and average investments increased by 7 basis points (bps) and 30 bps, respectively, the cost of funds to average assets ratio also increased 20 bps. This led to the net interest margin declining by 8 bps in 2019 to 2.70%. The provision for loan loss expense in 2019 of \$20.10 million, or 0.11% of average assets, was well below the national average of 0.43% of average assets. This is indicative of the continued strong loan quality and a low delinquency ratio of 0.56% compared to the national average of 0.71%. Total non-interest income increased 5.77% and was buoyed by steady increases in fee and other operating income, but also bolstered by significant growth in gains on the sale of investments/securities. Total non-interest expenses, or overhead, increased 5.59% in 2019 and was driven primarily by increasing costs in the areas of employee compensation and benefits and office operations. Although operating expenses increased, the operating expense to average assets ratio declined 3 bps to 2.90% and stands well below the national average of 3.20%. The cumulative result of operations led to the return on average assets ratio declining marginally from 0.59% in 2018 to 0.54% in 2019.

Overall, the vast majority of state-chartered credit unions remain in fundamentally sound financial condition, supported by robust total aggregate net worth levels and earnings performance across the industry.



Credit Union Balance Sheet

Years ended December 31	2018	2019	% Change
	\$ in 000's	\$ in 000's	
Assets			
Cash & Equivalents	695,499	979,616	41%
Total Investments	2,953,151	3,004,178	2%
Loans Held for Sale	11,944	24,259	103%
Loans and Leases, Net of Unearned Income	13,591,340	14,065,757	3%
Allowance for Loan and Lease Losses	-64,748	-65,691	1%
Net Loans and Leases	13,526,592	14,000,066	4%
Land and Building	213,802	217,580	2%
Other Fixed Assets	49,335	55,997	14%
NCUSIF Deposit	128,994	133,497	3%
Other Assets	271,148	343,100	27%
Total Assets	17,850,465	18,758,293	5%
Liabilities			
Dividends Payable	704	1,056	50%
Notes & Interest Payable	1,913,798	1,825,670	-5%
Accounts Payable & Other Liabilities	140,329	152,022	8%
Total Shares & Deposits	13,809,538	14,652,543	6%
Total Liabilities	15,864,369	16,631,291	5%
Equity			
Regular Reserves	229,118	224,552	-2%
Undivided Earnings	1,744,948	1,804,668	3%
Equity Acquired in Merger	49,535	84,357	70%
Accum. Unrealized Gain/(Loss) on AFS	-28,323	21,651	-176%
Other Reserves/Miscellaneous Equity	55	67	22%
Other Comprehensive Income	-9,237	-8,293	-10%
Total Equity Capital	1,986,096	2,127,002	7%
Total Liabilities + Equity Capital	17,850,465	18,758,293	5%

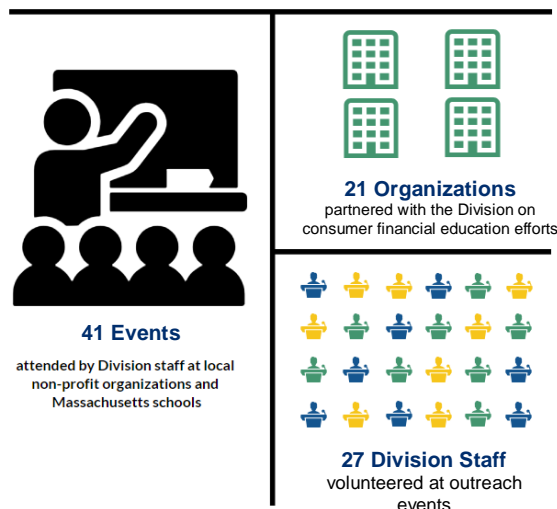
Credit Union Income Statement

Years ended December 31	2018	2019	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	602,313	664,921	10%
Total Interest Expense	124,733	170,993	37%
Net Interest Income	477,580	493,928	3%
Provision for Loan and Lease Losses (PLLL)	20,530	20,103	-2%
Net Interest Income after PLLL	457,050	473,825	4%
Fee Income	76,970	78,933	3%
Other Operating Income	67,171	70,033	4%
Gain/(Loss) on Investments	506	4,776	844%
Gain/(Loss) on Disposition of Assets	705	1,266	80%
Gain from Bargain Purchase (Merger)	136	0	-100%
Other Non-Operating Income/(Expense)	1,793	777	-57%
Total Non-Interest Income	147,281	155,785	6%
Employee Compensation and Benefits	259,612	275,502	6%
Travel and Conference Expense	5,119	5,272	3%
Office Occupancy Expense	42,418	41,499	-2%
Office Operation Expense	89,194	97,276	9%
Education and Promotional Expense	19,651	20,844	6%
Loan Servicing Expense	19,300	20,336	5%
Professional and Outside Services	51,895	54,533	5%
Member Insurance	1,989	1,432	-28%
Operating Fees	2,239	2,271	1%
Miscellaneous Operating Expenses	11,117	11,674	5%
Total Non-Interest Expense	502,534	530,639	6%
Net Income(Loss)	101,798	98,970	-3%

Consumer Protection and Outreach

The Division's 2019 consumer protection and outreach efforts continued to focus on elder financial abuse prevention and cybersecurity awareness resulting in volunteer events and speaking engagements for Division employees. In addition, the Division hosted a *Meet the Regulators Breakfast* for the Commonwealth's Fintech entrepreneurs, innovators, and other stakeholders. During National Cybersecurity Month, the Division of Banks and the Office of Consumer Protection and Business Regulation published an advisory with tips and resources for consumers, institutions, and communities. The *Own It, Secure It, Protect It* campaign is a collaborative effort between government agencies and industry to raise awareness on the importance of cybersecurity while endeavoring to ensure that American consumers have the necessary resources to be safer and more secure online.

Outreach event participation continued throughout 2019 with Division employees volunteering at events around the Commonwealth. A majority of these events were First-Time Homebuyer Workshops and Credit for Life Fairs at area high schools where Division staff helped to educate students about financial literacy. The Division partnered with organizations and schools to encourage and support their financial education efforts. The infographic below highlights the Division's outreach participation details.



Community Reinvestment Act

The Community Reinvestment Act (CRA) Unit plays an active role in outreach and industry education. In the spring of 2019 the unit launched a series of CRA related online webinars for industry and community audiences with over 300 attendees from both financial and public sectors across the Commonwealth. CRA examiners, representatives from banks and credit unions, and speakers from community and economic development non-profit organizations discussed a range of topics, including: innovative and flexible lending opportunities in low-to-moderate income communities; fintech options for the underserved; affordable mortgage lending options; and, introduction and overview of Opportunity Zones. Additionally, in the spring of 2019 an all staff webinar, Promoting Responsible & Sustainable Home Ownership, was held with the Merrimack Valley Housing Partnership based in Lowell, Massachusetts. Division staff learned about home buyer education initiatives in Lowell, Massachusetts and housing credit needs facing the Lowell area.

Consumer Protection managers and examiners strongly support financial literacy and consumer-credit counseling efforts. Collectively in 2019, the unit participated in at least four youth education and consumer education events at community development organizations and high schools throughout Massachusetts.

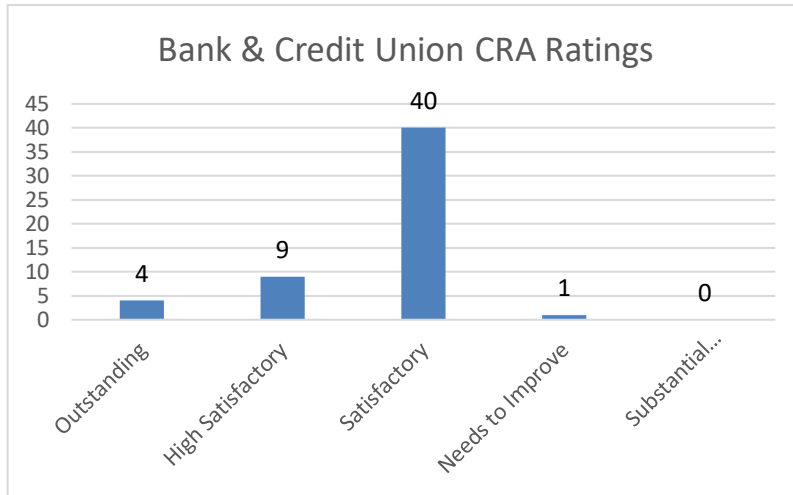
Lastly, in November, through a collaboration with the Cooperative Credit Union Association, examiners and senior managers prepared a very successful half-day CRA training for over 30 state-chartered credit unions.



CRA for Banks and Credit Unions

Under the Massachusetts Community Reinvestment Act (CRA), the Division examines state-chartered banks and credit unions to assess the institution's record of meeting the needs of its entire assessment area, including low-and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of a CRA examination, the Division prepares a written Public Evaluation which can be obtained on the Division's website or directly through the institution.

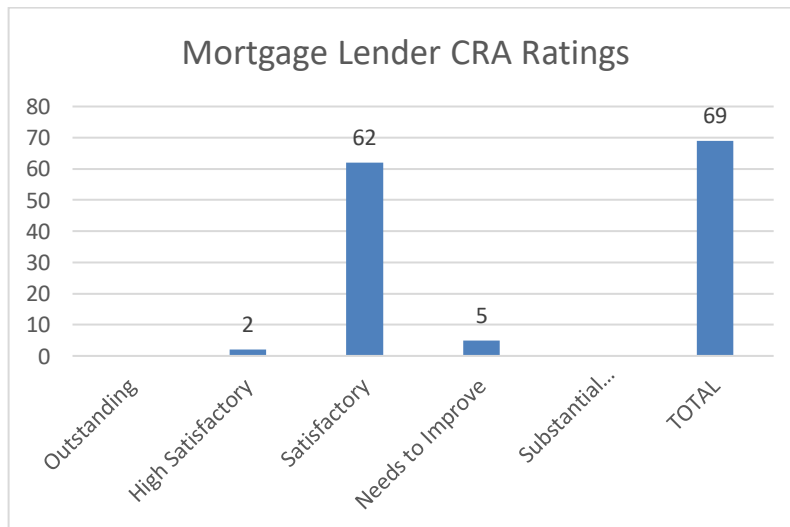
The Division conducted 54 CRA examinations of banks and credit unions during 2019. There are currently 161 Public Evaluations of banks and credit unions posted on the Division's website.



CRA for Mortgage Lenders

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 12 CRA examinations of mortgage lenders during 2019. There are currently 69 Public Evaluations of mortgage lenders posted on the Division's website.



Foreclosure Prevention

Since the inception of the foreclosure counseling and education grant initiative in 2008, the Division has awarded over \$13 million to nonprofits with a focus on consumer counseling and education services pursuant to Chapter 206 of the Acts of 2007, *An Act Protecting and Preserving Homeownership*. Over 48,000 consumers have been assisted thanks to these grants. Funding is possible through administrative fees associated with the licensure of loan originators according to M.G.L. c. 255F.

In 2019, the Division awarded 20 organizations a total of \$1.5 million in Chapter 206 grants. These grants assist homeowners who are experiencing some type of financial hardship as well as prospective homebuyers who are determining if homeownership is right for them. Awarded organizations offer programs including, but not limited to, foreclosure prevention counseling services, loan modification assistance, first-time homeownership education, or counseling for non-traditional or high-cost loans such as subprime products.

In addition to the announcement of \$1.5 million in Chapter 206, the Baker-Polito Administration, State Treasurer's Office, and the Division of Banks announced a commitment of \$50,000 to Operation Money Wise. This program supports non-profit organizations, public agencies, and higher education institutions in the Commonwealth that foster financial literacy in the Military, Veteran, Family, and Survivor Community. It is funded entirely by Division funds obtained through a settlement involving alleged unlawful lending practices.



Legal Unit

The Legal unit provides legal advice and representation to the Commissioner of Banks and Division. Representation and advice is 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 eighteen major corporate transactions consummated in 2019.

- Thirteen transactions involved mergers:
 - Eight of the mergers resulted in the reduction of three savings banks, four co-operative banks and one credit union.
 - One of the mergers involved a New Hampshire state-chartered bank merging with and into a Massachusetts state-chartered trust company.
 - One of the mergers involved a Connecticut state-chartered bank merging with and into a Massachusetts state-chartered trust company.
 - Three of the mergers involved federally-chartered credit unions merging with and into state-chartered credit unions.
- Two mutual holding companies converted to stock holding companies.
- A savings bank converted to a trust company by operation of law.
- Two state-chartered credit unions converted to federally-chartered credit unions.

Bank Transactions

Merger Transactions

In 2019, there were nine bank merger transactions, seven of which reduced the number of Massachusetts-chartered banks. At year end, there were 48 savings banks, 37 co-operative banks, 15 trust companies, and 2 limited purpose trust companies.

The following is a list of the bank merger transactions that were consummated in 2019.

- Belmont Savings Bank, Belmont merged with and into People's United Bank, N.A., Bridgeport, Connecticut effective April 1, 2019.
- Blue Hills Bank, Hyde Park merged with and into Rockland Trust Company, Rockland effective April 1, 2019.
- Coastal Heritage Bank, Weymouth merged with and into Equitable Bank, East Weymouth and Equitable Bank changed its name to Coastal Heritage Bank effective April 1, 2019.
- Optima Bank & Trust Company, Portsmouth, NH merged with and into Cambridge Trust Company, Cambridge effective April 17, 2019.
- Mutual Bank, Whitman merged with and into North Easton Savings Bank, Easton effective April 29, 2019.
- Abington Bank, Abington merged with and into Pilgrim Bank, Cohasset and Pilgrim Bank changed its name to Abington Bank effective May 17, 2019.
- Savings Institute Bank & Trust Company, Willimantic, Connecticut merged with and into Berkshire Bank, Pittsfield effective May 17, 2019.
- Beverly Bank, Beverly merged with and into North Shore Bank, a Co-operative Bank, Peabody effective October 1, 2019.
- Millbury Savings Bank, Millbury merged with and into Hometown Bank, Oxford effective October 18, 2019.

Mutual Holding Companies that converted to Stock Holding Companies

- HarborOne Bancshares, the mutual holding company for HarborOne Bank, Brockton converted to a stock holding company under the name HarborOne Bancorp, Inc. on August 14, 2019.
- Provident Bancorp, the mutual holding company for The Provident Bank, Amesbury converted to a stock holding company under the name Provident Bancorp, Inc. on October 16, 2019.

Conversion to a Trust Company

- Brookline Bank converted into a trust company by operation of law on July 31, 2019.

Name Changes

- Equitable Bank changed its name to Coastal Heritage Bank in conjunction with its merger with Coastal Heritage Bank effective April 1, 2019.
- Pilgrim Bank changed its name to Abington Bank in conjunction with its merger with Abington Bank effective May 17, 2019.

Credit Union Transactions

The number of Massachusetts-chartered credit unions was reduced from 67 to 64 during the year. Three federally-chartered credit unions merged with and into Massachusetts-chartered credit unions and a state-chartered credit union merged with and into another state-chartered credit union. Two state-chartered credit union's converted to a federal charter.

Below is the list of credit union transactions consummated in 2019.

Mergers

- Chadwick Federal Credit Union, Norwood merged with and into City of Boston Credit Union, Boston effective January 1, 2019.
- Bridgewater Credit Union, Bridgewater merged with and into Merrimack Valley Credit Union, Lawrence effective February 1, 2019.
- West Springfield Federal Credit Union, West Springfield merged with and into Freedom Credit Union, Springfield effective March 22, 2019.
- Northeastern University Federal Credit Union, Boston merged with and into City of Boston Credit Union, Boston effective April 1, 2019.

Conversions to Federal Charter

- Premier Source Credit Union, East Longmeadow converted to a federally-chartered credit union, Premier Source Federal Credit Union, effective June 4, 2019.
- St. Anne Credit Union, New Bedford converted to a federally-chartered credit union, Coastal New England Federal Credit Union, effective July 11, 2019.

Legislative Summary

Written Testimony

The Division provided written testimony to the Joint Committee on Financial Services on July 18, 2019 in support of the following four bills:

- House 924, *An Act Relative to the Regulation of the Business of Domestic and Foreign Money Transmission by the Division of Banks*;
- House 925, *An Act Relative to Mortgage Review Boards and a Small Business Loan Review Board within the Division of Banks*;
- House 1057, *An Act Establishing Uniform Confidentiality and Enforcement Provisions Relative to Certain Licensees under the Jurisdiction of the Division of Banks*; and
- House 1058, *An Act Relative to the Licensing and Supervision of Finance Companies by the Division of Banks*.

Regulations

The following two regulations were amended in 2019:

209 CMR 41.00: *The Licensing of Mortgage Loan Originators*

The amendments to 209 CMR 41.00: *The Licensing of Mortgage Loan Originators* update the regulation to reflect an exemption from licensure for mortgage loan originators who are employed by a mortgage lender or mortgage broker that the Division determines to be a “bona fide nonprofit affordable homeownership organization.” In addition, the amendments clarify the term “instrumentality created by the United States or any state” and exempt mortgage loan originators employed by such entity from licensure. These amendments were made to the statutes governing the licensure of mortgage lenders, mortgage brokers, and mortgage loan originators by Chapter 228 of the Acts of 2018. The amendments to 209 CMR 41.00 *et seq.* became effective on January 10, 2020.

- **209 CMR 45.00: *The Licensing and Regulation of Money Services Businesses***

The amendments to 209 CMR 45.00: *The Licensing and Regulation of Money Services Businesses* update provisions relative to check sellers and foreign transmittal agencies. With regard to check sellers, the amendments provide that the Division will accept quarterly and annual reports electronically from check sellers through the Nationwide Multistate Licensing System & Registry (NMLS). The second amendment, regarding foreign transmittal agencies, reflects the Division’s position that commercial transmissions, as well as transactions for the purchase of goods or services where the recipient/payment processor is the agent of the payee, are excluded from the licensure requirement. The amendments to 209 CMR 45.00 *et seq.* became effective on January 10, 2020.

The Division has twenty-one effective regulations:

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

Staff List

As of 12/31/2019

William Adams	Kevin Cuff	Mulugheta Isayass	Corwin Proffitt
Kevin Adamson	Maureen Cunningham	Martin Jewett	Brittany Pulford
Akwasi Agyemang	Audrey Cutelis	Hitaishi Jhaveri	Mary Ellen Quirk
John Allen	Sean Dempsey	Pamela Kaufman	Matthew Regan
Tayana Antin	Aimee Desai Kehoe	John Kelley	Denisse Reyes
Beverley Ashby	Michael DeSousa	Shagne King	Saul Rivas
Shawna Avey	Joseph DeStefano	Domenick Lasorsa	Mayte Rivera
James Barrett	Jennifer DeWitt	Nicholas Lattarulo	Timothy Roberts
Ruth Barry	Valentina Dimunah	Michele Lindenmuth	Nelia Sales
Benedic Beaulieu	Harkeem Dixon	Jonathan Liu	Anand Shah
Richard Becker	Kelly Donohue	Wen Lomas-Tham	Christopher Shea
Cynthia Begin	Marc Dorval	Amanda Loring	Mark Sheehan
Denise Beighley	Richard Dumais	Andrew Lowney	Gregory Short
Heather Bennett	Thomas Dumont	Richard Luchini	Matthew Spence
Elizabeth Benotti	Chris Dupont	Ezekiel Luhigo	Karen Speziale
Giovanni Benson	Brian Dupuis	Stephen Maio	Kevin St. Onge
Jay Bienvenu	Georges Esperance	Mary Ann Manning	Gregory Stevens
Betty Boakye	Lia Fahey	Alanna Martineau	Kristin Strycharz
Jean Boustany	Brendan Fitzgerald	Bertram Martins	Wei-Kwan Tam
Deirdre Brassil	Zachary Frish	Jonathan McPartland	Herb Tanner
Karen Brown	Christine Frodema	Margaret Mezzetti	Jennifer Tigano
Virginia Buckley	Tammy Gaffey	Christopher Miles	Felix Torres
Nicole Bullock	Mary Gallagher	Brenda Miller	Keith Vaidya
Corey Burrows	Merrily Gerrish	Janet Miller	Diego Vasquez
Gustavo Cabarcas	Paul Gibson	Marisol Monzon	Diana Wambui
Isabelle Campanini	Donna Gill	Brian Morecraft	Samuel Wangombe
Valerie Carbone	Otilia Gomes	Christopher Morrison	Paul Ward
Marjorie Catanoso	Jared Gordon	Malcolm Nathan	Lynn Washburn
Anthony Chapdelaine	Garrett Gregory	Ales Norsky	Irene Weydt
Holly Chase	Christian Greve	Shawn O'Brien	Allison Whalen
Andrea Cipolla	Anita Grieco	Stephen O'Brien	Kimberly Whalen
Ann Cobleigh	Azieb Haile	Liam O'Driscoll	Matt Whitten
Michael Collins	Amanda Hastry	Daniel O'Leary	Christopher Williams
Mauricio Coloma	Michael Hensler	Andrew Papalegis	Tanya Woodberry
Alex Connors	Seth Hersey	Richard Park	Kimberly Wood-Grazulis
Christopher Cook	Wesley Ho	Barbara Pelletier	Garrett Young
Adam Costoplus	Elizabeth Hopkinson	Andrea Perez	
Alannah Crowley	Katherine Hopkinson	Christopher Pope	

Appendix I: Cooperative Banks

Abington Bank

6 Harrison Avenue

Abington, MA 02351

Telephone: 781-878-0045

Fax: 781-878-9764

Branches:

1 East Main Street, Avon, MA 02322-1413
40 South Main Street, Cohasset, MA 02025-1801
800 Chief Justice Cushing Way, Cohasset, MA 02025
95 North Franklin Street, Holbrook, MA 02343-0304
350 Front Street, Marion, MA 02738

Officers:

Patrick Waters, , Senior Ex. VP
David B Gomes, , Ex. VP/CFO
Andrew J Raczka, CEO/President

Directors/Trustees:

Paul Donlan,
Angelo Tempesta,

Chris Sexton,

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:

Margaret Murray, Vice President - Residential Lending

Jeannette Mitchell, Vice President - Deposit Operations & Assistant Treasurer

Richard Gay, Vice President & Chief Financial Officer

John F. Morley, President & Chief Executive Officer

Directors/Trustees:

Carolyn Carpentier

Hossein S. Kazemi

John Ventresco

Kenneth J. Fernandes

Mark Lombardi,

BankGloucester

160 Main Street

Gloucester, MA 01930

Telephone: 978-283-8200

Fax: 978-283-7283

Branches:

15 Martin St, Essex, MA 01929

Officers:

Amy Mitchell, , AVP Residential Lending

Patricia A. Natti, , Assistant Vice President, Information Technology Systems Officer

Mark E Grenier, , Vice President & Senior Commercial Banking Officer

Dennis J Doolin, Treasurer & Vice President

Patrick B Thorpe, Chief Executive Officer & President

Lisa Leahy, Vice President

Directors/Trustees:

Cynthia Cafasso Donaldson

James C Greely, IV

John P Judd,

Thomas M. Lattof

Charles G. Nahatis,

Patrick B Thorpe

Dennis J Doolin

Mark Hubbard

Julie Lafontaine,

Paul T. Muniz

James M. Perry

Canton Co-operative Bank

671 Washington Street,

Canton, MA 02021

Telephone: 781-828-8811

Fax: 781-828-8815

Branches:

Officers:

Anabela Vargas, , VP Senior Loan Officer

Kelly Howard, , AVP, Assistant Treasurer, BSA Officer

David DiFronzo, , Commercial RE Loan Officer

Stanley Taylor, , Senior Vice President & Chief Lending Officer

Laurie O'Leary, , Senior Vice President & Chief Operating Officer

Nicholas Maffeo, President/CEO

Directors/Trustees:

Daniel Erickson

Deborah Kreusch,

Jeffrey Phaneuf

Alan Holbrook,

Nicholas Maffeo

William Russell,

Charles River Bank

70 Main Street,
Medway, MA 02053-1816

Telephone: 508-533-8661

Fax: 508-533-3850

Branches:

2 South Maple Street, Bellingham, MA 02019
88 Summer Street, Medway H.S., Medway, MA 02053
1 Hastings Street, Mendon, MA 01756

Officers:

Derek Plourde, , SVP Senior Loan Officer
Charlene G Hebert, , AVP/Administration
Cheryl A Beauvais, , Senior Vice President
Ann M. M Sherry, Senior Vice President
Robert E Leist, Senior Vice President & Chief Financial Officer
Susan E Correia, , Senior Vice President/Technology/Compliance
John S Hamilton, President/CEO

Directors/Trustees:

Peter L Brunelli,	John S Hamilton
Pia Brunelli Jarret,	Stephen J Kenney,
Robert J Parrella,	Paul E Rao,
James M Reardon,	Steven M Richardson,

Coastal Heritage Bank

195 Washington Street,

Weymouth, MA 02188

Telephone: 781-796-6001

Fax: 781-337-3069

Branches:

6 Central Street, East Bridgewater, MA 02333

744 Broad Street, East Weymouth, MA 02189

1165 Washington Street, Hanover, MA 02339

One Derby Street, Hingham, MA 02043

83 Summer Street, Kingston, MA 02364

400 Broadway, Lynn, MA 01904-2644

560 Plain Street, Marshfield, MA 02050

259 Dyke Street, Marshfield, MA 02050

28 Nahant Road, Nahant, MA 01908-1026

1 River Street, Norwell, MA 02061

111 Washington Street, Quincy, MA 02169

30 Franklin Street, Quincy, MA 02169

72 Front Street, Scituate, MA 02066

Officers:

Scott Ambroceo, , SVP Operations

Maria Vafiades, , SVP, CFO

John Pelrine, , SVP/Marketing

Mark D'Onofrio, , SVP Commercial Lending

Richard Crowley, , SVP IT

Thomas Quinn, , SVP Security Officer

Thomas Kazanowski, , VP - BSA/Compliance

James A. Graziano, , SVP Commercial Lending

James L. Golden, , SVP Retail Banking

Donald Smith, Jr., Executive Vice President/CRA Officer

Robert W. Terravecchia, Jr., President and CEO

Directors/Trustees:

Gary Blume,
Paul J. Durgin,
Richard Fortucci,
Robert Griffin,
Robert E Haley, Jr
Neal Katz,
David Leahy, Jr.
Lynn Lundberg,
Thomas McDonough,
Joanne Pompeo,
Richard Rowe, Jr.
Donald Smith, Jr.
A. Stephen Tobin,

Carleton Chandler,
Peter Finnegan,
Richard Frye,
Paul Haley,
Arthur Horgan,
William Kelly,
Maria Levin,
Maura Lynch,
David Pinkham,
Ralph Reid,
David B. Scott,
Robert W. Terravecchia, Jr.

Commonwealth Cooperative Bank

1172 River Street

Hyde Park, MA 02136-2917

Telephone: 617-364-6000

Fax: 617-361-5658

Branches:

25 Court Street, Boston, MA 02108

3815 Washington Street, Jamaica Plain, MA 02130

Officers:

Mark A McKinnon, , SVP Technology and Retail Banking

William E. Smith, Senior Vice President - Lending

Robert A Nelson, Executive Vice president & COO

Carol R. McClintock, President & CEO/Chairman of the Board

Directors/Trustees:

Vicki C. Balsamo,

Thomas E. Cremin,

Carol R. McClintock

Leo H. Bonarrigo,

Andrew H Kara,

John A Pulgini,

Dean Co-operative Bank

21 Main Street

Franklin, MA 02038-0307

Telephone: 508-528-0088

Fax: 508-541-5687

Branches:

411 Pulaski Blvd., Bellingham, MA 02019

8 Main Street, Blackstone, MA 01504

32 Hastings Street - Route 16, Mendon, MA 01756

Officers:

Michael Carroll, , Senior Vice President, Marketing

Mary Miller, , AVP, Data Processing Manager

Diana Goncalves, , AVP, Operations Officer

Jonathan P. Davis, , Senior Vice President, Lending

Kevin R. Goffe, , President

Nancy J Davidge, Senior Vice President, Retail Banking

Paul V Cosgrove, VP, Compliance and Risk Mgmt Officer

Michael Browne, Chief Information Officer

Michelle R. Fairweather, CFO/Treasurer

Directors/Trustees:

Peter A. Baglioni,

James F. Daddario,

Kevin R. Goffe,

Daniel J. Ranieri,

Wayne A. Cottle,

James P. Ginley,

Curtis P. Patalano,

John P. Vignone,

Everett Co-operative Bank

419 Broadway

Everett, MA 02149-3486

Telephone: 617-387-1110

Fax: 617-387-3167

Branches:

771 Salem Street, Lynnfield, MA 01940

Officers:

John Citrano, , CFO

Erica Barney, , VP & Branch Manager

Joseph D. Keohane, , Executive Vice President

Marjorie A. White, , President

Directors/Trustees:

Paul A. Delory

Dennis Leonard,

Richard J. O'Neil Jr.,

Joseph Sachetta

Elizabeth P Jones,

Lester S. MacLaughlin

Andrew T Philbin

Marjorie A. White,

Fidelity Co-operative Bank

9 Leominster Connector

Leominster, MA 01453

Telephone: 978-870-1400

Fax: 978-343-2021

Branches:

56 Common Street, Barre, MA 01005-0940
 130 Whalon Street, Fitchburg, MA 01420
 675 Main 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, Route 31, Princeton, MA 01541
 21 Main Street, Shirley, MA 01464-0695
 148 Great Road, Stow, MA 01775
 1 School Square, Winchendon, MA 01475
 153 Front Street, Worcester, MA 01604
 465 Shrewsbury Street, Worcester, MA 01604

Officers:

Barry Bliss, , Chief Commerical Lending Officer
 Connie Loveland, , Chief Financial Officer
 Christopher W. McCarthy, , President & COO
 Deborah Sendrowski, , SVP Human Resources
 Sheila Julien, , SVP Strategic Capabilities
 Brad Kirlin, , Officer
 Sheila King-Goodwin, , Head of Retail
 Dana J. Roberts, , SVP/Operations and Mortgage Lending & Business Lending Administration
 Edward F. Manzi, Jr., Chairman & CEO

Directors/Trustees:

John Allen,	Janet S. Chambers,
Brian Cirelli,	Alvin B. Collins,
Scott Howard,	Ronald J. LeBlanc,
Patricia Leonhardt,	Edward F Manzi, Jr
Ronald L. Marchetti,	Maureen Marshall,
Edward J McLaughlin,	C. Deborah Phillips,
Ronald L. Salois,	Dean R Sweeney,

Greenfield Co-operative Bank

63 Federal Street

Greenfield, MA 01301

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:

Mary J. Rawls, , Senior Vice President
Colleen T. Bugbee, , Senior Vice President & Treasurer
Lisa D. Kmetz, , Senior Vice President
James E. Alexander, , Vice President
James J. Carvahlo, , Vice President
Jane W. Trombi, , Senior Vice President
Wolfgang A. Adametz, , Vice President
Maureen A. Guzik, , Vice President
Sean S Sormanti, , Senior Vice President
Anthony J. Worden, , Executive Vice President
Brandon S. Lively, , Executive Vice President
Michael F. Turley, , Senior Vice President & Controller
Michael E. Tucker, Esq., Chief Executive Officer & President

Directors/Trustees:

Martha S. Borawski,	Robert R. Carey, Esq
William A. Dufraine,	Edward D. Etheredge, Esq.
Susan G. Fentin, Esq.	Keith C. Finan,
JoAnne J. Finck,	Nancy A. Fournier, CPA
Daniel F. Graves, Esq.	John W. Kuhn,
Eugene A. L'Etoile,	Peter W. MacConnell, Esq.
Robb D. Morton, CPA	Kevin J. O'Neil,
Josiah J. L. Simpson, Jr.	Michael E. Tucker, Esq.
Robert L. Underhill,	Peter J. Whalen,

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

137 Monument Street, Haverhill, MA 01832

Whittier RVTHS, 115 Amesbury Line Rd, Haverhill, MA 01830

6 West Main Street, Merrimac, MA 01860

396 Main Street, Salem, NH 03079

281 Main Street, West Newbury, MA 01985

Officers:

Stanley Ward, , Vice President

Erin M Daley, , Vice President

Thomas O Faulkner, , Vice President

Denise M Joslin, , Vice President

Janet F Odenwelder, , Vice President

A Richard Hanlon, , Vice President

Deven M Robinson, , Assistant Vice President

James Henebry, , Assistant Vice President

Lisa Sullivan, , Vice President

John P Teoli, , Senior Vice President

Kelly C. Quevillon, Vice President

Lise Zapatka, Senior Vice President

Thomas L. Mortimer, , Chief Executive Officer & President

Harry Korslund, Senior Vice President

Paul Frank, Vice President

John Patriakeas, , Senior Vice President

Duncan O Clark, Vice President

Charlette Weeden, , Senior Vice President/Chief Financial Officer/Treasurer

Directors/Trustees:

Paul Accardi,

Joseph Bevilacqua

Stuart Davis

Dana Fields

Kristin M Murphy,

Richard J. Sheehan, Jr.

William J Barron,

Mary Carrington

William Faraci,

Thomas L. Mortimer,

Christos Papaefthemiou

Hometown Bank

31 Sutton Avenue

Oxford, MA 01540-1775

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
218R Main Street, Webster, MA 01570
148 Route 171, Woodstock, CT 02681
1001 Millbury Street, Worcester, MA 01607

Officers:

Gilbert F Ehmke, , SEVP/CFO and Treasurer
 Cassandra S Day, , AVP Controller
 Shawn Mc Nerney, , SVP Commerical Loan Officer
 Christina DiRusso, , VP Commercial Loan Officer
 John Mattison, , VP Senior Commercial Credit Officer & Reg O Officer
 Ryan Stolle, , VP Government Banking
 Marc Ostberg, , AVP Branch Manager
 Tina Puzo, , AVP Branch Manager
 Donna Daigle, , AVP Branch Manager
 Susan Collins, , Cash Management Officer
 Michelle L Kile, , SVP, Retail Banking
 Susan Rheault, , AVP, Operations Supervisor
 Anthony A. Marini, , AVP, Branch Manager
 Nancy Roberts, , AVP, Branch Manager
 Mary C Mulrenin, , Clerk of the Board of Directors
 Randall J Gage, , EVP and Chief Credit Officer
 Lynn M Starr, , EVP, Chief Information Officer and Information Security Officer
 Bozena Dabek, , EVP, Chief Administrative Officer and Risk Management Officer
 Dena M Hall, , EVP, Chief Marketing Officer
 Barbara Yanke, , VP, Residential Lending
 Alison McCoy, , CRA Officer
 Norma Collins, , SVP Operations, Human Resources and Bank Secrecy Act Officer
 Michael P. Mahler, , EVP & Senior Loan Officer
 Kathryn Latour, , VP Security & Fraud Risk Officer
 Sharon Mahler, , VP, Learning and Development
 Deanna L. Mills, , VP, Commerical Lending and Business Development Coordinator
 Karen Yancik, , VP Compliance Officer

Directors/Trustees:

Peter Deary,	Steven H. Duvarney,
Julie Fitton,	Brian Galonek,
Marshall D Gould,	J. Michael Grenon,
Henry J. LaMountain, Sr.,	Helder Machado,
Kevin Mack,	Robert J Morton,
James O'Coin,	Sam S. Pappas,
Michael Stowe,	David E Surprenant,
Edward Woodcome,	

Mansfield Co-operative Bank

80 North Main Street

Mansfield, MA 02048

Telephone: 508-851-3600

Fax: 508-339-6868

Branches:

225 West Main Street, Norton, MA 02766-0369

3 Taunton Street, Plainville, MA 02762

728 West Center Street, West Bridgewater, MA 02379

Officers:

Jovan Cintron, , Vice President, IT Manager

Mary Johnson, , Vice President, Commercial Portfolio Manager

John E. Ward, , Vice President, Commercial Loan Officer

Madonna Oftring, , Vice President, Mortgage Originator

Steven Taylor, , Vice President, Residential Mortgage Operations

Jennifer Grivers, , Vice President, Mortgage Originator

Benjamin Lord, , Vice President, Chief Information Officer

Mary Vales, , Vice President, Commercial Loan Officer

Meg D McIsaac, , CEO/President

Karen Dayton, , Vice President, Business Development Officer

Linda Fortier, , Vice President, Sr Commercial Portfolio Manager

Frank Davis, III, Vice President, Commercial Loan Officer

Helge Liedtke, , Vice President, Branch Manager

Richard A. Hamilton, , Vice President, Commercial Loan Officer

Susan M. Cunniff, , Vice President, Branch Manager

Deborah Cote, , Vice President, Branch Manager

Carie Ann Bailey, , Vice President, Branch Administrator

Joseph J. Parisi, , Vice President, Marketing

William Benford, , First Senior Vice President, Sr Lender

Richard E. Bergeron, , Senior Vice President, MCB Financial

Shanika M. Rogowski, , Senior Vice President, Chief Revenue Officer

Louise St. Pierre, , Vice President, BI & Deposit Operations

Annette Bobb, , Vice President, Sr. Commercial Financial Analyst

Michael J. Piemonte, , Vice President, Risk Manager and Compliance Officer

Rebecca J. Marcoux, , Vice President, Controller & Assistant Treasurer

John Westwood, First Senior Vice President, CFO and Treasurer

Directors/Trustees:

Russell J. Anderson

Gilbert J. Campos, Jr.

John R. Korona,

Meg D. McIsaac,

Kimberly A. Thomas,

F. Andrew Beise,

Debra M Crowell

Kenneth A. Larsen

Steven M Oberlander,

William B. Vernon

Mechanics Cooperative Bank

316 Broadway

Taunton, MA 02780-1834

Telephone: 508-823-7744

Fax: 508-880-3928

Branches:

72 Main Street, Bridgewater, MA 02324-1408
 60 Bedford Street, Fall River, MA 02720
 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:

Curtis McKinney, , Senior Loan Officer
 Joseph T Baptista, Jr, Chief Executive Officer & President
 Andrew C Hewitt, , Treasurer & Chief Financial Officer
 Deborah A Grimes, , Executive Vice President

Directors/Trustees:

Joseph T Baptista, Jr	Richard Bentley, Jr
Barry R Bibeau,	Edmund J Brennan, Jr
Mark Dangoia,	Robert L Horne,
Robert A Iafrate,	Joseph S Mozzone,
George Shaker, Jr	Thomas J Souza,

Methuen Co-operative Bank

243 Broadway

Methuen, MA 01844-3037

Telephone: 978-682-5271

Fax: 978-682-4848

Branches:

Officers:

Dennis Keefe, , Asst. Vice President

Snehlata Patel, , Vice President & Treasurer

Harold S. Otto, Chief Executive Officer, President & Treasurer

Directors/Trustees:

Alan Cregg,

William Fitzgerald

Frederic E. Hoyle, Jr.

Harold S. Otto

Kenneth E. Daher

John J. Freeman

Kenneth Hyde, Jr.

MutualOne Bank

160 Cochituate Road
Framingham, MA 01701-4611

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:

Kimberly Sambuchi, , FVP/Information Management Officer
Rahnuma Habib, , VP/Human Resources Officer
Yasmine S Oujeiwan, , VP/Branch Manager II
Joanne Pizzigno, , VP/Loan Servicing Officer
Andrew E Zelman, , SVP/Commercial Loan Officer
Jeffrey D Ryan, , VP/Commercial Loan Officer
Frank W Chamberlain, , VP/Credit Officer
Lynnette A Maloney, , VP/Commercial Loan Support Officer
Carmela Canal, , FVP/Operations Officer
George A Gilroy, , FVP/Information Technology Officer
Kimberly L Tyler, , VP/Controller
Gregory A Kennedy, , SVP/Retail Banking Officer
Brenda J Fishlock, , VP/Compliance-BSA Officer
Osman K. Acheampong, , VP/Credit Management Officer
Clarice D. Santos, , VP/Client Services
Mobolaji O. Omisore, , AVP/Core Banking Officer
Nancy C. Devine, , VP/Relationship Banking Officer
Kevin M. Chandley, , SVP/Treasurer
William J. Eastty, , SVP/Senior Residential Loan Officer
Steven M Sousa, , EVP/Chief Operating Officer
Brien K. Maginnis, , EVP/Chief Financial Officer
Brian E. Ledwith, , EVP/Senior Commercial Lender
Brady Connors, , SVP/Commercial Loan Officer
Michael Bilinsky, Jr., VP/Business Development Officer
Mark R Haranas, President & Chief Executive Officer

Directors/Trustees:

Susan E. Acton	Dennis W Cardiff,
Paul V. Galvani	Mark R Haranas
William H Mayer,	Brian K. Peoples
Robert Raider	William R. Swanson

Needham Bank

1063 Great Plain Avenue

Needham, MA 02492

Telephone: 781-444-2100

Fax: 781-453-0182

Branches:

41 Front Street, Ashland, MA 01721

402 Washington Street, Dedham, MA 02026

60 Centre Street, Dover, MA 02030

520 Main Street, Medfield, MA 02052

857 Main Street, Millis, MA 02054

17 West Central Street, Natick, MA 01760

1457 Tremont Street, Roxbury, MA

458 Washington Street, Wellesley, MA 02482

341 Washington Street, Westwood, MA 02090

Officers:

Brian Annese, , Vice President
 Jay Johnson, , Vice President
 Jeffrey Marshall, , Senior Vice President
 John O'Connor, , First Vice President
 Salvatore Rinaldi, , Executive Vice President & COO
 Stephanie Hitchings, , Vice President
 Kevin Henkin, , Senior Vice President
 Michael Sinclair, , Senior Vice President
 James White, , Senior Vice President
 Linda Farley, , Senior Vice President
 Carrie Vargas, , Senior Vice President
 Michael Semizoglou, , Senior Vice President
 Anthony Morelli, , First Vice President
 Nadia Mahotiere, , Vice President
 James Dietel, , Vice President
 Angelo Russo, , Vice President
 Delisa Joseph, , Vice President
 Wilfred Edwards, , Vice President
 Pamela LeBlanc, , Vice President
 Kathryn Lawes, , Vice President
 Eric Olson, , Vice President
 Janelle Rabbottino, , Vice President
 Julia Dowd, , Vice President
 Marina Petrusheva, , Vice President
 Margaret Agcaoili, , Vice President
 Jaclyn Biancuzzo, , Vice President
 Brittany Bouchard, , Vice President
 Adam Cupples, , Vice President
 Cody D'Ambruso, , Vice President
 Jonathan Mack, , Vice President
 Karen Marryat, , Senior Vice President
 Matthew Seminerio, , Vice President
 Brian Sutton, , Senior Vice President
 Michael Tudino, , Vice President
 Christopher Gleason, , Vice President
 Deborah Carlson, , Vice President
 Edward F. Coppinger, , Vice President
 Michelle DeSimone, , Vice President
 Marsha Rasin, , Vice President
 Paula Mason, , First Vice President
 Jillian Rafter, , First Vice President
 Peter Bakkala, , Senior Vice President
 Catherine Reurs, , Vice President
 Lisa Sheehan, , Vice President
 Katie Gomes, , Vice President
 Timothy Day, , Vice President
 Melissa Glowa, , Vice President
 Richard Reder, , First Vice President

Stephanie L. Maiona, , Executive Vice President
James O. Roberts, , First Vice President
John T. Shea, , Senior Vice President
Lawrence Pitman, , Senior Vice President
Eric T. Johnson, , First Vice President
Patrick M. Lee, Senior Vice President
Paul J. Sodano, Senior Vice President
James C. Gordon, , Senior Vice President
Karl D. Ruuska, , Senior Vice President
Jo-Ann P. Burnett, , First Vice President
Francis P. Driscoll, Vice President
Kenneth S. Fishman, , Senior Vice President
Alyson Lobisser, , First Vice President
Craig Connolly, Controller
Danielle M. Walsh, , Senior Vice President/Treasurer
Andrew Rafter, Vice President
Michael Isaac, Vice President
Joseph Campanelli, , President & CEO

Directors/Trustees:

John Buckley	Lennox Chase
Robert D. Cicerone,	William Darcey,
William R Day,	Arthur F. Howe,
Christopher Lynch,	John W McGeorge,
Thomas D. McInerney,	Paula McLaughlin
Francis X. Orfanello	Richard P. Quincy
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:

Tracy A King, , Comptroller

Lucille A. Stackhouse, , Vice President/Treasurer

Debra E Lundholm-Reed, , Assistant Treasurer

Michael G. Culhane, , Chief Executive Officer & President

Directors/Trustees:

Joseph G. Adams, III

Michael G. Culhane,

David W. Masse'

Donna I. Perry

John L. Bruschi, Dr.

Brian Greene,

Peter J McLaughlin,

Brendan J. Sullivan

North Shore Bank, a Co-operative Bank

248 Andover Street

Peabody, MA 01960-5589

Telephone: 978-538-7000

Fax: 978-538-7049

Branches:

140 Brimbal Avenue, Beverly, MA 01915
254 Cabot Street, Beverly, MA 01915-0498
48 Enon Street, Beverly, MA 01915-0498
63 Dodge Street, Beverly, MA 01915-0498
48 Elm Street, Danvers, MA 01923
1 West Main Street, Merrimac, MA 01860-1999
237 South Main Street, Middleton, MA 01949
29 South Main Street, Newton, NH 03858
Big Y Supermkt, 637 Lowell St., Peabody, MA 01960
32 Main Street, Peabody, MA 01906
167 Washington Street, Peabody, MA 01960
73 Lafayette Street, Salem, MA 01970
319 Highland Avenue, Salem, MA 01970
489 Lincoln Avenue, Saugus, MA 01906-3794
One Hamilton Street, Saugus, MA 01906-2209
412 Lynn Fells Parkway, Saugus, MA 01906

Officers:

William Beitler, , Senior Vice President
Joseph Bartolotta, , Senior Vice President
Kathryn Carty, , Senior Vice President
Michael R Wheeler, , President & COO
Beth A. Tichy, Senior Vice President
Michael D. Brown, , Executive Vice President
George J. Sophinos, , CFO, Executive Vice President
Susan Cheever Shea, , Senior Vice President
Kevin M. Tierney, Sr., CEO

Directors/Trustees:

Thomas Alexander,	Luis L. Azevedo,
Jennifer Buras,	Jonathan N. Bursaw,
Timothy F. Clarke	Bradley R. Gauthier
Andrew Goldberg,	Charles E. Holden,
Cynthia McGurran,	Pamela Casey O'Brien,
Monique Pelletier,	Jayne Rice,
Kevin M. Tierney, Sr.	Michael R Wheeler,
Richard A Yagjian,	

Norwood Co-operative Bank

11 Central Street,
Norwood, MA 02062-3570

Telephone: 781-762-1800

Fax: 781-255-7847

Branches:

Officers:

Julie A McDermott, , Senior Vice President
Victoria L Lazarova, , Senior Vice President/CFO
Carolyn Shea, , Senior Vice President
Karen Goggin, , Vice President/Treasurer

Directors/Trustees:

William G. Crowley, Jr.,	Robert A. Dempsey,
Robert J. Donahue,	Diane Geraghty Hall,
Paul G Keady,	Joseph B Moriarty,
William P O'Donnell,	Matthew D Smith,
Robert M Thornton,	

Patriot Community Bank

237 Lexington Street

Woburn, MA 01801

Telephone: 781-935-3318

Fax: 781-935-2684

Branches:

Officers:

George E Lamb, , Vice President Treasurer
Bonnie Pietragallo, , VP Residential Mortgage Originations
Valerie Clark, , Vice President
Richard Archambault, Senior Vice President
John M. O'Donnell, Chief Executive Officer & President

Directors/Trustees:

William J. Dailey, Jr.	John Maloney
Richard Meguerditchian	Peter Miranda, Jr.
John M. O'Donnell	Robert A. Walker
Donald D. Wilson	

Reading Co-operative Bank

180 Haven Street

Reading, MA 01867-0530

Telephone: 781-942-5000

Fax: 781-439-6254

Branches:

18-20 Central Street, Andover, MA 01810

10 Wall Street, Burlington, MA 01803

170 Park Street, North Reading, MA 01864

62 Oakland Road, RMHS, Reading, MA 01867

Northeast Metropolitan Regional Vocational High School, Wakefield, MA 01880

352 Middlesex Avenue, Wilmington, MA 01887

230 Lowell Street, Wilmington, MA 01887

Officers:

Glenn Strauss, , SVP/Chief Lending Officer

Anthony J Patti, , SVP/Chief Financial Officer

Maxine Hart, , Chief Human Resource Officer

Bryan Greenbaum, , SVP/ Chief Operations Officer

Julieann M. Thurlow, Chief Executive Officer & President

Directors/Trustees:

Terrence J Bane,

Michael J. Linnane,

Sally Mason Boemer,

Kevin R Powers,

Julieann M. Thurlow

Paul Bolger,

James M. Liston

James J. O'Leary,

Kevin F. Smith,

Abel Vargas,

Savers Co-operative Bank

270 Main Street

Southbridge, MA 01550

Telephone: 508-765-7395

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:

Carolyn E Szarlan, , SVP Information Technology

Alan Melidossian, , SVP Marketing, Sales & Retail Banking

John Fearing, , Senior Vice President & Chief Lending Officer

Rosemary Picard, CEO and President

Directors/Trustees:

Michael Cove

Matthew C. Dixon,

Terrence J. Hastings,

Paul R. Jalbert

Kenneth E. Rizner

Steven M. Ward

Bruce Desrosier

Daniel Finn

Andrea D. Hogarth

Patrick Morrill

Dewey J. Tiberii

StonehamBank - A Co-operative Bank

80 Montvale Avenue

Stoneham, MA 02180

Telephone: 888-402-2265

Fax: 781-481-5962

Branches:

493 Boston Road, Billerica, MA 01821-1820

Officers:

Anna Dinis, , Senior Vice President & Chief Experience Officer

Patricia Martins-Sousa, , Vice President, Treasurer

Thomas Marshall, , Senior Vice President & Chief Information Officer

Darren Sawicki, , Vice President, BSA & Information Security Officer

Shane Bellavance, , Senior Vice President, Residential Lending

Janet Hill, , Vice President, Retail Services

Kevin Marquis, , Vice President, Credit Administration

Paul Totino, , President

Nancy Coyle, , Executive Vice President & Chief Financial Officer

Mark Drew, , Senior Vice President, Commercial Lending

Gregory D'Antona, , Senior Vice President & Risk Management Officer

Edward Doherty, , Chief Executive Officer

Directors/Trustees:

Patricia A. Brady,

Donald R. Clarke,

John R. Cullen, Jr.,

John J Melkonian,

M. Daria Niewenhous,

Arcia Symes-Elmer,

Fred Ciampa, CPA,

Lorene A. Comeau,

Janice T. Houghton,

Gilbert A. Moreira,

Eugene M. Passaro,

Stoughton Co-operative Bank

950 Park Street

Stoughton, MA 02072-0446

Telephone: 781-344-3080

Fax: 781-341-4530

Branches:

20 Park Street, Stoughton, MA 02072-0446

Officers:

Orlando Martinez, , Chief Operations Officer

Steven Robbins, , Controller

Luis C. Fortuna, Chief Executive Officer & President

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 Co-operative Bank

40 Belgrade Avenue,
Roslindale, MA 02131-3086

Telephone: 617-325-2900

Fax: 617-325-2658

Branches:

201 Main Street, Charlestown, MA 02129-3239
36 Spring Street, West Roxbury, MA 02132

Officers:

Steven F Berry, , Controller
William T Coots, , Assistant Vice-President/Branch Officer
Ellen Glaropoulos, , BSA Officer
D Thomas Leonardo, , Assistant Vice-President/MIS
Nancy McSurely, , Vice-President/Commercial Lending
Miguel Rosado, , Senior Vice-President & Senior Commercial Lender
Scott Tower, , VP/Commercial Credit Manager
John A Battaglia, , SVP, Mortgage Operations
Nancy G Reid, , AVP/Commercial Loan Operations
Ali Torshizi, , VP/Commercial Lending
Julinda Sheshi, , Vice-President/Retail Banking
Lauren Coscia, , Vice-President, Mortgage Ops
Suzanne Kelliher, , VP/Loan Servicing Manager
Peter Lee, , SVP, IT & Deposit Operations
Mimoza Gojashi, , AVP/Branch Manager
Khepra Mosciello, , AVP/Branch Manager
Kimberly A Cobb, , SVP/CFO & Treasurer
Elaine F Buckley, , SVP/Risk Management/CRA

Directors/Trustees:

Neal Clay, Jr	Eric C. DuPont,
Frances Giannakopolous,	Joseph L Mullen,
Philip M O'Connor,	Patrick J. Sweeney,
Shirley Walsh,	

The Cooperative Bank of Cape Cod

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, Route 39, 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:

Lee Ann Hesse, , Senior Vice President
 Keith Parsons, , Vice President
 Peter Piekarski, , Vice President
 Matthew Varnum, , Vice President
 Anne P Tangen, , Executive Vice President
 Carlyn Carey, , Vice President, Compliance Officer
 Nathan F Coakley, , Vice President
 Mary F Crowell, , Vice President
 Kelley M Martin, , Vice President
 Laurie D Maul, , Vice President
 Pamela J Sears, , Vice President, BSA Officer
 Elizabeth Hickey, , Assistant Vice President
 Robert Carey, , Vice President
 Patricia A Coffey, , Vice President
 John A Cooke, , Vice President
 Jessica Davis, , Assistant Vice President
 Charles A DeSimone, , First Vice President
 Paul Forni, , Vice President
 Charles Gill, , Vice President
 Robert Gillis, , Assistant Vice President
 Stephanie Jepson, , Assistant Vice President
 Mark Linehan, , Senior Vice President
 Roman Mako, , Assistant Vice President
 Peter Rice, , Senior Vice President
 James Shanley, , Assistant Vice President
 Ellen Taylor, , Vice President
 Patricia Walsh, , Assistant Vice President
 Christina Bologna, , Officer
 Charlotte Green, , Officer
 Mary Lenihan, , First Vice President
 Nichole MacKerron, , Assistant Vice President
 Patricia Redman, , Vice President
 Donald Robicheau, , Assistant Vice President
 Donald Jacobs, , Officer
 Christopher Cataldo, , Assistant Vice President
 Eric Emmel, , Officer
 Glenn FitzGerald, , Assistant Vice President
 James P. Quitadamo, , Senior Vice President
 Jessica Terry, , Officer
 Kirsten Wickson, , Officer
 Melissa Marder, , Assistant Vice President
 Shanika Rogowski, , Senior Vice President
 Stephen Dignam, , Officer
 Thomas G. Burton, , First Vice President
 Brian Tuttle, , Officer
 Robert Martin, , Officer
 Maeghan DeLellis, , Assistant Vice President
 Katherine J. Hartley, , Vice President

Sheryl Walsh, , Senior Vice President
Jason Bordun, Vice President
Mary J. O'Connor, , Vice President

Directors/Trustees:

Sarah F. Alger,
Gary DellaPosta,
Nancy W. Garran
Christopher Lynch,
Martha T. Ramsey
Sheila Vanderhoef
Sara Whitely,

John B. Cotton, Jr.
Michael D. Ford
Gene D. Guill,
Wendy K. Northcross
Gary M. Sheehan
William J. Varga,

The Pittsfield Co-operative Bank

70 South Street

Pittsfield, MA 01201

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

Officers:

Adrienne DeBlieux Speed, , Sr. Vice President IT

Edward Schumann, , AVP/Compliance Officer

Peter M Marchetti, , Sr. Vice President of Operations

Joel Scussel, , Vice President Commercial Lending

Victoria May, , Vice President Marketing

Vicky Kolodziej, , Clerk of Corporation

Michael E. Barbieri, , Sr. Vice President Lending

J. Jay Anderson, Chief Executive Officer & President

Harry "Chip" Moore III, Senior Vice President & CFO

Directors/Trustees:

J. Jay Anderson

Edward A. Chagnon,

Karen M. Kowalczyk,

John J. Martin, Jr.

Wayne H. Walton,

Conrad R. Bernier,

Matthew DM Keator,

Raymond T. Kushi, Jr.

Charles F. Plungis, Jr.

Maureen White-Kirby,

Village Bank, The

320 Needham Street, Suite 200

Newton, MA 02466

Telephone: 617-527-6090

Fax: 617-965-8945

Branches:

307 Auburn St., 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
62 Boston Post Road, Wayland, MA 01778
1369 Washington Street, West Newton, MA 02465

Officers:

John L Karacalidis, , Senior Vice President / Operations
Eric D. Boecher, , Senior Vice President / CFO
Marie Lodi, , Senior Vice President / Human Resources
Amy Werner, , Senior Vice President - Retail
Andrew E. Franklin, , Senior Vice President / Lending
Joseph A. De Vito, Chief Executive Officer

Directors/Trustees:

Joseph J. Albanese	Janice T. Bourque
Kenneth C. Brennan,	John E Butterworth,
Carol E. Chafetz	Joseph G. Cosgrove
Alfonso De Vito,	Janet E. Fields
Thomas R Keery, II	Victor A. Nicolazzo, Jr.
Walter F. Tennant	

Wakefield Co-operative Bank

342 Main Street

Wakefield, MA 01880-0192

Telephone: 781-245-3890

Fax: 781-245-9177

Branches:

596 Main Street, Lynnfield, MA 01940-9998

Officers:

Christine Teel, , V.P./Controller

Michael J Tallo, , V.P./Chief Financial Officer

Lois Hayward, Vice President

Joyce Grasso, Vice President

Directors/Trustees:

Stephen Maio

John J McCarthy,

Ann McGonigle Santos,

Michael P. McCarthy

William T. McDonald, Jr.

Alfred A. Palmerino

Walpole Co-operative Bank

982 Main Street

Walpole, MA 02081-2857

Telephone: 508-668-1080

Fax: 508-660-2690

Branches:

Officers:

Erik Benson, , Credit Officer
Gregory Mello, , Assistant Vice President
Mounira Berbara, , Retail Branch Officer
Michael Murteira, , Information Security Officer
Ann Franks, , Vice President
Gail Criasia, , Assistant Vice President
Paul M. Chaggaris, , Senior Vice President
Tracy L. Murphy, Vice President
Michael P. Gookin, Vice President
Joanne Mailhot, Vice President
Paul Wallace, , Vice President
Sheila Gonzalez, Vice President
James McGovern, , Vice President
Donna M. Leary, Senior Vice President
Joseph V. Scholl, , Chief Executive Officer & President

Directors/Trustees:

Robert P. Bennett,	Paul Chaggaris,
Judith M. Connor	Thomas A. Grimes,
Robert E. Higgins,	Ronald E. Lestan,
John P. Piccirilli	Joseph V. Scholl

Winchester Co-operative Bank

19 Church Street

Winchester, MA 01890

Telephone: 781-729-3620

Fax: 781-756-3560

Branches:

198 Lexington Street, Woburn, MA 01801

Officers:

Kara G Clark, , Senior Vice President/Chief Financial Officer

Mark H Kellett, , Chief Executive Officer & President

Mark L. Fisher, , Executive Vice President, Mortgage Department

Directors/Trustees:

Christopher J Barrett,

Lawrence F. Borges

Robert J Hickey,

Robert H. Montgomery

Robert C. Penna

John A. Beauchamp

Ann W. Hibbard

Mark H Kellett,

John J. Moriarty

Robin F. Wortmann

Wrentham Co-operative Bank

102 South Street

Wrentham, MA 02093-0250

Telephone: 508-384-6101

Fax: 508-384-8547

Branches:

1005 South Street, Wrentham, MA 02093-0250

Officers:

Scott G Terrien, , President & CEO

Donn M Grizzle, , Vice President & Chief Lending Officer

Sarah J Giovannucci, , Vice President & Treasurer

Directors/Trustees:

Mary- Regina Bennett,

Trevor Knott,

Jeffrey L. Morrill

Richard J. Ross

Jeffrey C. Hall

Jeffrey M Liber,

Douglas V Mure,

Scott G Terrien,

Appendix II: Savings Banks

Adams Community Bank

2 Center Street

Adams, MA 01220-0306

Telephone: 413-743-0001

Fax: 413-743-9548

Branches:

93 Park Street, Adams, MA 01220-2013
75 South Street, Cheshire, MA 01225
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
273 Main Street, Williamstown, MA 01267-0547

Officers:

Laurie J Boudreau , VP/Compliance Officer
Theresa E Sorrentino , VP/Accounting
Dawn Canales , VP Technology Officer
Teresa Jajko , VP/Controller
David Eisenberg , VP Commercial Loan Officer
Laila Boucher , VP Government Banking Development
Kris Bona , VP Government Banking Advancement
Andre P. Charbonneau , CFO/COO
Charles P. O'Brien, Chief Executive Officer & President
Maureen E. Baran , Senior Vice President, Retail Lending
Amy A. Giroux , SVP, Retail
Donna Halton, Senior Vice President, Commercial Loans
Kathleen J. Luczynski, SVP, Operations & Technology
Jacqueline McNinch, , SVP, Mortgage Originations
Gerald M Biron, VP, Mortgage Operations
Timothy R. Burdick, , VP, Loan Servicing
Pamela S Duval, , VP, Business Loan and Credit Administration
Elena C Tucker, VP, HR/Payroll Officer

Directors/Trustees:

Nancy K. Agostini	Timothy C Doherty,
Richard A. Dunn	Nancy L. Garton
Jeffrey P. Grandchamp	David J. Lipinski
Charles P. O'Brien	J. Norman O'Connor, Jr.
Stephen N. Pagnotta,	W Smitty Pignatelli,
Bernard A. Pinsonnault	Francis P. Waterman, Jr.
Howard J. Wineberg	

Athol Savings Bank

388 Main Street

Athol, MA 01331

Telephone: 978-249-3200

Fax: 978-249-7265

Branches:

52 Main Street, Ashburnham, MA 01430

1499 Main Street, Athol, MA 01331

50 Elm Street, Baldwinville, MA 01436

560 Summer Street, Barre, MA 01005

196 Timpany Boulevard, Gardner, MA 01440

112 Central Street, Winchendon, MA 01475

Officers:

Jeffrey Scott, , VP Information Technology

Christopher Brunell, , Vice President of Commercial Lending

Sarah Galvin, , Sr. Vice President-Commercial Lending

Susan A Davan, , VP of Retail Lending

Janice E Hamel, , BSA Officer

Lisa M Osborne, , Security Officer

James B. O'Loughlin, Clerk of the Corporation, Audit Committee

Nancy J. Hillis, , Sr. Vice President - Operations

Stephanie Castine, , Senior Vice President - Human Resources

John E. Sharland, , Vice President - Treasurer/CFO

Peter J. Russell, , Vice President - Retail Lending/Business Development

Debra L. Vescovi, Senior Vice President - Real Estate Lending, CRA and Compliance Officer

Cheryl E. D'Ambra, , Executive Vice President of Retail

Daniel J. Zona, President and CEO

Directors/Trustees:

Larry E. Adams,

Bruce E. Coffin, Jr

David A Doody,

Joseph C. Hawkins,

David E. Huhtala,

Constance A. Milusich

James B. O'Loughlin

Alan R. Cochran

Marianne Coswell,

Jeffrey J Gallant,

Michael A. Herbert,

Paul H. Maier

Curtis Noel,

Daniel J. Zona

Avidia Bank

42 Main Street

Hudson, MA 01749-0190

Telephone: 978-562-2222

Fax: 978-568-0950

Branches:

1073 Main Street, Clinton, MA 01510

221 Washington Street, Hudson, MA 01749-0190

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:

Mary McDonald, , Vice President
 Emily Braga, , Senior Vice President
 Karen Moe, , Vice President
 Lynda Westbrook, , Vice President
 Rita Janeiro, , Senior Vice President
 Howard Himmel, , Vice President
 Steve McAndrew, , Senior Vice President
 Jocelyn Arsenault, , Senior Vice President
 Cheryl Cain, , Vice President
 Maureen Marshall, , Vice President
 Daniel Serafin, , Senior Vice President
 Andrew Miller, , Senior Vice President
 Andrew Sabine, , Vice President
 Andrea Blood, , VP
 CarrieAnne Cormier, , VP
 Richard Harrity, , VP
 Laura Hughes, , VP
 David Morticelli, , VP
 Charlie Park, , VP
 Daniel Provencher, , VP
 Avnish Puri, , VP
 Clifford Thompson, , VP
 Joyce Burke, , VP, Project Manager
 Ronald Fraser, , VP
 Diane Gallien, , VP, Controller
 Benjamin Lannin, , VP
 Corrine Olson, , VP
 Charles Budd, , Senior Vice President
 Nicholas Karmelek, , Senior Vice President
 Jill Mollica, , Vice President
 Elizabeth Owen, , Vice President
 Janel Maysonet, , SVP Chief Marketing Officer
 Kim Nguyen Marino, , VP
 Edward Perachi, , VP
 Justin Provencher, , VP
 Michael Rullo, , VP
 Shrenik Shah, , VP
 Joy Sullivan, , VP
 Kelly Tierney, , VP
 Gerald L. Curley, , Executive Vice President
 Thomas Allain, Senior Vice President
 Tom Doane, , Senior Vice President
 Phil Maio, , Sr. Vice President
 Ronald Notaro, Vice President
 James Wilkins, , Senior Vice President
 Lee Thompson, , Senior Vice President
 Edward Stearns, Vice President
 Sharon Quinn, , Senior Vice President

Robert W. Conery, , Executive Vice President
Don Frost, , Senior Vice President
Bob Williamson, Vice President
Joe Sova, Senior Vice President
Bartholomew H. Murphy, Executive Vice President
Neil Buckley, Senior Vice President
Margaret Sullivan, Executive Vice President & CFO
Mark R O'Connell, Chief Executive Officer & President

Directors/Trustees:

Jim Ball	Paul Blazer
Nancy Carlson	Ben Colonero
M. Neil Flanigan	Mike Girard
Joseph Grimaldo	Lona M. Lamson
Jeff Leland	Arthur E. Lemire
Joseph Macdonough	Paul McGrath
Michael Murphy,	Mark R O'Connell
Brian Parker	

Bank of Canton, The

490 Turnpike Street

Canton, MA 02021

Telephone: 781-828-1690

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:

Michael F Lindberg, , SVP/ Senior Lending Officer

Lucy S Romanowiz, , Corporate Secretary/ Assistant Clerk

Anthony F. Caruso, Senior Vice President

George M. DeMello, Senior Vice President

John M. Sweeney, Senior Vice President & CFO

Peter M. Shea, Senior Vice President

Rhonda L. Kale, Senior Vice President

Stephen P. Costello, Chief Executive Officer & President

Directors/Trustees:

James P Andersen, Jr.,

James M. Downey

Michael A. Galer

Donald P. McNeice, Jr.

Steven V. Rotella

Linda M. Wirta,

Stephen P. Costello

Brian T. Fitzgerald

Leslie Lockard

Marian K. Pendergast

John M. Sweeney

BankFive

79 North Main Street

Fall River, MA 02720-2144

Telephone: 774-888-6100

Fax: 508-677-3388

Branches:

590 Metacom Avenue, Bristol, RI 02089
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
4171 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

Officers:

David R. Croteau, , Vice President
 Rose Vertentes, , Vice President
 William J. Vickery, , Vice President
 Melissa A. Vincent, , Vice President
 Patrick J. Deady, , Senior Vice President
 Peter J. Murray, , Vice President
 Veronica Andrade, , Vice President
 Jimmy S. Costa, , First Vice President
 Gregory R. Cambio, , Vice President
 Christopher M. Craig, , Vice President
 Jeffrey A. Sanson, , Vice President
 Victoria B. Kane, , Senior Vice President
 Deirdre M. Jannerelli, , Vice President
 Catherine A. Dillon, , Senior Vice President
 Willitts S. Mendonca, , Vice President
 William N. Beauchene, , First Vice President
 Alicia O Ambrose, , Vice President
 Russell A. Bergeron, , Vice President
 Doreen L. Constancia, , Vice President
 Janice M. Martin, , Vice President
 Robert Potvin, , Vice President
 Andrea A. Rodrigues, , Vice President
 Joseph C. Borges, Vice President
 Lisa M. Cleary, Vice President
 Deidre A. Fountain, Vice President
 Vicki L. Hathaway, , First Vice President
 Pedro V. Pelicas, Vice President
 John L. Pigeon, , Vice President
 Stephanie S. Primo-Simons, Vice President
 John J. Sousa, Vice President
 Gregory J. Medeiros, , First Vice President
 Paul S. Medeiros, Senior Vice President
 Gary P. Fealy, , First Vice President
 Maria L. Urdi, , Senior Vice President
 Lynn A. Malasi, First Vice President
 Jennifer D. St. Pierre, , CFO and Treasurer, Senior Vice President
 Anne P. Tangen, Chief Executive Officer & President
 Robert F. Collins, Executive Vice President

Directors/Trustees:

M. Helena Amaral	Peter C. Bogle,
Raymond S. DeLeo,	Karl D. Hetzler,
Peter T. Kavanaugh	Richard L. Lafrance,
William H. Lapointe	Jeffrey J. Reilly,
Edward G. Siegal	Anne P. Tangen
Sumner J. Waring, III	

Bay State Savings Bank

28-32 Franklin Street
Worcester, MA 01608

Telephone: 508-890-9000

Fax: 508-890-9070

Branches:

99 Auburn Street, Auburn, MA 01501
123 Auburn Street, Auburn, MA 01501
628 Main Street, Holden, MA 01520
275 Mill Street, Worcester, MA 01602
378 Burncoat Street, Worcester, MA 01604
799 Grafton Street, Worcester, MA 01604

Officers:

Maria A Heskes-Allard, , Senior Vice President, Senior Lender
Peter Rovezzi, , Vice President, Strategic Sales
Gerald Plange, , Retail Lending Analyst
Lauren Piehl, , Branch Manager [Mill St]
Joseph P Ewing, , Branch Manager [Holden]
Rex C Macapinlac, , Marketing Officer
Trinny Pineda, , Branch Manager [Grafton St]
Denise M DiDonato, , Vice President, Credit Administration
Karin Gaffney, , Vice President, Commercial Loans
Jeffrey B Locke, , Vice President, Branch Mgr [Auburn Plaza]
Cheryl A Begin, , Commercial Loan Officer
Heather L Belair, , Vice President, Executive Liaison, Branch and Lending Operations
Jayme D Burdett, , VP Branch Mgr [Burncoat St]
Ana Pestana, , AVP Retail Loan Servicing Manager & Post Compliance Review Administrator
Diane M. Giampa, , Senior Vice President, Human Resources, Marketing & Retail Banking
Steven L. Groccia, Senior Vice President, Commercial Loans
Jeanie Connolly, , Senior Vice President, Commercial Loans
Thomas J. Belton, , Senior Vice President, IT/Security/Facilities
Cheri E. Carty, , Vice President, Treasurer
Marc Sanguinetti, , Vice President, Retail Lending
Lucas J Miller, , Senior Vice President, Compliance & General Counsel
Janet L Jones, Vice President Retail Operations

Directors/Trustees:

Peter B Alden,	John N Altomare, Esq
Robert Blute, III	William J Fay, II
Carol A Garofoli,	John M Heald,
Christine L Lucey,	John H. McCabe
Joni J Milluzzo,	William J. Mulford
Alan P Pandiani,	Sharon M Wratchford

BayCoast Bank

330 Swansea Mall Drive

Swansea, MA 02777

Telephone: 508-678-7641

Fax: 508-675-4343

Branches:

2 Locust Street, Berkley, MA 02779
 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
 8 Foxborough Boulevard, Foxborough, MA 02035
 438 Spring Street, N. Dighton, MA 02764
 23 Elm Street, New Bedford, MA 02740
 1000 Ashley Blvd., New Bedford, MA 02745
 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

Officers:

Daniel Decosta, , First Vice President - Chief Information Officer
 Betty-Ann Mullins, Senior Vice President -Commercial Loan Officer
 Carl W. Taber, , Executive Vice President - Chief Lending Officer
 Ann Auger, , Senior VP Chief Credit & Senior Commercial Lending Officer
 Ann M. Ramos Desrosiers, Senior Vice President - Community Banking
 Nicole Almeida, , First Vice President - Marketing Director
 Daniel J. Briand, Senior Vice President - Retail Lendng
 Gary J. Vierra, Senior Vice President & Chief Risk Officer
 Nicholas M. Christ, Chief Executive Officer & President
 Marie Pellegrino, Senior Vice President & Chief Financial Officer
 James F. Wallace, Executive Vice President & Chief Operating Officer

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Mary Louise Nunes,	Charles E. Reed,
Christopher J Rezendes,	Lawrence R. Walsh,

Bridgewater Savings Bank

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Fax: 508-884-3390

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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

27 Mattakesett Street, Pembroke, MA 02359

2109 Bay Street, Taunton, MA 02780

120 West Center Street, West Bridgewater, MA 02379

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John Moran, , Vice President

Martha Fox, , Vice President

Joseph T. McMahon, , Vice President

Patricia Lynch, , Vice President & Loan Officer

John Decker, , VP & Commercial Loan Officer

James Flynn, , Vice President & Retail Investment Officer

Edward Gaughan, , VP & Construction Loan Officer

Beth Ellis, , Vice President & Trust Officer

Corinne O'Neill, , Vice President and Deposit Operations Officer

Donald Parsons, , VP & Area Sales Manager

Courtney Tilton, , Vice President & Branch Administrator

Diane Pereira, , VP, Marketing Officer

Donna Brunelli, , VP, Government Banking

Denise Thibeault, , VP, BSA Officer

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Michelle Durette, Vice President

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Edward F. Sousa, , 1st Senior Vice President

Jeffrey S. Smith, Vice President

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Katherine Watson, Sr. Vice President

Richard Fisher, , Executive Vice President and Chief Operating Officer

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Lisa Zenack, , Vice President/Compliance Officer

Peter Dello Russo, President/Chief Executive Officer

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Walter Zaverucha,

Bristol County Savings Bank

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100 Rathbun Williard Drive, Attleboro, MA 02703
502 State Road, Dartmouth, MA 02670
One Chace Road, East Freetown, MA 02717
215 Pleasant Street, Fall River, MA 02721
375 West Central Street, Franklin, MA 02038
70 North Water Street, New Bedford, MA 02740
1307 Ashley Blvd, New Bedford, MA 02745
37 Rockdale Avenue, New Bedford, MA 02740
96 Commonwealth Avenue, North Attleboro, MA 02760
215 Armistice Boulevard, Pawtucket, RI 02860
108 North Main Street, Raynham, MA 02767-1661
942 Broadway, Raynham, MA 02767-1743
36 Paramount Drive, Raynham, MA 02721
257 Winthrop Street, Rehoboth, MA 02769-1819
851 County Street, Taunton, MA 02780-3952
50 Williams Street, Taunton, MA 02780

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 David J. Medeiros, , Vice President
 George J. Mendros, , Vice President
 Nancy F. Pimentel, , Vice President
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Leonard W. Sullivan,

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

Officers:

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 Ian Brandon, , SVP Head of Commercial Real Estate Lending
 David Cedrone, , SVP Head of Residential, Consumer and Small Business Lending
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 Brian Farrell, , SVP Chief Risk Officer
 Dan Fraine, , SVP Head of Facilities and Security
 Orla Furey, , SVP Chief Compliance and BSA Officer
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 Michael Kuhn, , SVP Corporate Banking Team Leader
 Susan Lapierre, , SVP Community Relations CRA Officer
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 Michael Lindgren, , EVP Chief Lending Officer
 Dana Philbrook, , SVP Chief Financial Officer
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Robert M. Wilson,

Cape Ann Savings Bank

109 Main Street,
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Fax: 978-281-2252

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Leslie O. Johnson Road, Gloucester, MA 01930
17 Beach Street, Manchester, MA 01944
247 Main St, Rockport, MA 01966

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Kenneth E. Davis, , VP, Branch Manager
Heidi P. Huttunen, , VP, Controller
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Amy L. Randazza, VP, Compliance Officer
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Clinton Savings Bank

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12 Green Street, Bolton, MA 01740
562 Main Street, Bolton, MA 01740
1001 Main Street, Boylston, MA 01505
81D Shrewsbury Street, Boylston, MA 01505
1 Main Street, Sterling, MA 01564-0637
306 West Boylston Street, West Boylston, MA 01583

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Cornerstone Bank

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Spencer, MA 01562

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Fax: 508-885-8614

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1073 Main Street, Holden, MA 01520
121 South Main Street, Leicester, MA 01524
93 Main Street, Rutland, MA 01543-1301
253 Main Street, Southbridge, MA 01550-0370
495 E. Main Street, Big Y, Southbridge, MA 01550-2229
72 W. Main Street, Rt. 9, Spencer, MA 01562
200 Charlton Road, Route 20, Sturbridge, MA 01566
968 Main Street, Warren, MA 01083-0849
86 Worcester Road, Webster, MA 01570
70 West Boylston Street, Worcester, MA 01606
230 Park Avenue, Worcester, MA 01609

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Stephen M. Quink, , VP, Commercial Lender
Douglas R. Schmeling, , VP, Chief Credit Officer
Catherine M. Benoit, , VP, Mortgage Loan Officer
Michael J Checkosky, , VP, Mortgage Loan Officer
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Kyle T. Hill, , VP, Retail Loan Operations
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David L Sabourin, , VP Commercial Lender
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Albert Cacciagrani, , VP, Collection Manager
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Michael M Pacheco, , AVP, IT Officer
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Sheri A Bibinski, , AVP, Business Development/Sales Manager
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Andrea T DiPilla, , AVP, Call Center Manager
Altaf Ahmed, , SVP, Retail Banking
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Sheila M Veideman, , VP, Operations & Retail Service Officer
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Nada Kanaan, , AVP, Business Development/Sales Manager
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Stacie M Moulton, , AVP, Compliance Officer
Andrew J Philbrook, , AVP, Business Development/Sales Manager
Sabrina L Webb, , AVP, Business Development/Sales Manager
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Jennifer A. Anderson, , VP, Mortgage Loan Officer
Scott L. Auen, , SVP, Retail Lending
Jason D. Main, , SVP, Investment Services
Brian R. Loveless, , SVP & CFO
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Pamela L. LeBlanc, , VP, Compliance, BSA & Security
K. Michael Robbins, Chairman & Chief Executive Officer

Todd M. Tallman, President & Treasurer

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Alfred G. Morin, Jr.
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Todd M. Tallman
Stephen F. Wentzell

Country Bank for Savings

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Ware, MA 01082

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Branches:

21 North Main Street, Belchertown, MA 01007-0668

Main Street, Brimfield, MA 01010-0402

37 Worcester Road, Charlton, MA 01507

88 Masonic Home Road, Charlton, MA 01057

1084 Main Street, Leicester, MA 01524

Wal-Mart Supercenter, 1620 Main St., Leicester, MA 01524

64 Cherry Street, Ludlow, MA 01056

1485 North Main Street, Palmer, MA 01069-0598

208 Sykes Street, Palmer, MA 01069-1130

687 Pleasant Street, Paxton, MA 01612

Wal-Mart Supercenter, 352 Palmer Rd, Ware, MA 01082

155 West Street, Ware, MA 01082-1415

8 West Main Street, West Brookfield, MA 01585-0716

2379 Boston Road, Wilbraham, MA 01095

278 Park Avenue, Worcester, MA 01609

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Brady Chianciola, , First Vice President, Retail Banking

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Dawn M. Fleury, , Senior Vice President, Chief Risk Officer

Shelley M. Regin, , Senior Vice President

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Julie Yi, First Vice President and Controller

Lisa DiMarzio, Compliance Officer

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Teresa Grove

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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
185 Central Street, Norwood, MA 02062-3534
45 South Main Street, Sharon, MA 02067
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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Mark R. Epker,
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Juanita Allen Kingsley,
Louis A. Rizoli
Dean H. Steeger
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350 Broadway

Everett, MA 02149-3698

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389 Hanover Street, Boston, MA 02113

299 Ferry Street, Everett, MA 02149-3698

1768 Massachusetts Avenue, Lexington, MA 02420

104 South Main Street, Middleton, MA 01949

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Francis LaRovere III

Judith Moore

Riccardo Rullo

William Solberg

Andrew Hajducky, III

Nicholas Leo,

Richard Rocco, Jr.

Lawrence Shuman

James H. Whittaker,

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177-181 Brighton Avenue, Allston, MA 02134
 70 Concord Avenue, Belmont, MA 02478
 95 Kneeland Street, Boston, MA 02111
 2250 Dorchester Avenue, Boston, MA 02124-5670
 1134 Washington Street, Boston, MA 02118
 1614 Tremont Street, Boston, MA 02120
 1952-1956 Beacon Street, Brighton, MA 02135
 1608 Commonwealth Avenue, Brighton, MA 02135
 1441 Beacon Street, Brookline, MA 02446
 1050 Beacon Street, Brookline, MA 02446
 50 Summit Drive, Burlington, MA 01803
 1739 Massachusetts Avenue, Cambridge, MA 02140
 2172 Massachusetts Avenue, Cambridge, MA 02140
 10 Elm Street, Danvers, MA 01923-2824
 960 Morrissey Boulevard, Dorchester, MA 02124
 489 Gallivan Blvd., Dorchester, MA 02124
 305 Talbot Avenue, Dorchester, MA 02124
 1 Bennington Street, East Boston, MA 02128
 856 Bennington Street, East Boston, MA 02128
 10 Meridian Street, East Boston, MA 02128
 1755 Revere Beach Parkway, Everett, MA 02149
 515 Centre Street, Jamaica Plain, MA 02130
 335 Broadway, Lynn, MA 01904
 24 Broadway, Lynnfield, MA 01940
 410 Riverside Avenue, Medford, MA 02155
 108 Main Street, Melrose, MA 02176
 67 Prospect Street, Peabody, MA 01960
 575 Broadway, Revere, MA 01951
 126 Squire Road, Revere, MA 02151
 Mobile Branch, Revere, MA 01951
 4238 Washington Street, Roslindale, MA 02131
 317 Main Street, Saugus, MA 01906
 320 Central Street, Saugus, MA 01906
 37 Union Square, Somerville, MA 02143
 430 West Broadway, South Boston, MA 02127-0101
 708 East Broadway, South Boston, MA 02127-0101
 501 Southampton Street, South Boston, MA 02127-0101
 381 Main Street, Wakefield, MA 01880
 1981-1985 Centre Street, West Roxbury, MA 02132
 15 Bartlett Road, Winthrop, MA 02152

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John Migliozi, , Executive Vice President Lending
Keith Armstrong, , Senior Vice President Consumer/Business Banking
Frank Romano, , Executive Vice President Corporate Banking
Eric M. Heath, , Senior Vice President Human Resources
Edward Merritt, , Executive Vice President
Mary Hagen, , Senior Vice President Operations & Technology
James Morgan, , Senior Vice President Retail Banking
Paula Cotter, , Senior Vice President Operations
John Carroll, , Executive Vice President Chief Operations Officer
Joseph Nash, , Senior Vice President Residential Lending
Kenneth R. Fisher, , Senior Vice President & Controller
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East Cambridge Savings Bank

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 395 Trapelo Road, Belmont, MA 02478
 1310 Cambridge Street, Cambridge, MA 02139-1377
 459 Broadway, Cambridge, MA 02138-4192
 2067 Massachusetts Avenue, Cambridge, MA 02140
 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

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Arthur C Spears,

Charles Aufiero
Stephanie M Burke,
Lee C Craig,
Susan Gallant
Ronald A Layne,
Gilda M Nogueira
Albert M Pacheco,
Richard C Rossi, Jr

Easthampton Savings Bank

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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
21 Locust Street, Northampton, MA 01060
605 Granby Road, South Hadley, MA 01075
134 College Highway, Southampton, MA 01073
85 Broad Street, Westfield, MA 01085

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Lori J Ingraham, , Vice President/Controller
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Sharon Mahlert, , VP Learning & Development
Michael Oleksak, , VP Commercial Lending
Katie Moar, , VP Loan Servicing
Thomas Florence, , Vice President Government Banking
Trenton Taylor, , Senior Vice President Commercial Lending
Norma Collins, , Senior Vice President Deposit Operations
Ryan Stolle, , Vice President Government Banking
Katherine L. Sordillo, , Vice President Branch Officer
Kristine A. Koczajowski, , Vice President Wealth Management
Paul J. Mokrzecki, , Senior Vice President Government Banking
Patricia M. Cramm, , Vice President Facilities
Bozena C. Dabek, , Executive Vice President/CAO
Paula J. York, , Vice President Human Resources
Maureen Mahar, , Vice President Commercial Lending
William D. Judd, Jr., , Vice President Cash Management
William A. Fontes, , Senior Vice President Commercial Lending
Robert S. Wheten, , Vice President Commercial Credit
R. Ryan Leap, , Executive Vice President Commercial Lending
Joan B Klinakis, , Vice President Operations
Nancy A. Lapointe, , Senior Vice President Retail Banking
Randall J. Gage, , Executive Vice President/CCO
Gilbert F Ehmke, Executive Vice President/CFO/Treasurer
Maryann M. Geiger, , Senior Vice President Director of Operations
Lynn M. Starr, Executive Vice President/CIO

Directors/Trustees:

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James G. Hayden, D.V.M.	Mark M. Klepacki, D.M.D.
Charles B. McCullagh, Jr.	Carol A. Perman
Matthew S. Sosik	Anthony P. Villani

Envision Bank

129 North Main Street

Randolph, MA 02368

Telephone: 781-963-2100

Fax: 781-573-1328

Branches:

50 South Franklin Street, Holbrook, MA 02343

129 North Main Street, Randolph, MA 02368

497 Washington Street, Stoughton, MA 02072

87 Sharon Street, Stoughton, MA 02072

Officers:

Ryan J. Kirwin, , EVP/Residential Lending

Marla A Snyder, , VP, Compliance/BSA Officer

Thomas A Foresta, , SVP/CIO

Daniel J Carey, , VP/Controller

Nancy J Curry, , SVP/Commercial Lending

Richard D Olson, Jr, SVP/Retail and Marketing

William M. Parent, President and CEO

Lauren B. Messmore, EVP & CFO

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John J O'Connor, III

Richard C Pierce,

Louis J Trubiano,

Janis E Wentzell,

Daniel M Joyce,

William M. Parent

Kenneth K Quigley, Jr.

James G Welch,

Florence Bank

85 Main Street

Florence, MA 01062-0700

Telephone: 413-586-1300

Fax: 413-582-9491

Branches:

385 College Street, Amherst, MA 01002

20 George Hannum Street, Belchertown, MA 01007

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, Suite E, West Springfield, MA 01089

1 Main Street, Williamsburg, MA 01096

Officers:

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 Michael Lynch, , Senior Vice President
 Susan Seaver, , Vice President
 Maureen K Buxton, , Vice President
 Henry M Downey, , Vice President
 Bethany D Rose, , Vice President
 Danielle Drapeau, , Vice President
 Michelle J Cayo, , Vice President
 Kristen M Lemoi, , Vice President
 David J Limero, , Vice President
 Nicole Gleason, , Vice President
 Joseph Kulig, , Vice President
 Erin McHugh, , Vice President
 Michael Moriarty, , Senior Vice President
 April O'Brien, , Vice President
 Cynthia A Malinowski, , Vice President
 Andre J Motulski, , Controller
 Robert C Raynor, , Vice President
 Kurt Shouse, , Vice President
 Toby L. Daniels, Vice President
 Stephanie G. Burbine, Vice President
 Timothy Deshaies, Vice President
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 Leola M. McCarthy, Vice President
 Anita J. Sedlak, Vice President
 Michael A. Davey, Vice President
 James Montemayor, Vice President
 Elissa M. Langevin, Vice President
 Erin Couture, Vice President
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 Shelley Daughdrill, Vice President
 Maria Hass, Vice President
 Angela Bourbeau, , Vice President
 Valerie Petit, Vice President
 Sharon Malouin, Audit Officer
 Mark Cavanaugh, Vice President
 Monica S. Curhan, Senior Vice President
 Michele Z. Lawrence-Bennett, Vice President
 Kathleen G. O'Brien, Vice President Audit Manager
 Kimberly L. Baker, Vice President
 Thomas G. Conner, Vice President
 Sarah E. Darling, , Vice President Treasurer
 Jeremy Melton, , Senior Vice President
 Kevin R. Day, President & CEO

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Robert F. Borawski
John E. Ebbets
Thomas C. McCarthy
Frank Stellato,

Christine A. Aubrey
Ruth H. Constantine
Mansour Ghalibaf
Mary Ellen Niles Howard

Greenfield Savings Bank

400 Main Street
Greenfield, MA 01301

Telephone: 413-774-3191

Fax: 413-774-4277

Branches:

6 University Drive, Amherst, MA 01002
108 North Pleasant Street, Amherst, MA 01002
181 Parsons Road, Conway, MA 01341
207 Main Street, Northampton, MA 01060
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

Officers:

Joshua Parker, , Vice President & Operations Officer
Melanie Reneris, , Vice President/Branding & Experience Officer
Linda Dagilus, , Vice President & Trust Officer
Donald LaFontaine, , Vice President & Controller
John H Howland, , President and CEO, Member Executive Committee
Matthew Sheridan, , Vice President & Infinex Investment Executive
Karen Cartier, , Vice President & Compliance, BSA, Fraud, Red Flag, CRA and Identity Theft C
Tara Brewster, , Vice President Business Development
Michelle Laurie, , Vice President & Commercial Loan Officer
William Granger, , VP & Chief Information Officer
Cassandra Morrey, , Assistant Vice President & Residential Lending Officer
Hector Toledo, , Vice President & Branch Distribution Network Officer
Prudence Blond, , Assistant Vice President & Trust Officer
Mark Grumoli, , Senior Vice President & Commercial Loan Officer
Mark L. Russo, , Vice President & Commercial Loan Officer
Carmen L. Bassett, , Vice President & Infinex and Trust Liason Officer
Christopher P. Caouette, Vice President & Commercial Credit Officer
Lori A. Grover, , Senior Vice President & Senior Residential Lending Officer
Stephen B. Hamlin, , Senior Vice President & Senior Trust Officer
Thomas Meshako, , Senior Vice President, Treasurer & CFO
Andrew J Bresciano, Vice President & Commercial Loan Officer
Denise A. Coyne, Executive Vice President & COO

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Patrick M. Goggins,
John H Howland,
Dennis J. Putnam,
Elizabeth H. Sillin,
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Rebecca Caplice,
Regina E. Curtis,
Timothy F. Farrell,
Shane P. Hammond,
Amy McMahan,
John M. Shanahan,
Pamela H. Stobierski,

HarborOne Bank

68 Legion Parkway

Brockton, MA 02301

Telephone: 508-895-1000

Fax: 508-895-1677

Branches:

660 Bedford Street, Abington, MA 02351
 607 Pleasant Street, Attleboro, MA 02703
 529 Pleasant Street, Attleboro, MA 02703
 64 Broad Street, Boston, MA 02109
 295 Bedford Street, Bridgewater, MA 02324
 470 Forest Avenue, Brockton High School, Brockton, MA 02301
 68 Legion Parkway , Brockton, MA 02301
 1601 Main Street, Brockton, MA 02301
 820 North Main Street, Brockton, MA 02301
 443 Belmont Street, Brockton, MA 02301
 95 Washington Street, Canton, MA 02021
 200 Comstock Parkway, Cranston, RI 02910
 1155 Reservoir Avenue, Cranston, RI 02920
 5750 Post Road, East Greenwich, RI 02818
 2830 Pawtucket Avenue, East Providence, RI 02915
 472 Foundry Street, Easton, MA 02356
 618 George Washington Highway, Lincoln, RI 02865
 131 Copeland Drive, Mansfield, MA 02048
 68 East Grove Street, Middleborough, MA 02346
 43 Commerce Way, Plymouth, MA 02360
 180 Washington Street DUPLICATE, Providence, RI 02903
 101 Dudley Street, Providence, RI 02905
 180 Washington Street, Providence, RI 02903
 1 Credit Union Way, Randolph, MA 02368
 500 South Street West & Route 44, Raynham, MA 02767
 470 Washington Street, Stoughton, MA 02072
 3830 Post Road, Warwick, RI 02866
 2089 Warwick Avenue, Warwick, RI 02889

Officers:

Scott Sanborn, , EVP Commercial Lending
 James Hanlon, , VP Credit & Risk Officer
 Brenda Kerr, , SVP Retail Banking
 William White, , Director of Banking RI
 Holly Rutkco, , VP Compliance
 Joseph F. Casey, , President & COO
 David Tryder, SVP & Chief Marketing Officer
 Linda Simmons, , SVP CFO
 Mark Langone, , SVP Chief Enterprise Risk Officer
 Christopher K. Gibbons, , SVP Consumer Lending
 David Reilly, , SVP Operations
 James W. Blake, CEO
 Patricia M. Williams, SVP HR Officer

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James W. Blake
David Frenette,
Barry Koretz
William Payne,
Michael Sullivan,

Mandy Lee Berman,
Joseph F. Casey,
Gordon Jezard
Timothy R. Lynch
Wallace H. Peckham III
Damian W Wilmot,

Hingham Institution for Savings

55 Main Street

Hingham, MA 02043-2590

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Fax: 781-787-2145

Branches:

540 Tremont Street, Boston, MA 02116
 80 Charles Street, Boston, MA 02114
 13 Elm Street, Cohasset, MA 02025-1828
 5 Assinippi Avenue, Hanover, MA 02339
 37 Whiting Street, Hingham, MA 02043-3898
 300 Linden Ponds Way, Hingham, MA 02043
 401 Nantasket Avenue, Hull, MA 02045-2799
 35 Main Street, Nantucket, MA 02554

Officers:

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 Janice Spiess, , Vice President
 Leigh Hemmings, , Vice President
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 Robert H. Gaughen, Jr., Chief Executive Officer

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Brian T. Kenner, Esq.	Robert A. Lane,
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Robert K. Sheridan,	Geoffrey C. Wilkinson, Sr.
Jacqueline M. Youngworth,	

Institution for Savings in Newburyport

93 State Street

Newburyport, MA 01950-0510

Telephone: 978-462-3106

Fax: 978-462-1980

Branches:

150 Main Street, Amesbury, MA 01913

4 Colon Street, Beverly, MA 01915

100 Sohier Road, Beverly, MA 01915

7 Elm Street, Boxford, MA 01921

112 Elm Street, Byfield, MA 01922

4 Parker Street, Gloucester, MA 01930

545 Bay Road, Hamilton, MA 01982

112 County Road, Ipswich, MA 01938

134 High Street, Ipswich, MA 01938-0032

2 Depot Square, Ipswich, MA 01938

161 South Main Street, Middleton, MA 01949

68 Storey Avenue, Newburyport, MA 01950-0510

Newburyport High School, Newburyport, MA 01950

37 King Street, Rockport, MA 01966

312 Haverhill Street, Rowley, MA 01969

7 Bridge Road, Salisbury, MA 01952

5 Main Street, Topsfield, MA 01983

Masconomet Regional High School, Topsfield, MA 01983

Officers:

Michael J. Jones, , President & CEO
 Katrina P Cutts, , Senior Vice President, Commercial Lending
 Lori G. Rostkowski, , Vice President, Commercial Lending
 Bruce P. Macdonald, , Vice President, Branch Administration
 Christine N Allen, , Vice President, Information Technology
 Marcia C. LaTorre, , Senior Vice President, Credit Administration
 Mark Farrell, , Vice President, Commercial Lending
 Kathleen Ferreira, , Vice President, Human Resources
 Nancy Taylor, , Vice President, Residential Lending
 Hanson Webster, , Vice President, Information Security
 Patricia D. Connelly, , Vice President & Clerk of the Corporation
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 Kerry A. Hamel-Pope, , Vice President, Lending Appraisals
 Rachel R. Lachance, , Vice President, Compliance/CRA Officer
 Sandy Corrao, , Vice President, Residential Lending
 Dawne Studzinski, , Vice President, Commercial Lending
 Wesley R. Barry, Vice President, Retail Banking
 David E. Boudreau, , Senior Vice President, Commercial Lending
 Rebecca L. Collins, Vice President of Finance
 Stephen P. Cote, , Senior Vice President, Treasurer and Controller
 Lawrence R. Hunter, Senior Vice President, Residential Lending
 Caroline M. Meagher, Vice President, Electronic Banking
 Christopher Sullivan, , Vice President, Residential Lending
 Tammy A. Roeger, , Senior Vice President of Retail Banking
 Thomas M. Hopp, , Senior Vice President & CIO
 Anna L. Makos, , Senior Vice President, Residential Lending
 Karl R Wilson, , Senior Vice President, Senior Lender, Commercial Lending
 John A LeBlanc, , Vice President, Loan Operations
 Mary Anne Clancy, , Senior Vice President, Communications
 Rebecca L. Conary, Vice President, Retail Operations
 Melissa W. LeBel, Vice President, Branch Administration and Training
 Kim A. Rock, , Executive Vice President & COO
 Robert C. LeGallo, Senior Vice President & CFO

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Richard J. Silverman	David A. Tibbetts
Stuart E. Winfrey,	

Lee Bank

75 Park Street, P.O Box 627

Lee, MA 01238-0627

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Branches:

279 Main Street, Great Barrington, MA 01230

450 Pittsfield-Lenox Road, Lenox, MA 01240

75 North Street, Pittsfield, MA 01201

3 Elm Street, Stockbridge, MA 01262-0654

Officers:

Paula Lewis, , Senior Vice President Retail Lending

Jason McLaughlin, , Vice President - Credit Administration

Paula Gangell-Miller, , Vice President Retail & Deposit Operations

Charles N Leach, , President/CEO

David Harrington, , Vice President - Commercial Lending

Andrew Weibel, , Sr. Vice President/Chief Information Technology Officer

Shannon Steele, , Vice President/BSA Officer

Marianne Friesa, , Vice President - Private Banking

Jill Cozagglio, , Assistant Vice President/Controller

Brandy McKie, , Vice President Retail Banking

Laura Brown, , Assistant Vice President - Loan Compliance and Default Manger

Christopher Kinne, , Vice President Commercial Lending

Susan Brown, , Senior Vice President - HR/Administration

Mark McKenna, , Vice President Commercial Lending

Bruce Marzotto, , Senior Vice President - Commercial Lending

Trad A. Campbell, Treasurer & Senior Vice President

Directors/Trustees:

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Dani Holmes,

James Nejaime,

Joseph M. Toole

Chauncey Collins

Charles N Leach,

Jessie Schoonmaker,

Lowell Five Cent Savings Bank, The

34 John Street

Lowell, MA 01852

Telephone: 978-452-1300

Fax: 978-441-6457

Branches:

700 Boston Road, Billerica, MA 01821
 23 Fletcher Street, Chelmsford, MA 01824
 2021 Lakeview Avenue, Dracut, MA 01826
 750 Main Street, Haverhill, MA 01830
 34 John Street, Lowell, MA 01852
 1095 Westford Street, Lowell, MA 01851
 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
 30 International Place, Tewksbury, MA 01876
 250 Pawtucket Blvd., Tyngsborough, MA 01879
 499 Groton Road, Westford, MA 01886
 Nashoba Valley Technical High School, Westford, MA 01886
 270 Main Street, Wilmington, MA 01887

Officers:

Jason Stephens, , Executive Vice President, Chief Financial Officer and Treasurer
 Jonathan Gilbert, , Senior Vice President, Chief Retail Banking Officer
 Maura D. Sweeney, , Director/Senior Vice President, Chief Human Resources Officer
 Steven Ventre, , Senior Vice President, Commercial Lending
 Thomas Boucher, , Senior Vice President, Commercial Lending
 John Pratt, , Senior Vice President, Chief Credit Officer
 Kevin A. Kouble, Senior Vice President, Chief Information Officer
 Donald A. Bedard, , Executive Vice President, Chief Credit/Lending Administration Officer
 Holly Lagarde, , Senior Vice President, Retail Management
 Glenn B. Goldman, , Senior Vice President, Chief Compliance & Risk Officer
 David E. Wallace, , President & CEO / Director / Executive Committee
 Alison E. Kalman, , EVP Corporate Affairs/Investment Insurance Officer/Asstant
 Clerk of the Corporation, Secretary
 David J. Karpinsky, Senior Vice President, Finaical Analyst Officer
 Steven Martin Rochette, Senior Vice President Electronic Banking

Directors/Trustees:

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James G. Cullen,
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James A. Hall, Esq.,
A. Justin McCarthy, Jr.,
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Amy J. Hoey,
Dennis E. McHugh,
Angelos Sakelarios,
James C. Shannon, III
Jay R. Wallace,

Main Street Bank

81 Granger Boulevard

Marlborough, MA 01752-3865

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Fax: 508-481-2702

Branches:

7 Main Street, Ayer, MA 01432-0469
 489 Main Street, Groton, MA 01450
 220 Great Road, Littleton, MA 01460
 947 Massachusetts Avenue, Lunenburg, MA 01462
 71 Boston Post Road, Marlborough, MA 01752-3865
 101 West Main Street, Northborough, MA 01532
 80 Main Street, Pepperell, MA 01463
 95 Front Street, Shirley, MA 01464
 6 East Main Street, Southborough, MA 01772
 Sudbury Frms Sprmkt, 439 Boston Post, Sudbury, MA 01776
 21 East Main Street, Westborough, MA 01581

Officers:

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 Ruth Cavanagh, , Senior Vice President, Commercial Lending
 Karen Thorne, , Senior Vice President, Commercial Credit
 Thomas Dufault, , Senior Vice President, Mortgage Banking
 Sebi Ovesian, , Senior Vice President, Loan Servicing
 Donna Morel, , Vice President, Senior Branch Administrator
 John Spinello, , Vice President, Controller
 Steve Sugar, , Senior Vice President, Commercial Lending
 Carl Wiley, , Senior Vice President, Commercial Lending
 William M. Keyles, , Vice President, Director of Learning & Development
 Andrew McCully, , VP, Director of Technology
 Donna Driscoll, , Vice President, Branch Administrator
 Paul Musgrove, , Chief Financial Officer/Senior Vice President
 Kim Hardiman, , Vice President, Deposit Operations
 Jennifer Berube, , Vice President, Cash Management
 William Poutre, , Vice President, Commercial Lending
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 Deborah M. Campbell-Devries, , Senior Vice President
 Dawn Melanson, , Senior Vice President, Operations
 Christopher J. Berglund, , Executive Vice President
 Christopher DiBenedetto, , Senior Vice President, Enterprise Risk Officer
 David McCabe, , Senior Vice President, Commercial Lending

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Heidi Degrazia,
John F Gervais,
Kevin P Horgan,
Arthur P Redding,
Cynthia Russo,

Sem Aykanian,
Richard K. Bennett,
Walter Dwyer, IV
Emily Greenwood,
Nicholas M. Kofos
Steve P Roach,
Carol L. Sanchez

Marblehead Bank

21 Atlantic Avenue

Marblehead, MA 01945-0027

Telephone: 781-631-5500

Fax: 781-639-4512

Branches:

100 Cummings Center, Suite 101-F, Beverly, MA 01915
One Humphrey Street, Marblehead, MA 01945-0027

Officers:

Tanya Asnis, , Vice President Compliance
 Kyle Fiske, , Assistant Vice President Loan Servicing
 Amy Hart, , Assistant Vice President Lending
 Charles Parker, , Assistant Vice President Retail Banking
 Merrill Belmer, Executive Vice President
 Kathleen A Kain, , Exec. Vice President
 Mark E. Llewellyn, COO/EVP
 Scott Klocker, , Vice President, Technology
 Kristin Latulippe, , Vice President, Accounting
 Marcia Lewis, , Vice President, Residential and Consumer Lending
 Chris Speliotis Conroy, , Vice President, Systems/Security
 Suzanne Pinho, , Vice President, Deposit Operations
 Jenn L Mason, , Vice President, Deposit Operations Manager/BSA Officer
 Diane Rossini, Executive Vice President & Chief Financial Officer
 Julie H Livingston, Chief Executive Officer & President

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Julie H Livingston	Andrew Lovely,
Sarah McIlroy,	Janet Moore,
W. Thomas Moulton, Jr,	Mark O'Connor,
Charles Pendleton,	Rosanne K. Phelan,
Mark Shapiro,	Peter Simonsen,
Dr. Keith E. Taylor,	Dr. Tim Tobin,

Martha's Vineyard Savings Bank

78 Main Street

Edgartown, MA 02539-1069

Telephone: 508-627-4266

Fax: 508-627-6436

Branches:

517 State Road, Chilmark, MA 02535
78 Main Street, Edgartown, MA 02539
236 Edgartown-Vineyard Haven Road, Edgartown, MA 02539
397 Palmer Avenue, Falmouth, MA 02540
14 Oak Bluffs Avenue, Oak Bluffs, MA 02557
4 Uncas 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:

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Ted Desrosiers, , Vice President, Financial Advisor
Raymond LaPorte, , Vice President, Financial Advisor
Jeanne Ogden, , Vice President, Retail Banking
Christine Conrad, , Vice President, Marketing and Solutions Development
Adelaide Drolette, , Senior Residential Loan Officer
William R Howell, , Vice President, Commercial Lender
Ann K Hunt, , Senior Residential Loan Officer
Anthony M Leone, , Vice President, Senior Credit Officer
Edward Murphy, , Managing Director Investment Services
Mary C Griffiths, , Audit, Compliance, and BSA Officer
Ryan Yarosh, , Commercial Loan Officer
Patti L Young, Vice President, Residential Lender
Timothy J. Lowe, Vice President, Residential Lender
Susan Dostal, , Vice President, Human Resource Officer
Bart Partington, , Vice President, Account Director
James M Anthony, , President & Chief Executive Officer
Philip J. Mercier, Vice President, Commercial Lending
Charles A. Kroll, Vice President, Chief Financial Officer & Treasurer

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Wayne C. Lamson,	Ronald H. Rappaport,
George A. Santos, Jr.	Alison Shaw
Reid G. Silva,	Robert Tankard
Ann M Tyra	

Middlesex Savings Bank

6 Main Street

Natick, MA 01760

Telephone: 508-653-0300

Fax: 508-653-8146

Branches:

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577 Massachusetts Avenue, Acton, MA 01720
2 West Union Street, Ashland, MA 01721
186 The Great Road, Bedford, MA 01730
267 Hartford Avenue, Bellingham, MA 02019
629 Massachusetts Avenue, Boxborough, MA 01719
64 Main Street, Concord, MA 01742
1208 Main Street, Concord, MA 01742
598 Worcester Road, Framingham, MA 01702
899 Edgell Road, Framingham, MA 01701
1000 Franklin Village Drive, Franklin, MA 02038
112 Boston Road, Groton, MA 01450
830 Washington Street, Holliston, MA 01746
10 Main Street, Hopkinton, MA 01748
308 Great Road, Littleton, MA 01460
17 Nason Street, Maynard, MA 01754
72 Powdermill Road, Maynard, MA 01754
495 Main Street, Medfield, MA 02052
81 Main Street, Medway, MA 02053
36A Milliston Road, Millis, MA 02054
6 Main Street, Natick, MA 01760
50 Chestnut Street, Needham, MA 02492
31 North Main Street, Sherborn, MA 01770
162 Cordaville Road, Southborough, MA 01772
454 Boston Post Road, Sudbury, MA 01776
1 Andrew Avenue, Wayland, MA 01778
150 Commonwealth Road, Wayland, MA 01778
278 Washington Street, Wellesley, MA 02481
160 Littleton Road, Westford, MA 01886

Officers:

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Debra L. Zurka, , Senior Vice President
Michael J. Sullivan, , Senior Vice President & Director of Internal Audit
Adam C. Fandrey, , Senior Vice President
Anne M. Barry, , Senior Vice President
Mary F. Trifero, , Senior Vice President
Paul E. Van Corbach, , Senior Vice President
Blain M. Marchand, , Senior Vice President
Chris E. Vericker, , Senior Vice President
Xiaolin ("Tony") Zhang, , Senior Vice President
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Gregory L. Berks, , Senior Vice President
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Brian K. Hanley, , Senior Vice President
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William R. Iberg, , Senior Vice President
Susan J. Johnson, , Senior Vice President
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Robert Roamer, , Senior Vice President
Michelle L. Simms, , Senior Vice President
Michael A. Sundberg, , Senior Vice President
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Robert F. Lavelle, Senior Vice President
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Carole H. Bernstein, Senior Vice President
Patricia K. Conry, Senior Vice President
Deborah A. Colony, , Senior Vice President
David M. Bennett, , Senior Vice President
Melinda H. VanSchaick, , Senior Vice President
Dawn M. Seymour, , Senior Vice President
Henry A. Liu, , Senior Vice President & Compliance Officer
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Geoffrey A. Homoliski, , Senior Vice President
Michael J. O'Riordan, , Senior Vice President & Senior Credit Officer
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Kerry C. Morgan, Senior Vice President
Brian D. Stewart, Executive Vice President, Chief Financial Officer & Treasurer

Sally M. Eastman, , Senior Vice President
Jonathan C. Hoy, , Senior Vice President
Wayne Janelle, , Senior Vice President
Nicholas J Riley, , Senior Vice President
Sean F. Burke, , Executive Vice President & Chief Technology Officer
Ian D. Hecker, , Executive Vice President & General Counsel
Dana M. Neshe, , Executive Vice President &&& Chief Operating Officer

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Arthur B. Fair, III,	Carolyn Hatch Flood,
Donna M. Gallo,	Paul J. Gerry, Jr.,
Kenneth C.A. Isaacs,	Kelly A. Kober,
Brian D. Lanigan,	Michael G. McAuliffe,
Richard M. Presti,	Ian E. Rubin,

Monson Savings Bank

146 Main Street

Monson, MA 01057-0188

Telephone: 413-267-4646

Fax: 413-267-9564

Branches:

15 Somers Road, Hampden, MA 01036

136 West Street, Ware, MA 01082

75 Post Office Park, Wilbraham, MA 01905

100 Post Office Park, Wilbraham, MA 01095

Officers:

Nancy A. Dahlen, , Senior Vice President/Residential Lending

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

Dina A Merwin, , Senior Vice President/Chief Risk & BSA Officer

Michael R. Rouette, , Senior Vice President/Chief Lending Officer

Kevin Hicks, , Vice President/Information Technology

Jack Hibbard, , Vice President/Controller

Steven E. Lowell, President

Daniel R. Moriarty, Sr., Senior Vice President/Chief Financial Officer

Directors/Trustees:

Ken Albano,

Stephen R. Chiacchia,

Claire Clini

Donald J. Frydryk,

Steven E. Lowell

Thomas R. Pratt,

Mark Borsari,

Charlie Christianson,

Roland G. Desrochers,

Stacy Gilmore,

Gary R. Mayotte,

Aram R. Vartanian,

MountainOne Bank

93 Main Street

North Adams, MA 01247

Telephone: 413-663-5353

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:

Linda B Levesque, , Vice President

Lynne Carlotto, , Exec VP, Sr Risk Management Officer

Matthew Kreiser, , VP Commercial Lending

Stacy Litke, , SVP Operations

Lynn Sullivan, , SVP Community Banking

Beth Petropulos, , SVP, Human Resources

Steven Munger, , VP Commercial Lending

Jill Amato, , SVP, Sr Marketing Officer

Melissa Weber, , SVP, Dir of Residential & Consumer Lending

Debra Wooley, Senior Vice President & Controller

Timothy Rhuda, Sr. Vice President

Richard Bromberg, , Sr. Vice President, IT

Robert Abel, Vice President

Michael Pang, , SVP Credit Administration

Steven Owens, , Executive Vice President, COO/CFO/CIO, Treasurer

Robert Fraser, , Chief Executive Officer & President

Directors/Trustees:

Pamela B. Art,

Daniel E. Bosley,

Noreen Carey-Neville

Robert J Fraser,

Stephen Klass

Thomas O'Connell

Joseph Thompson,

James Bailey

Richard B. Bullett,

David W. Crane,

Susan S. Hogan,

Kevin Maguire

William Spence

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 02830

141 Portsmouth Avenue, Exeter, NH 03833

321 Lafayette Road, Hampton, NH 03843

27 High Road, Newbury, MA 01951-1719

21 Storey Avenue, Newburyport, MA 01950-1848

85 Storey Avenue, Newburyport, MA 01950

254 State Street, Portsmouth, NH 03801

1309 B Lafayette Road, Portsmouth, NH 03801

6 Merrill Street, Salisbury, MA 01952-2307

Officers:

Kerry J Aponas, , Vice President
 Martha S Bertsimas, , Assistant Vice President
 Patricia A Burns, , Vice President
 Carrie N Dick, , Assistant Vice President/Branch Manager
 Beth Dietz-Tuttle, , Senior Vice President
 Robert H Jones, , Vice President
 Amanda Kelcourse, , Assistant Vice President/Branch Manager
 Jo Ann Klatskin, , Vice President
 Mitchell Marcus, , Senior Vice President
 Matthew J Martin, Jr, Vice President
 Ronald P Richer, , Senior Vice President
 Travis K Smith, , Assistant Vice President
 Thomas L Strickler, , Vice President
 James L Thompson, III, Executive Vice President
 Laurie A Aspinwall, , Assistant Vice President
 Lisa Brodeur, , Vice President
 Joanna Buccieri, , Vice President
 Anthony M Demers, , Vice President
 Max A Ducap-Laguerre, , Assistant Vice President
 Colleen Eriesian, , Vice President
 Kevin F Hulse, , Vice President
 Valerie B King, , Assistant Vice President
 Mercedes V Monaco, , Assistant Vice President/Branch Manager
 Christine A Morency, , Assistant Vice President
 Thomas G Murphy, , Vice President
 William R Palm, , Vice President
 Tina M Paulsen, , Vice President
 Robert J Rocklein, , Vice President
 Sanchez P Joshua, , Assistant Vice President/Branch Manager
 Stephanie Santos, , Vice President
 Lisa A Stonesifer, , Assistant Vice President/Branch Manager
 Adam Winn, , Vice President
 Eugene Winters, , Senior Vice President
 Elizabeth J Blackburn, , Corporate Clerk
 Kimberly A Bryan, , Assistant Vice President/Branch Manager
 Amy E Leary, , Assistant Vice President/Branch Manager
 Steven Beaudoin, , Senior Vice President
 John Burcke, , Senior Vice President
 Alyson S Graybill, , Assistant Vice President
 Alysa M Morse, , Assistant Vice President
 Benjamin S Wheeler, , Vice President
 Scott A Terry, , Vice President
 Erica Brooks-Sayers, , Assistant Vice President/Branch Manager
 Deborah E Tremblay, , Assistant Vice President
 Kellie J Wood, , Vice President
 Timothy L Felter, Executive Vice President/CFO/Treasurer
 Scott A Eaton, Senior Vice President
 Nancy E Jones, Senior Vice President

Keri A Sullivan, , Senior Vice President
Sandra Licciardo, Vice President/Controller/Assistant Treasurer
Tracy E Dodier, Assistant Vice President
V John Garozzo, Assistant Vice President
Karen M Turmenne, , Vice President/Chief Risk Officer
Tricia A Herdrich, Assistant Vice President/Assistant Controller
Kimberley A Foulkes, Senior Vice President/CRA Officer
Ryan J Bishop, , Senior Vice President/Credit Administration Officer
Susan M Ballard, , Vice President
Peter B Matthews, Vice President/Residential Loan Officer
Amanda J Gray, , Vice President/Security Officer
Lloyd L Hamm, Jr, President/CEO

Directors/Trustees:

Stephen P Blanchette,	Christopher M Bouton,
James T Connolly	Stephen J DeGuglielmo,
Brian S Fecteau,	Lloyd L Hamm, Jr
Edward R Hayes,	Patricia C Johnson-Bascom,
Lucien R Lacroix,	Marc A MacBurnie,
Janice C Morse,	Charles W Morse, III
Jeffrey D Nahas	K Mark Primeau,
Jean L Trim,	Michael A Webber

North Brookfield Savings Bank

35 Summer Street

N. Brookfield, MA 01535

Telephone: 508-867-7442

Fax: 508-867-7574

Branches:

4 Daniel Shays Highway, Belchertown, MA 01007

100 West Main Street, East Brookfield, MA 01515

9 Gilbert Street, N. Brookfield, MA 01535

1051 Thorndike Street, Palmer, MA 01069-0923

2060 Main Street, Three Rivers, MA 01080-1115

40 Main Street, Ware, MA 01082-0849

Route 9, West Brookfield, MA 01585-1031

Officers:

Andrea Healy, , Vice President Human Resources

Donna L. Boulanger, President/CEO

Kimberly Cobb, , Chief Financial Officer

Directors/Trustees:

Thomas C. Baker III

Donna L. Boulanger

Roland A. Gauthier,

Gregory Kline

Elizabeth A. Martinelli

Lloyd A. Rice

Damien Berthiaume,

Harold Chesson, III

Sara Hunt

Vincent Lucchesi,

M Richard Pluta,

Jeffrey A. Spencer

North Easton Savings Bank

20 Eastman Street

South Easton, MA 02375

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 W. Grove Street, Middleboro, MA 02346
Shaw's Spmkt; 125 Toner Blvd., North Attleborough, MA 02760
295 Main Street, North Easton, MA 02356
Roche Bros Spmkt; 25 Washington St, North Easton, MA 02356
25 West Main Street, Norton, MA 02766
172 Mansfield Avenue, Norton, MA 02766
2 Pilgrim Hill Road, Plymouth, MA 02360
547 Washington Street, South Easton, MA 02375
570 Washington Street, Whitman, MA 02382
342 Bedford Street, Whitman, MA 02382

Officers:

Brian McCowan, , Senior Vice President and CFO
Jo-Anne C. Brooks, , Senior Vice President and Human Resource Officer
Stephen T. Pike, Senior Vice President and Chief Lending Officer
Marilyn M Lewis, Senior Vice President and Chief Information Officer

Directors/Trustees:

William Alford	Louis J. Certuse
Robert N. Clary,	Thomas A Deubler,
Richard R. Ethier	John C. Hurley,
Dolores M. Kent	Kristina L McGill,
Daniel T. Morse	Raymond A. Nichols
Paul J Schleicher,	Hazel L. Varella
James F. Vaughan,	

Pentucket Bank

One Merrimack Street

Haverhill, MA 01830

Telephone: 978-372-7731

Fax: 978-521-2701

Branches:

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

Officers:

Allison Field, , Senior Vice President
 Karl J Denu, , Senior Vice President
 Eric Leuteritz, , Senior Vice President
 Jean L. McCann, , Vice President
 Michele Curtis, , Vice President
 Thomas Whelton, , Vice President
 Leanne Petrou, , Vice President
 Marie Ferris, , Vice President
 Michael V Milano, , Vice President
 Amy Barcelos, , Vice President
 Jonathan Dowst, , EVP - Chief Credit Officer
 Robert Glosner, , Director of Information Technology
 Lori Luponi, , Senior Vice President
 Susan Cammett, Vice President
 Kevin McKinnon, , Senior Vice President
 John DeBaun, Senior Vice President
 Christine Whittaker, Vice President
 Carol Wilson, , Chief Experience Officer
 David Bennett, , SVP - Chief Financial Officer
 Charles Walker, , President
 Stephen Jaskelvicus, Senior Vice President
 Holly Pouliot, , Senior Vice President
 Claire Koffman, Vice President
 Scott D Cote, Sr., Chairman & CEO
 Gregory J. Shaw, First Senior Vice President - Chief Operating Officer

Directors/Trustees:

Terrance A. Beaton
Joseph A. Cleary
Thomas Desmet
William J. Klueber
Elizabeth E. Rogers
Charles Walker,

Peter A. Carbone
Scott D Cote, Sr.
E. Lynn Garner
Ronald Pollina
Timothy J. Schiavoni

PeoplesBank

330 Whitney Avenue
Holyoke, MA 01040-6561

Telephone: 413-538-9500

Fax: 413-493-7502

Branches:

56 Amity Street, Amherst, MA 01002
1936 Memorial Drive, Chicopee, MA 01020-4397
610 Memorial Drive, Chicopee, MA 01020
1 Turkey Hills Road, East Granby, CT 06026
201 North Main Street, East Longmeadow, MA 01028
5 South Maple Street, Hadley, MA 01035-3537
314 High Street, Holyoke, MA 01040
1866 Northampton Street, Holyoke, MA 01040
24 Tabor Crossing, Longmeadow, MA 01106
783 Williams Street, Longmeadow, MA 01106
300 King Street, Northampton, MA 01060
494 Newton Street, South Hadley, MA 01075-2108
7 College Street, Village Commons, South Hadley, MA 01075
1240 Sumner Avenue, Springfield, MA 01118
807 Wilbraham Road, Springfield, MA 01109
1051 St. James Avenue, Springfield, MA 01118
1900 Wilbraham Road, Springfield, MA 01129
30 Bridge Street, Suffield, CT 06078
547 Memorial Drive, West Springfield, MA 01089
1380 Mountain Road, West Suffield, CT 06093
281 East Main Street, Westfield, MA 01085
6 National Drive, Windsor Locks, CT 06096

Officers:

Aleda Amistadi, , Sr. VP
Amy Roberts, , Chief Human Resource Officer
Michael J. Oleksak, , EVP/Senior Lender
Thomas W. Senecal, , Chief Executive Officer & President
Brian Canina, , CFO/Treasurer
Jacqueline B. Charron, Sr. VP

Directors/Trustees:

Douglas A. Bowen,	Mark P. Cutting,
Susan R Goldsmith,	Carol C Katz,
Michael L. Klofas,	James Lavelle
Steven M. Mitus,	James B Newton, Jr.,
Anne M Paradis,	Russell J Peotter,
Timothy J Reynolds,	Thomas W. Senecal,
Thomas A Terry,	

Provident Bank, The

5 Market Street

Amesbury, MA 01913-2403

Telephone: 978-388-0050

Fax: 978-388-4568

Branches:

1 Haverhill Road, Amesbury, MA 01913-3507
115 South River Road, Bedford, NH 03110
95 Portsmouth Avenue, Exeter, NH 03833
66 Storey Avenue, Newburyport, MA 01950
25 Maplewood Avenue, Portsmouth, NH 03801
One South Access Rd-1 Provident Way, Seabrook, NH 03842

Officers:

Anne Lapointe, , Executive Vice President, Chief Administrative Officer
Joseph Kenney, , Senior Vice President
Leanne Corning, , Senior Vice President
Charles F. Withee, , President, Chief Lending Officer
Kevin Feeney, , Senior Vice President
Stephanie Harris, , Assistant Vice President, Controller
Joy Curth, , Senior Vice President
Brent Mathews, , Senior Vice President
Zachary Duprey, , Senior Vice President
Charles A. Barrett, Senior Vice President
Heather Garofalo, , Vice President Deposit Operations
Denise Gallant, , Vice President, Loan Operations
Carol L. Houle, Chief Financial Officer
David P. Mansfield, Chief Executive Officer

Directors/Trustees:

Frank G. Cousins, Jr.	Charles R Cullen,
James A DeLeo,	Lisa B. DeStefano
Nathaniel C Gravel,	Laurie H. Knapp
David P. Mansfield	Richard L. Peeke
Barbara Piette,	Joseph B Reilly,
Arthur W Sullivan	

Salem Five Cents Savings Bank

210 Essex Street

Salem, MA 01970

Telephone: 978-745-5555

Fax: 978-745-0861

Branches:

285 Great Road, Bedford, MA 01730
 495 Cabot Street, Beverly, MA 01915
 19 West Street, Beverly Farms, MA 01915
 52 Congress Street, Boston, MA 02109
 75 Middlesex Turnpike, Burlington, MA 01803
 36 Cambridge Street, Burlington, MA 01803
 85 High Street, Danvers, MA 01923
 160 Endicott Street, Danvers, MA 01923
 2 East Main Street, Georgetown, MA 01833
 Two Bay Road, Hamilton, MA 01982
 18 Hurd Street, Lowell, MA 01852-2291
 691 Rogers Street, Lowell, MA 01852
 20 State Street, Lynn, MA 01901
 35 Boston Street, Lynn, MA 01904
 90 Highland Avenue, Malden, MA 02148
 89 Pleasant Street, Marblehead, MA 01945
 221 South Main Street, Middleton, MA 01949
 355 Chestnut Street, Needham, MA 02492
 562A Turnpike Street, North Andover, MA 01845
 601 Chickering Road, North Andover, MA 01845
 One Main Street, Peabody, MA 01960
 Northshore Mall, Peabody, MA 01960
 8 Walkers Brook Drive, Reading, MA 01867
 303 Haverhill Street, Rowley, MA 01969
 424 Essex Street, Salem, MA 01970
 71 Washington Street, Salem, MA 01970
 855 Broadway, Saugus, MA 01906
 91 Lynnfield Street, South Peabody, MA 01960
 359 Main Street, Stoneham, MA 02180
 88 Main Street, Stoneham, MA 02180
 19 Concord Road, Sudbury, MA 01776
 Swampscott Mall, Swampscott, MA 01907
 2171 Main Street, Tewksbury, MA 01876
 443 Main Street, Woburn, MA 01801

Officers:

Charles M. Begley Jr., , Executive Vice President
Robert F. Eastman, , Senior Vice President
Suzanne C. Howley, , Senior Vice President
Louise A. Mallett, , Senior Vice President
Matthew P. Marmen, , Senior Vice President
Diane G. Smith, , Senior Vice President
Thomas G. Toland, , Senior Vice President
Arthur A. Vassallo, , Senior Vice President
David R. Keller, , Senior Vice President
Robert C. Foley, , Senior Vice President
Philip Soares, , Senior Vice President
Joseph F. Riley, , Executive Vice President
James T. Nelson, , Senior Vice President
Jeremy M. Blanche, , Senior Vice President
Shawn P. Ford, , Senior Vice President
Edward J. Lomasney, , Senior Vice President
Brian W. Shaughnessy, , Senior Vice President, Finance
Robert L. Ames, , Senior Vice President
Velmurugan Anandaraj, , Senior Vice President
Carol A. Hamilton, , Senior Vice President
Beth A. Lees, , Senior Vice President
Jeff McDonald, , Senior Vice President
Matthew Nastasia, , Senior Vice President
Lisa E. Carbone, , Senior Vice President
Christine Danjou, , Senior Vice President
George M. Mandt, , Senior Vice President
Bruce Potter, , Executive Vice President
Jay S. Spahr, Senior Vice President
Paul F. Passeri, Senior Vice President
Mark Leff, Senior Vice President
Joseph G. Greenough, Senior Vice President
Kenneth Foster, Senior Vice President
Candace Doucette, Senior Vice President
Diana L. Carito, Senior Vice President
Clifford G. Boggis, Senior Vice President
Keith Graham, Senior Vice President
Gordon Massey, Senior Vice President
Ping Yin Chai, , CEO
David W. Fanikos, , Senior Vice President
Scott Kinsella, , Senior Vice President, Compliance
John Malloy, , Senior Vice President
Frank W. Miller, , Senior Vice President
Patrick F. Padden, , Senior Vice President
Joseph L. Rooney, , Senior Vice President
Kevin T. Rourke, , Senior Vice President
Helen H. Topor, , Senior Vice President

Directors/Trustees:

Ping Yin Chai,
Daniel E Clasby,
Joseph M. Gibbons,
Peter C Gourdeau,
Louise J. Levesque,
A. Carmen Marciano,
William H. Mitchelson,
George C. Riccardelli,
John A. Shea,

Steven L. Cikatelli,
Peter J. Cusato,
Donald S. Glass,
Martin J. Lawler, III
William J. Lundregan, III
Mark A. Mitchelson,
Catherine L. Oatway,
Donald A. Sadoski,
Elsie M. Wallace,

Savings Bank, The

357 Main Street

Wakefield, MA 01880-0030

Telephone: 781-246-0400

Fax: 781-224-5300

Branches:

84 Main Street, Andover, MA 01810
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
599 North Avenue, Wakefield, MA 01880-0030
907 Main Street, Wakefield, MA 01880-0030

Officers:

Robert J DiBella, , President and CEO
Lisa Baker, , Vice President
Judy Hunt, , Vice President
Nick Kefalas, , Vice President
Fred Maloof, , Vice President
Dianne Chandler, , Vice President
Brendan Szocik, , President and CEO of FFT
Joseph Scurio, , Vice President
Bruce Donovan, , Vice President
Patricia A. O'Brien, , Senior Vice President
Peter W. Johnston, , Senior Vice President
Maria F. Melo, Senior Vice President
Raichelle L. Kallery, EVP Retail Banking Officer
Jeff D'Alessandro, Senior Vice President
Kathleen Conary, SVP Compliance Officer
Denise Carbone, Senior Vice President & CFO
Maureen D Jennings, Vice President

Directors/Trustees:

Michael Barrett,	Kelley Chapman,
Karen S Conard,	Robert J DiBella,
Glenn Dolbeare	Anthony M. Gallugi
Scott C. Garrant, Esq.	Ann Hadley,
Thomas Mullen,	Joanne Reilly,
Daniel W. Sherman, MAAA, ASA, EA	Mark Simeola

Seamen's Bank

221 Commercial Street
Provincetown, MA 02657

Telephone: 508-487-0035

Fax: 508-487-8421

Branches:

4355-4356 Route 6, North Eastham, MA 02651
Route 6, North Truro, MA 02652
56 Shankpainter Road, Provincetown, MA 02657
Route 6, Wellfleet, MA 02667

Officers:

Marianne Clements, , Vice President
Amy Silva, , Vice President
John K. Roderick, , Chairman / Trustee
Lori F. Meads, , President/CEO
Michael K. Silva, , CFO / Treasurer
Mary Rose, , Senior Vice President
Paul Garganigo, , Senior Vice President
Jean Leonard, , Senior Vice President
Maria Larouco, Vice President

Directors/Trustees:

Christopher Enos,	Christopher W King,
Timothy F. McNulty	Lori F. Meads,
John E. Medeiros,	Donald Reeves,
Kristen Roberts,	Steven E. Roderick,
John K. Roderick,	Paul R. Silva,
Sandra L. Silva,	Paul Souza,

South Shore Bank

1530 Main Street

Weymouth, MA 02190

Telephone: 781-337-3000

Fax: 781-331-5881

Branches:

1010 Washington Street, Braintree, MA 02184-5433
372 Washington Street, Braintree, MA 02184-4775
225 Bedford Street, East Bridgewater, MA 02333-1901
650 Middle Street, East Weymouth, MA 02189-1130
99 South Street, Hingham, MA 02043
400 Washington Street, Norwell, MA 02061
75 Washington Street, Pembroke, MA 02359
370 Quincy Avenue, Quincy, MA 02169
699 Hancock Street, Quincy, MA 02170
51 Columbian Street, South Weymouth, MA 02190-0097
1530 Main Street, South Weymouth, MA 02190
1538 Turnpike Street - Rte. 139, Stoughton, MA 02072
383 Bridge Street, Weymouth, MA 02191-1427
295 Washington Street, Weymouth, MA 02188-3188

Officers:

Daniel W Brennan, , CFO
 Susan K Kelly, , VP/Consumer Officer
 Lee A Page, , VP/ Senior Information Security Officer
 Joanne Tully, , Director of Consumer & Community Relations
 Kevin Dabrieo, , Controller
 Cindy Bovaird, , AVP/Consumer Loan Officer
 Susan Burns, , AVP/Retail Officer
 Robert Corcoran, , SVP/Senior Commercial Loan Officer
 Christine Clymens, , Director of Marketing Strategy
 Mark Colletta, , AVP/Sales & Service Coordinator
 Joseph Dahlstrom, , Banking Officer
 Patrick Dougherty, , VP/Investment Executive
 Susan Hanifan, , Retail Officer
 Jaclyn Hartshorn, , Retail Officer
 Bindiya Jain, , VP/Director of Consumer Lending & Loan Operations
 Kevin Joyce, , VP/Relationship Manager
 David Kelson, , VP/Investment Executive
 Paul Mollica, , Director of Community Banking
 Thomas Osuch, , VP/Commercial Loan Officer
 Douglas Sanroma, , VP/Director of Strategic Process Improvement
 Albert Smith, , VP/Investment Executive
 Anthony Spakoski, , Sr. Underwriter Officer/Processing Supervisor
 James Twiss, II, Retail Officer III
 Craig Gardner, , Chief Technology Officer
 Seanna Grant, , Retail Officer
 Kristen Rundle, , Project Manager/Bank Officer
 Michael Wilburton, , Mortgage Sales & Secondary Officer
 Pamela O'Leary, , EVP/Chief Operating Officer
 Jane Wing, , VP/Cash Management Officer
 Amy Geogan, SVP/Chief Credit Officer
 Carol J. Farrell, Vice President/Senior Deposit Operations Officer
 Carol Shoughrow, AVP/Deposit Operations Officer
 Daniel Picha, FVP/Director of Commercial Services
 Darlene Woo, , VP/Director of Human Resources
 Glenn Tattrie, First VP/Chief Risk & Compliance Officer
 Heather Wilson, , VP/Commercial Loan Officer II
 John Barron, , FVP/Chief Strategy Officer
 John Mannion, , FVP/Senior Relationship & Lending Team Leader
 Joseph McPhee, VP/Commercial Loan Officer
 Joyce F. Duhaine, FVP/Information Services Officer
 Julie Heapes, FVP/Senior Retail & Security Officer
 Lynn A. Tempesta, , FVP/Director of Information Technology
 Mark Pitts, FVP/ Credit Manager
 Michael R. Healy, SVP/Senior Commercial Loan Officer
 Thomas J. Gillen, FVP/Commercial Loan Officer
 Noreen Cahill, AVP/Retail Officer
 Jules Cardin, AVP/Small Business Loan Officer
 Catherine Cavicchi, AVP/Retail Officer

Edmond Chan, Retail Officer
Kevin C Coote, Retail Officer
Mark Delcore, , AVP/Senior Network and IT Support Manager
Catherine Foley, Retail Officer
Marielle Hardiman, , AVP/Director of Marketing
Vikki Leinas, , Retail Officer
James Luongo, AVP/Retail Officer
Peter Lung, VP/Commercial Loan Officer/Market Area Manager
Marcia Lyons, , Sr. Business Intelligence Officer
Matthew Petti, , AVP/Portfolio Manager
Monalisa Rodrigues, Retail Officer
Michael Tinkham, AVP/Retail Officer
David Willis, AVP/Business Development Officer
Kelly-Ann Ferreira, , VP/Training Officer

Directors/Trustees:

Suzanne Andrade,	J. Leonard Bicknell,
James E. Bristol, Jr.,	James M Dunphy
James Hajjar,	David S. MacCoy,
Frank A Marinelli,	David P O'Brien,
Marisa A O'Dwyer,	Paul M Pecci,
Arthur H. Sharp,	Michael J Sheehan,
Margaret K. Spagone,	Joseph C Sullivan,

The Cape Cod Five Cents Savings Bank

1500 Iyannough Road

Hyannis, MA 02601

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
236-238 Vineyard Haven Road, Edgartown, MA 02539
668 Main Street, Falmouth, MA 02540
532 Main Street, Harwich Port, MA 02646
1550 Iyannough Road, Hyannis, MA 02601
171 Falmouth 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
1 Village Green Drive, Plymouth, MA 02330
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:

Vanessa L. Greene, , Vice President
Paul R. Bernier, , Senior Vice President
Tracy D. Buckley-Scott, , Vice President
Kristen M. Foresta, , Vice President
Kevin A. Mooney, , Vice President
Joseph H.C. St. Aubin, , Vice President
Tracy L. Taylor, , Assistant Vice President
Scott D. Vandersall, , Vice President
Mandee S. Blair, , Assistant Vice President
Stephanie M. Dennehy, , Senior Vice President
William T. Garreffo, , Vice President
Stanley W. Hodkinson, , Vice President
Elizabeth M. Lynch, , Vice President
Laura E. Newstead, , Executive Vice President
Deborah L. Potter, , Vice President
Elizabeth D. Stevens, , Assistant Vice President
Steven E. Sullivan, , Vice President
Angelique K. Viamari, , Vice President
Terry-Lee M. Walther, , Assistant Vice President
Emilie L. Bajorek, , Senior Vice President
John V. DeVito, , Assistant Vice President
David A. Fargnoli, , Assistant Vice President
Mary Kate Gallagher, , Assistant Vice President
Jason R. Lilly, , Senior Vice President
Stephen C. Peck, , Vice President
Carol S. Sosner, , Assistant Vice President
Kenneth D. Thomas, , Assistant Vice President
Taryn M. Wilson, , Vice President
Leda J. Phillips, , Assistant Vice President
Dana J. Robert, , Assistant Vice President
Suzanne A. Berry, , Assistant Vice President
Rosalind S. Daley, , Vice President
John F. Fulone, , Senior Vice President
Eric T. Gallagher, , Assistant Vice President
Emmy R. Hamilton, , Assistant Vice President
Cheryl A. Jones, , Assistant Vice President
Joseph R. King, , Vice President
Christina L. Mallard, , Vice President
Michael E. Mead, , Assistant Vice President
Christopher L. Merrill, , Assistant Vice President
Timothy C. Mori, , Assistant Vice President
Mark G. Sexton, , Vice President
Jennifer L. Turner, , Vice President
Shannon M. Turner, , Assistant Vice President
Paul M. White, , Vice President
Carey L. Losh, , Assistant Vice President
Richard J. DeWitt, , Vice President
Adam H. Earle, , Vice President

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 Maureen A. Nedder, , Assistant Vice President
 Patrick F. Savage, , Assistant Vice President
 Samuel C. Watson, , Vice President
 Debra L. Anderson, , Vice President
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 Liam Cahill, , Vice President
 Lee C. Gatewood, , Vice President
 Kate W. Weld, , Vice President
 Heather D. Brown, , Vice President
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 Patricia J. Erickson, , Assistant Vice President
 Nancy A. Gardner, , Assistant Vice President
 Charles R. Givonetti, , Assistant Vice President
 Russell G. Labbe, , Assistant Vice President
 Duncan S. Macallister, , Vice President
 Patricia A. Piva, , Assistant Vice President
 Wilburn O. Rhymer, , Assistant Vice President
 Edward A. Rubel, , Assistant Vice President
 Linda J. Steele, , Assistant Vice President
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 Susan R. Bristol, , Vice President
 Matthew S. Burke, , First Executive Vice President

Stuart A. Egmore, , Assistant Vice President
Andrew M. Foss, , Vice President
Debra L. Hodgkins, , Assistant Vice President
Elaine Mason, Assistant Vice President
Mary Jo Parris, Assistant Vice President
Melanie J. Sabin, , Assistant Vice President
Elizabeth M. Thompson, , Vice President
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Robert A. Talerma, , First Executive Vice President
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Andrea L. Ponte, , Senior Vice President
Theresa M. Souza, , Vice President
Richard J. Leonard, Senior Vice President
Dorothy A. Savarese, President

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Thomas M. Evans,	Karen L. Gardner,
Paul E. Grover,	Chester N. Lay,
Bruce D. Miller,	Katherine Fulham Parcels,
James A. Peterson,	Paul Rumul,
Dorothy A. Savarese	Daniel A. Wolf,

UniBank for Savings

49 Church Street

Whitinsville, MA 01588

Telephone: 508-234-8112

Fax: 508-234-7605

Branches:

10 Cheney Street, Blackstone, MA 01504
 4 Mechanic Street, Douglas, MA 01516
 89 Worcester Street, Grafton, MA 01519
 87 West Main Street, Hopkinton, MA 01748
 91 Prospect Street, Milford, MA 01757
 193 Boston Turnpike, Shrewsbury, MA 01545
 29 Galaxy Pass, Sutton, MA 01590
 156 Worcester-Providence Tpke., Sutton, MA 01590
 113 Main Street, Upton, MA 01568
 25 N. Main Street, Uxbridge, MA 01569
 1189 Providence Road, Whitinsville, MA 01588
 24 Gold Star Boulevard, Worcester, MA 01606
 101 Barry Road, Worcester, MA 01606

Officers:

Douglas Moisan, , CFO & Senior Vice President
 Michael Welsh, , Chief Executive Officer
 Alvara Gjylapi, , Senior Vice President
 Tom McGregor, , Senior Vice President
 Todd Mandela, , Senior Vice President
 Patricia A. Baker, Senior Vice President
 Justine M. DeNorscia, , Executive Vice President
 Jeffrey L. Bajema, Senior Vice President
 Christopher D. Foley, , President

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Robert A. Bernstein	Denise H. Brookhouse
Jay M. Cahill,	Michael J. Kroll
James W. Kuekan	John P. Miersma
Kathleen Salmon-Roberson	Mary E. Thompson
Timothy P. Wickstrom,	

Washington Savings Bank

30 Middlesex Street

Lowell, MA 01852-2197

Telephone: 978-458-7999

Fax: 978-458-9547

Branches:

100 Broadway Road, Dracut, MA 01826

Officers:

Sean Lydon, , VP Retail

Gerard Frechette, VP Lending & Compliance

Dennis P. Jones, , Chief Financial Officer

James B. Hogan, President

Directors/Trustees:

M. Carolyn Cox

Ronald D'Amato

Jeff Donohoe

Arthur Ford

Bernard V. Nangle, Jr.

Suzanne Toupin,

Michael Coyne,

Raymond Peter Daley

Catherine Flood

James B. Hogan

Martin Silva, Jr.

Watertown Savings Bank

60 Main Street,
Watertown, MA 02472

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:

Sandy M. PENCHANSKY, Vice President - Investment Executive
Matthew DesMeules, Vice President/Lending Servicing & Compliance
Diane Ryan, VP/Personnel Admin
Connie Braceland, VP/Community Relations & Club 50
Linda M Cheever, VP - Finance
William K Burgess, Vice President - Branch Manager
Antonia J O'Hara, Vice President - Branch Manager
Jan Viglirolo, Vice President - Operations
Simon Mzaouakk, Vice President - Network Officer
Eileen R. Lauria, Vice President - Commercial Lending
Robert A. Kelly, Senior Vice President/Branch Admin
Lisa K. Nichols, Senior Vice President/Operations, BSA
Torrance P. Dean, Senior Vice President & Senior Lending Officer
Brett W. Dean, President & CEO
Randall A. Buck, Senior Vice President Technology
Richard A. Tatarczuk, Senior Vice President - CFO & Treasurer
Ronald D. Dean, Chairman of the Board

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Brett W. Dean,	Michael P. Del Rose,
Edward P. Deveau	Paul DiSciullo,
Bernard T. Loughran, Jr.,	Joseph P. MacDonald
S. Kelley MacDonald	Robert A. Manzelli
Stephen J. Messina	John F. Nealon,
Robert U. Porter	James A. Sgroi,
Patricia F. Stenson	William F. York

Webster Five Cents Savings Bank

136 Thompson Road,

Webster, MA 01570

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

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Steven G. Anderson, , Vice President

Patrick T. Royce, , Vice President

Christopher J Watson, , Senior Vice President

Monica Thomas-Bonnick, , Vice President

Darryl Caffee, , Vice President

John Manilla, , Vice President

Hugh Adams, , Vice President

Jane Cullen, , Vice President

Alla Demihovsky, , Vice President

Deborah A. Almstrom, Vice President

Charles P. Grandy, Vice President

Lynda L. Notaro, Vice President

Todd W. Costa, Vice President

Ann M. Kane, Vice President

John C. DaLomba, Vice President

Wanita J. Letendre, Vice President

Brian S. Westerlind, , Chief Financial Officer/Treasurer/Senior Vice President

David S. Bayer, II, Clerk, Director

Daniel W. Ivascyn, Honorary Trustee - Former Chairman (retired), Director

Donald F Doyle, President, Chief Executive Officer and Director

Teresa K. Flynn, Senior Vice President

Theodore B. Parkman, Jr., Senior Vice President

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David S. Bayer, II
Benjamin A. Craver,
Daniel W. Ivascyn
Richard T. Leahy,
Paul G. Martland,
Eric A. Rosen,

Jane E. Bania,
Stephen H. Charniak
Donald F Doyle
Michael L. Jalbert
Donald O. Maloney, Jr.
Robert E. McKenna,
Andrew F. Sylvia,

Winchester Savings Bank

661 Main Street

Winchester, MA 01890-1987

Telephone: 781-729-2130

Fax: 781-721-4180

Branches:

188 Medford Street, Arlington, MA 02474

344 Cambridge Road, Woburn, MA 01801-6088

573 Main Street, Woburn, MA 01801

Officers:

Sharon A. Gearty, , Vice President

Cheryl A. Hulin, , Senior Vice President

Karen F. Murphy, , Senior Vice President

Georgeann M. Abatzis, Vice President

Daniel N. Persson, , Senior Vice President

Robert A. Boulay, C.P.A., Vice President

Carl E. Flumerfelt, , Senior Vice President

Amy L. Timmerman, , Vice President

Elda Heller, Senior Vice President, Chief Financial Officer, Treasurer

Peter J. Segerstrom, Chief Executive Officer & President, Trustee

Directors/Trustees:

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Deborah A. Carson, C.P.A.,

Judson D. Hale, Jr.,

David P. Hood

Alan G. Macdonald,

Richard L. Sampson,, Jr.

John I. Snow,, III

James R. Willing,

Stephen H. Boodakian

Geoffrey A. Curtis

Neal J. Harte, C.P.A.,

William P. Hood,

Carol A. Pierce Connolly

Peter J. Segerstrom

Suzanne Virnelli, M.D.

Appendix III: Limited Purpose Trust Companies

Fidelity Management Trust Company

245 Summer Street

Boston, MA 02210

Telephone: 617-563-9337

Fax: 617-385-2044

Branches:

Officers:

Rachel Tyler, , Institutional Trust Officer
Brett Segaloff, , AML/BSA Compliance Officer
William Mitchell, , Clerk, Community Reinvestment Act Liaison
Michael J Doherty, , Treasurer, CFO
Adrien Deberghes, , Assistant Treasurer
John McGinty, , Compliance Officer
Krista D'Aloia, Assistant Clerk
Helen Kafkas, , Vice President of Finance
Brian Hurton, Vice President, Trust Operations
David Morse, , Chairman, President

Directors/Trustees:

Steven P. Akin	James Carroll,
Thomas E. Cimeno, Jr.	Casey Condron,
Michael J Doherty,	Helen Kafkas,
Edward E. Madden	David Morse,
Stephen E. Tibbetts	Rachel Tyler,

State Street Global Advisors Trust Company

1 Iron Street

Boston, MA 02210

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

255 California Street, San Francisco, CA 94111

Officers:

Jessica Cross, , Corporate Secretary

Baldemar Trevino, , Treasurer

Chris Baker, , Chief Compliance Officer

Kathrine McKinley, , Chief Legal Officer

Ken Murphy, , AML Officer

Directors/Trustees:

Tracy Atkinson,

Tim Corbett,

David Gutschenritter

Barry Smith

Lynn Blake

Scott Ebner,

Steve Lipiner

Appendix IV: Trust Companies

Berkshire Bank

24 North Street

Pittsfield, MA 01201-5147

Telephone: 413-443-5601

Fax: 413-443-3587

Branches:

820 Suffield Street, Agawam, MA 01001
30 South Pearl Street, Albany, NY 12207
979 Central Avenue, Albany, NY 12205
140 Sanford Farms Plaz, Amsterdam, NY 12010
3816 VT Route 7A, Arlington, VT 05250
11 Vista Boulevard, Bethlehem, NY 12159
1320 Washington Street, Boston, MA 02118
61 Brookline Avenue, Boston, MA 02215
121 Congress Street, Boston, MA 02110
423 Washington Street, Brighton, MA 02135
536 Providence Road, Brooklyn, CT 02634
180 Westminister Road, Route 14, Canterbury, CT 06331
50-52 Main Street, Chatham, NY 12037
116 Chelmsford Street, Chelmsford, MA 01824
63 Norwich Avneu, Colchester, CT 06415
98 Wolf Road, Colonie, NY 12205
488 Main Street, Dalton, MA 01226
596 Hartford Pike, Route 101, Dayville, CT 06241
255 Delaware Avenue, Delmar, NY 12054
602 Columbia Turnpike, East Greenbush, NY 12061
50 East High Street, East Hampton, CT 06424
72 Shaker Road, East Longmeadow, MA 01028
6611 Manlius Road, East Syracuse, NY 13057
6788 Northern Boulevard, East Syracuse, NY 13057
18 Princeton-Hightstown Road, East Windsor, NJ 08520
85 Freshwater Boulevard, Enfield, CT 06082
763 Farmington Avenue, Farmington, CT 06032
1359 Springfield Street, Feeding Hills, MA 01030
7 Sycamore Street, Glastonbury, CT 06033
255 Stockbridge Road, Great Barrington, MA 01230-1292
244 Main Street, Great Barrington, MA 02130
996 Poquonnock Road, Groton, CT 06340
1704 Western Avenue, Guilderland, NY 12204
7 Halfmoon Crossing, Halfmoon, NY 12065
537 Route 130, Hamilton, NJ 08691
114 Woodland Street, Hartford, CT 06015
115 Main Street, Route 66, Hebron, CT 06248
1057 Main Street, Holden, MA 01520-1288
100 Gibraltar Road, Horsham, PA 19044
561 Warren Street, Hudson, NY 12534
1 Central Plaza, Ilion, NY 13357
51 West Main Street, Johnstown, NY 12095
4422 Route 27, Kingston, NJ 08528
1202 Troy-Schenectady Road, Latham, NY 12110
628 New Loudon Road, Latham, NY 12110
669 Whithead Road, Lawrenceville, NJ 08648
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
180 River Road, ROute 12, Lisbon, CT 06351
One West Main Street, Little Falls, NY 13365
138 Longmeadow Street, Longmeadow, MA 01106
399 Albany Shaker Road, Loudonville, NY 12211
431 Center Street, Ludlow, MA 01056

152 Main Street, Ludlow, VT 05149
2532 Route 9, Malta, NY 12019
3450 Richville Road, Manchester Center, VT 05255
4912 Main Street, Manchester Center, VT 05255
95 Storrs Road, Mansfield Center, CT 06250
9085 Old River Road, Marcy, NY 13403
322 Maple Street, Marlborough, MA 01752
840 Route 33, Mercerville, NJ 08619
165 East Main Street, Middletown, RI 02842
91 Main Street, Milford, MA 01757
344 Prospect Street, Moosup, CT 06354
8491 Seneca Turnpike, New Hartford, NY 13413
50 Genesee Street, New Hartford, NY 13413
Highway 20 and Highway 22, New Lebanon, NY 12125
66 Cedar Street, Newington, CT 06111
100 Bellevue Avenue, Newport, RI 02840
3421 State Street, Niskayuna, NY 12309
37 Main Street, North Adams, MA 01247-3403
576 North Greenbush Road (Route 4), North Greenbush, NY 12198
474 Boston Post Road, North Windham, CT 06256
108 Salem Turnpike, Norwich, CT 06360
210-212 Main Street, Oriskany Falls, NY 13425
30 East Otis Road, Otis, MA 01253
445 Liberty Street, Pawcatuck, CT 06379
99 North Main Street, Pittsfield, MA 01201
734 Williams Street, Pittsfield, MA 01201
66 West Street, Pittsfield, MA 01201
39 Cheshire Road, Pittsfield, MA 01201
165 Elm Street, Pittsfield, MA 02101
1430 East Main Road, Portsmouth, RI 02871
183 Quaker Road, Queensbury, NY 12804
2344 Route 33, Robbinsville, NJ 08691
396 Cromwell Avenue, Rocky Hill, CT 06067
100 West Dominick Street, Rome, NY 13440
1629 Black River Road, Rome, NY 13440
1300 Erie Boulevard West, Rome, NY 13440
1925 Curry Road, Rotterdam, NY 12306
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
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
19 Harrison Avenue, Springfield, MA 01103
1363 Allen Street, Springfield, MA 01118
32 Main Street, Stockbridge, MA 01262-0117
159 Merrow Road, Tolland, CT 06084
1100 Mohawk Street, Utica, NY 13501
50 Auert Avenue, Utica, NY 13502
435 Hartford Turnpike, Vernon, CT 06066
121 Old Town Hill Road, Wakefield, RI 02879
25 Worcester Road, Webster, MA 01570
320 West Boylston Street, West Boylston, MA 01583
927 Farmington Avenue, West Hartford, CT 01067
220 Westfield Street, West Springfield, MA 01089

2 Depot Street, West Stockbridge, MA 01266-0283
381 West Main Street, West Winfield, NY 13491
303 Turnpike Road, Westborough, MA 01581
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
184 Broadway, Whitehall, NY 12887
34 Oriskany Boulevard, Whitesboro, NY 13492
2005 Boston Road, Wilbraham, MA 01095
803 Main Street, Willimantic, CT 06226
148 Broad Street, Windsor, CT 06095
386 Main Street, Worcester, MA 01608-1709
993 Grafton Street, Worcester, MA 01604
11 Park Avenue, Worcester, MA 01605
560 Park Avenue, Worcester, MA 01603-2584
451 Lincoln Street, Worcester, MA 01605
706 Stoney Hill Road, Yardley, PA 19067

Officers:

Robert M. Curley, , Chairman, New York region
 Mark Foster, , EVP/Regional Commercial Leader
 Scott Houghtaling, , EVP/Regional Commercial Leader
 Georgia Melas, , SEVP/Chief Credit Officer
 Allison O'Rourke, , SEVP/Chief Administrative Officer
 Tami Gunsch, , SEVP/Relationship Banking
 Matthew Coletti, , FVP/Retail Operations and Delivery
 James M. Moses, , Senior Executive Vice President and CFO
 Gregory D. Lindemuth, , EVP/Chief Risk Officer
 Thomas Barney, , SVP/Wealth Management Operations
 Jason Edgar, , SVP/Chief Investment Officer
 Scott Cooper, , SVP/COO, Firestone Financial, LLC
 Shelley Guyette, , SVP, Human Resources
 Kevin Nihill, , SVP/Treasurer
 Ben Strauss, , VP/Associate General Counsel
 James Belliveau, , SVP, Operations Strategy
 Sharon A. Blanchette, , SVP, BSA Officer
 Erin E. Boggan, , SVP, CRA & Fair Lending
 Jennifer M. Carmichael, , SVP, Audit Manager
 David Cohen, , SVP, President and CEO - Firestone Financial, LLC
 Jacqueline Courtwright, , SVP, HR Business Partner
 Paul Gershkowitz, , SVP, Home Lending
 Susan R. Teixeira, , SVP, Risk Management and Policy
 Deborah Stephenson, , SEVP/Compliance Officer
 Linda A. Johnston, , Sr. Executive Vice President and Chief Human Resources Officer
 Michael Carroll, , SEVP/Commercial Banking and Specialty Lending
 David Gonci, Capital Markets Director
 Sean A. Gray, , President and Chief Operating Officer
 George Bacigalupo, , Sr. Executive Vice President - Commercial Banking
 Michael Macy, , FVP/Treasury
 Brett Brbovic, SVP/Chief Accounting Officer
 Denise Marie Thompson, , VP/Small Business Operations
 Elizabeth Gore, , SVP/Trust Operations and Compliance
 Elizabeth Mach, , FVP/Marketing Officer
 Gary Urkevich, , EVP/Information Technology and Project Management
 Lauren Harvey, VP/Human Resources
 Ryan Melle, , SVP/Information Security Officer
 Steven Cronin, , FVP/Berkshire Insurance Group
 Julie Ryan, , VP/Insurance Operations
 Theresa Wituszynski, SVP/Operations
 Ashlee Flores, , SVP/Compliance
 Wm. Gordon Prescott, , SEVP/General Counsel and Secretary

Directors/Trustees:

Paul T. Bossidy,
Robert M. Curley,
J. Williar Dunleavy
Richard M. Marotta,
Laurie N. Moffatt
William J. Ryan,
D. Jeffrey Templeton

David M. Brunelle,
John B. Davies
Cornelius D. Mahoney
Pamela A. Massad,
Richard J. Murphy
Patrick J. Sheehan,

Boston Private Bank & Trust Company

Ten Post Office Square

Boston, MA 02109

Telephone: 617-912-1900

Fax: 617-912-4551

Branches:

57 Enon Street, Beverly, MA 01915
225 North Beverly Drive, Beverly Hills, CA 90210
800 Boylston Street, Boston, MA 02199
500 Boylston Street, Boston, MA 02116
157 Seaport Boulevard, Boston, MA 02210
1295A Beacon Street, Brookline, MA 02446
1440 Chapin Avenue, Burlingame, CA 94010
265 Main Street, Cambridge, MA 02142
16000 Ventrua Boulevard, Encino, CA 91436
7 Central Street, Hingham, MA 02043
1666 Massachusetts Avenue, Lexington, MA 02420
345 S. San Antonio Road, Los Altos, CA 94022
801 S. Figueroa Street, Los Angeles, CA 90001
1223 Centre Street, Newton, MA 02459
420 Cowper Street, Palo Alto, CA 94301
345 E. Colorado Boulevard, Pasadena, CA 91101
255 Battery Street, San Francisco, CA 94101
60 South Market Street, San Jose, CA 95113
160 Bovet Road, San Mateo, CA 94402
520 Broadway, Santa Monica, CA 90401
336 Washington Street, Wellesley, MA 02481
971 S. Westlake Boulevard, Westlake Village, CA 91361

Officers:

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Paul M. Simons, , Executive Vice President
Maura Almy, , Executive Vice President
Allison Baird, , Executive Vice President
Colleen Graham, , Executive Vice President
William I. Woodson, , Executive Vice President
Christopher A. Cooper, , Senior Vice President, Secretary
Nicholas Rose, , Vice President, Acting Treasurer
John T. Longley, , Executive Vice President
Torrance Childs, , Executive Vice President
Joy McCune, , Executive Vice President
Joseph D. Regan, , Senior Vice President, Controller
Howard M. Tarlow, , Executive Vice President
Charles Nilsen, , Executive Vice President
Steven M. Gaven, , EVP, Chief Financial Officer
Thomas K. Anderson, , Executive Vice President
W. Timothy MacDonald, , EVP, Chief Risk Officer
Gisela A. LoPiano, , Executive Vice President
Robert J. Nentwig, , Executive Vice President
James C. Brown, , Executive Vice President

Directors/Trustees:

Allison Baird,	James C. Brown,
Torrance Childs,	Anthony DeChellis,
Mark F. Furlong,	Steven M. Gaven,
Joseph C. Guyaux,	Deborah F. Kuenstner,
Gloria C. Larson	Joy McCune,
Paul M. Simons,	Kimberly S. Stevenson,
Luis A. Ubinas,	Stephen M. Waters,
Lizabeth H. Zlatkus	

Boston Trust Walden Company

One Beacon Street, 33rd Floor

Boston, MA 02108

Telephone: 617-726-7250

Fax: 617-227-2690

Branches:

Officers:

Stephen J. Amyouny, , Executive Managing Director

William H. Apfel, , Executive Managing Director

Kenneth P. Scott, Executive Managing Director

Directors/Trustees:

Stephen J. Amyouny,

Domenic Colasacco,

Lucia B. Santini,

Heidi H. Vanni,

William H. Apfel,

Kimberly D. Gluck,

Kenneth P. Scott

Richard Q. Williams,

Brookline Bank

2 Harvard Street

Brookline, MA 02445-7905

Telephone:

Fax:

Branches:

856 Massachusetts Avenue, Arlington, MA 02476
168 Great Road, Bedford, MA 01730
31-33 State Street, Boston, MA 02109
131 Clarendon Street, Boston, MA 02190
1014 Beacon Street, Brookline, MA 02146
1340 Beacon Street, Brookline, MA 02146
1661 Beacon Street, Brookline, MA 02146
1324 Beacon Street, Brookline, MA 02446
1018 West Roxbury Parkway, Brookline, MA 02467
1016 Beacon Street, Brookline, MA 02446
1661 Beacon Street, Brookline, MA 02445
72 Burlington Mall Road, Burlington, MA 01803
34 Cambridge Street, #9, Burlington, MA 01803
1212-1220 Boylston Street, Chestnut Hill, MA 02467
1018 West Roxbury Parkway, Chestnut Hill, MA 02167
8-10 Martin Street, Essex, MA 01929
207 Main Street, Gloucester, MA 01930
31 Market Street, Ipswich, MA 01938
1793 Massachusetts Avenue, Lexington, MA 02420
196 Commercial Street, Malden, MA 02148
60 High Street, Medford, MA 02155
430 High Street, Medford, MA 02155
201 Salem Street, Medford, MA 02155
902 Highland Avenue, Needham Heights, MA 01803
155 State Street, Newburyport, MA 01950
10 Langley Road, Newton, MA 02459
10 Langley Road, Newton Centre, MA 02459
718 Beacon Street, Newton Centre, MA 02459
1160 Walnut Street, Newton Highlands, MA 02494
323 Walnut Street, Newtonville, MA 02460
144 Newburyport Turnpike, Rowley, MA 01969
456 Main Street, Waltham, MA 02154
161 Linden Street, Wellesley, MA 02481
448 Washington Street, Wellesley, MA 02481
5 Washington Street, Wellesley Hills, MA 02481
1808 Centre Street, West Roxbury, MA 02132

Officers:

M. Robert Rose, Chief Credit Officer
 Sandra L. Jenkins, , Chief Human Resources Officer
 Timothy Dugan, , Chief Compliance Officer
 Robert E. Brown, , SVP - Commercial Real Estate
 Leslie Joannides-Burgos, , Division Executive, Business and Personal Financial Services
 David L'Heureux, , SVP - Commercial Lending
 Michael W. McCurdy, , Chief Risk Officer, General Counsel, Secretary, Clerk
 Marissa S. Martin, , Associate General Counsel & Assistant Secretary
 Carl M. Carlson, Chief Financial Officer
 James M. Cosman, Chief Operations Officer

Directors/Trustees:

Joanne B. Chang,	David C. Chapin
John J. Doyle, Jr.	Darryl J. Fess
Margaret Boles Fitzgerald,	John A. Hackett
John L. Hall, II	Thomas J. Hollister,
Bogdan Nowak	Charles H. Peck
John M. Pereira,	Paul A. Perrault,
Merrill W. Sherman	Joseph J. Slotnik,
Peter O. Wilde	

Cambridge Trust Company

1336 Massachusetts Avenue

Cambridge, MA 02138

Telephone: 617-876-5500

Fax: 617-441-1421

Branches:

99 South River Road, Bedford, NH 03110
361 Trapelo Road, Belmont, MA 02478
565 Tremont Street, Boston, MA 02118
65 Beacon Street, Boston, MA 02108
One Federal Street, Boston, MA 02110
1720 Massachusetts Avenue, Cambridge, MA 02138-1804
353 Huron Avenue, Cambridge, MA 02138-6831
415 Main Street, Cambridge, MA 02142
75 Main Street, Concord, MA 01742-2500
920 Central Avenue, Dover, NH 03820
1690 Massachusetts Avenue, Lexington, MA 02420-5301
865 Central Avenue, Needham, MA 02492
776 Beacon Street, Newton, MA 02459
26 Lafayette Road, North Hampton, NH 03862
143 Daniel Street, Portsmouth, NH 03801
20 International Drive, Portsmouth, NH 03801
17 Portsmouth Avenue, Stratham, NH 03885
40 Central Street, Wellesley, MA 02482
195-197 Linden Street, Wellesley, MA 02482
29 Washington Street, Wellesley, MA 02481
100 Worcester Street, Wellesley, MA 02481
494 Boston Post Road, Weston, MA 02193-1529

Officers:

Ryan Hanna, , SVP Investment Officer
 David Lynch, , SVP, Chief Investment Officer
 Jennifer A. Pline, , EVP Wealth Management
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 Lindsey Bickford, , SVP, Manager of Secondary Markets
 Stephen DiCenso, , SVP, Residential Mortgage Lender
 Aimee Forsythe, , SVP, Portfolio Manager WM
 Marc Gearin, , SVP, Senior Private Banker WM
 Brian Kelley, , SVP, Commercial Lender
 Andrew Mahoney, , SVP, Commercial Real Estate Lender
 Kerri Mooney, , SVP, Director Private Banking Offices
 Patricia Mullin, , SVP, Director of Treasury Management
 Puneet Nevatia, , Chief Information Officer
 William Oberlies, , SVP, Director of WM Business Management
 Dina Scianna, , SVP, Director of Community Partnerships & Development
 David Tait, , SVP, Commercial Real Estate Lender
 Jerry Bazata, , Manager of Commercial Lending, NH
 David Felton, , Director of Business Banking
 Robert Gagnon, , Manager Residential Lending - NH
 Laura McGregor, , Senior Relationship Manager
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 Maureen Kelliher, , SVP Investment Officer NH Manager
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 Judith K Noel, , SVP Trust Officer NH
 Pilar Pueyo, , SVP Director of Human Resources
 Joseph Sapienza, , SVP Controller
 Stephen A. Caputo, , SVP Business Banking Group Manager
 John A. Haley, , SVP Director of WM Services
 Eric C. Jussaume, , Senior Vice President Investment Officer
 Frank Pasciuto, , SVP Deposit Operations
 Martin B. Millane, Jr., , EVP Chief Lending Officer
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 Peter J. Halberstadt, , SVP Credit Risk Manager
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 428 Rantoul Street, Beverly, MA 01915
 275 Hanover Street, Boston, MA 02113
 136 State Street, Boston, MA 02110
 24 Federal Street, Boston, MA 02110
 437 Boylston Street, Boston, MA 02116
 703 Granite Street, Braintree, MA 02184
 1184-1186 Boylston Street, Brookline, MA 02467
 1354 Beacon Street, Brookline, MA 02446
 134 Cambridge Street, Burlington, MA 01803
 2309 Massachusetts Avenue, Cambridge, MA 02140
 210 Boylston Street, Chestnut Hill, MA 02467
 1763 Revere Beach Parkway, Everett, MA 02149
 2 State Street, Lynn, MA 01901
 140 Ferry Street, Malden, MA 02148
 400 Mystic Avenue, Medford, MA 02155
 One Salem Street, Medford, MA 02155
 503 Riverside Avenue Fellsway Plaza, Medford, MA 02155
 32 Langley Road, Newton Centre, MA 02549
 12 Peabody Square, Peabody, MA 01960
 651 Hancock Street, Quincy, MA 02169
 37 Central Street, Salem, MA 01970
 102 Fellsway West, Somerville, MA 02145
 75 Central Street, Wellesley, MA 02482
 522 Main Street, Winchester, MA 01890
 299 Mishawum Road, Woburn, MA 01801

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 Gracine Copithorne, , First Vice President
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William P Hornby,	Jackie Jenkins-Scott
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Joseph P. Mercurio	Joseph J. Senna, Esq
Jo Ann Simons,	Barry R Sloane

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 1 Atwood Lane, Bedford, NH 03110
 33 Enon Street, Beverly, MA 01915-2931
 81 Bridge Street, Beverly, MA 01915-1115
 265 Franklin Street, Boston, MA 02110
 63 Franklin Street, Boston, MA 02110
 155 Dartmouth Street, Boston, MA 02116
 51 Commercial Street, Braintree, MA 02184-4307
 110 Main Street, Bridgewater, MA 02324
 1265 Belmont Street, Brockton, MA 02301-4400
 276 Quincy Street, Brockton, MA 02302
 301 Harvard Street, Brookline, MA 02446
 Middlesex Mall - 43 Middlesex Tnpke, Burlington, MA 01803
 647 Massachusetts Avenue, Cambridge, MA 02139
 One Brattle Street, Cambridge, MA 02138
 291 Chelmsford Street, Chelmsford, MA 01824
 90 Everett Avenue, Chelsea, MA 02150
 11 South Main Street, Concord, NH 03301
 4 Federal Street, Danvers, MA 01923-3606
 240 Providence Highway, Dedham, MA 02026-1804
 1906 Dorchester Avenue, Dorchester, MA 02124
 538 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
 738 Broadway, 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
 1833 Mass. Ave., Lexington, MA 02420
 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
 94 Pleasant Street, Malden, MA 02148
 41 Hooksett Road, Manchester, NH 03104
 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
 53 Locust Street, Medford, MA 02155
 441 Main Street, Melrose, MA 02176-6676
 11 Trafalgar Square, Nashua, NH 03063
 2 South Ave., Natick, MA 01760
 17 Storey Avenue, Newburyport, MA 01950-1818
 188 Needham Street, Newton, MA 02464
 2060 Commonwealth Avenue, Newton, MA 02466
 1255 Centre Street, Newton Centre, MA 02459
 80 Washington Street, Norwell, MA 02061

100 Brooksby Village Drive, Peabody, MA 01960
Essex Center Drive, Peabody, MA 01960-1600
300 Brooksby Village Drive, Peabody, MA 01960
37 Foster Street, Peabody, MA 01960
36 Main Street, Plymouth, MA 02361
163 Deer Street, Portsmouth, NH 03801
731 Hancock Street, Quincy, MA 02170
63 Franklin Street, Quincy, MA 02169
35 Memorial Parkway, Randolph, MA 02368
123 Haven Street, Reading, MA 01867
339 Squire Road, Revere, MA 02151
1413 Tremont Street, Roxbury Crossing, Roxbury, MA 02120
139 Washington Street, Salem, MA 01970-3521
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
250 Elm Street, Somerville, MA 02144
470 West Broadway, South Boston, MA 02127
163 Main Street, Stoneham, MA 02180
397 Washington Street, Stoughton, MA 02072
405 Paradise Road, Swampscott, MA 01907-1330
742 County Street, Taunton, MA 02780
445 Main Street, Wakefield, MA 01880-3354
226 Main Street, Wareham, MA 02571
One Church Street, Watertown, MA 02472
71 Carver Road, West Plymouth, MA 02360
203 Littleton Road, Westford, MA 01886
1150 Washington Street, Weymouth, MA 02189-2312
370 Main Street, Wilmington, MA 01887

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185 Littleton Road, Chelmsford, MA 01824
20 Drum Hill Road, Chelmsford, MA 01824
47 Crystal Avenue, Derry, NH 03038
1168 Lakeview Avenue, Dracut, MA 01826
420 John Fitch Highway, Fitchburg, MA 01420
45 Lowell Road, Hudson, NH 03051
290 Merrimack Street, Lawrence, MA 01843
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76 Bedford Street #1, Lexington, MA 02421
430-448 Gorman Street, Lowell, MA 01852
255 Broadway, Methuen, MA 01844
223 Boston Post Road, N. Billerica, MA 01862
86-88 Main Street, Nashua, NH 03060
493 Amherst Street, Suite A, Nashua, NH 03060
139 Bridge Street, Pelham, NH 03076
130 Main Street, Salem, NH 03079
1120 Main Street, Tewksbury, MA 01876
910 Andover Street, Tewksbury, MA 01876
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237 Littleton Road, Westford, MA 01886
13-15 Indian Rock Road, Windham, NH 03087

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 Brian Collins, , EVP, Director of Operations
 Ryan Dunn, , EVP Regional Commercial Lending Officer
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 Brian Bullock, EVP Chief Commercial Lending Officer
 Stephen Irish, , EVP COO Managing Director of Wealth Management
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 Michael Gallagher, , EVP Chief Risk Officer
 Keith Soucie, , EVP Chief Information Officer
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 Joseph R. Lussier, , EVP Chief Financial Officer

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Anne K Trinque, General Counsel / Corporate Secretary

Austin V. Shapard, Fiduciary Trust Company, President & CEO

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Brent Henry

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Ellen M. Zane

Leslie Crane Slavin

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Robert G Holdway,

Austin V. Shapard

Benjamin B. Taylor

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Officers:

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14 Littleton Road, Chelmsford, MA 01824

265 Great Road, Littleton, MA 01460

514-516 Franklin Street, Melrose, MA 02176

600 Main Street, Reading, MA 01867

430 Boston Post Road, Sudbury, MA 01776

45 Main Street, Westford, MA 01886

303 Main Street, Woburn, MA 01801

215 Lexington Street, Woburn, MA 01801

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Christine Downey, Senior Vice President, Chief Risk Officer

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Mary Elizabeth Mawn-Ferullo
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Alicia J. Mawn-Mahlau
Donald P. Queenin
Fred Salvucci,

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Robert A. Vachon, , Chief Financial Officer

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Raymond A. Vivenzio,

Howard M. Gardner,

Camille Miragliotta-Daly,

Mary G. Noonan,

James F. Scully,

Joseph R. Tarby, III

Jane C. Walsh,

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3683 Crenshaw Boulevard, Los Angeles, CA 90016

3275 NW 79th St., Miami, FL 33147

2343 Washington Street, Roxbury, MA 02119-3288

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Kenneth Tse, Controller

Kimmie Jackson, Senior Vice President, Human Resources/Facilities

John Trotter, Chief Financial Officer

Robert Patrick Cooper, Senior Vice President, General Counsel

James Slocum, Senior Vice President, Chief Information Officer

Sherri Brewer, Senior Vice President/Chief Retail Officer

Kevin Cohee, Chairman of the Board & Chief Executive Officer

Teri Williams, President/Chief Operating Officer

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Leander J. Foley, III

George A Russell,

Teri Williams

Kevin Cohee

Delores Pettis

John L. Sims,

Leon Wilson

Rockland Trust Company

288 Union Street

Rockland, MA 02370-1896

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Fax: 508-732-7777

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175 Broadway Street, Arlington, MA 02474
490 Pleasant Street, Attleboro, MA 02703
4 North Main Street, Bellingham, MA 02019
93 Franklin Street, Boston, MA 02110
87 Seaport Boulevard, Boston, MA 02210
172 Clay Pond Road, Bourne, MA 02532
405 Washington Street, Braintree, MA 02184
233 Broad Street, Bridgewater, MA 02324
435 Market Street, Brighton, MA 02135
100 Belmont Street, Brockton, MA 02301
485 Belmont Street, Brockton, MA 02301
264 Washington Street, Brookline, MA 02445
170 Cambridge Street, Burlington, MA 01803
124 Main Street, Carver, MA 02330
1195 Falmouth Road, Centerville, MA 02632
655 Main Street, Chatham, MA 02633
1192 Boylston Street, Chestnut Hill, MA 02467
773 Chief Justice Cushing Highway, Cohasset, MA 02025
749 Providence Highway, Dedham, MA 02026
27 Bay Road, Duxbury, MA 02332
290 Kingstown Way, Duxbury, MA 02332
397 East Falmouth Highway, East Falmouth, MA 02536
Two South Water Street, Edgartown, MA 02539
257 Upper Main Street, Edgartown, MA 02539
75 Huttleston Avenue, Fairhaven, MA 02719
855 Brayton Avenue, Fall River, MA 02721
768 Robeson Street, Fall River, MA 02720
20 Davis Straits, Falmouth, MA 02540
1 Mechanic Street, Foxboro, MA 02035
231 East Central Street, Franklin, MA 02038
58 Main Street, Franklin, MA 02038
434 Plymouth Street, Halifax, MA 02338
272 Columbia Road, Hanover, MA 02339
470 Liberty Street, Hanson, MA 02341
100 Sgt. William B. Terry Drive, Hingham, MA 02043
264 Nantasket Avenue, Hull, MA 02045
765 Main Street, Hyannis, MA 02601
1196 River Street, Hyde Park, MA 02136
1065 Truman Parkway, Hyde Park, MA 02136
725 Centre Street, Jamaica Plain, MA 02130
184 Summer Street, Kingston, MA 02364
728 State Road/POB 973, Manomet, MA 02345
31 Webster Square, Marshfield, MA 02050
5 Shellback Way, Mashpee, MA 02649
76 North Street, Medfield, MA 02052
270 Mystic Avenue, Medford, MA 02155
27 Melrose Street, Melrose, MA 02176
14 Hastings Street, Mendon, MA 01756
30 South Main Street, Middleboro, MA 02346
135 South Main Street, Middleboro, MA 02346
146 South Main Street, Milford, MA 01757
300 East Main Street, Milford, MA 01757
480 Adams Street, Milton, MA 02186
1 Amelia Drive, Nantucket, MA 02554

2 Orange Street, Nantucket, MA 02554
 104 Pleasant Street, Nantucket, MA 02554
 1450 Highland Avenue, Needham, MA 02492
 833 Ashley Boulevard, New Bedford, MA 02745
 170 Needham Street, Newton, MA 02464
 40 Austin Street, Newtonville, MA 02460
 78 County Road, North Falmouth, MA 02556
 10 Pond Street, Norwell, MA 02061
 61 Lenox Street, Norwood, MA 02062
 57 Circuit Avenue, Oak Bluffs, MA 02557
 70 Main Street, Orleans, MA 02653
 57 West Bay Road, Osterville, MA 02655
 147 Center Street, Pembroke, MA 02359
 32 Long Pond Road, Plymouth, MA 02360
 One Pilgrim Hill Road, Plymouth, MA 02360
 94 Court Street, Plymouth, MA 02360
 301 Quincy Avenue, Quincy, MA 02169
 495 Hancock Street, Quincy, MA 02170
 84 North Main Street, Randolph, MA 02368
 275 New State Highway/Rt 44, Raynham, MA 02767
 288 Union Street, Rockland, MA 02370
 333 Cotuit Road, Sandwich, MA 02563
 77 Front Street, Scituate, MA 02066
 1400 Fall River Avenue, Seekonk, MA 02771
 100 Slade's Ferry Avenue, Somerset, MA 02726
 399 Highland Avenue, Somerville, MA 02144
 428 Station Avenue, South Yarmouth, MA 02664
 608 Washington Street, Stoughton, MA 02072
 257 Edgartown Road, Vineyard Haven, MA 02568
 1290 Main Street, Waltham, MA 02451
 75 Moody Street, Waltham, MA 02453
 2995 Cranberry Highway, Wareham, MA 02538
 330 Washington Street, Wellesley Hills, MA 02481
 932 Main Street/Route 28, West Dennis, MA 02670
 1920 Centre Street, West Roxbury, MA 02132
 2420 Cranberry Highway, West Wareham, MA 02576
 171 University Avenue, Westwood, MA 02090
 104 Main Street, Weymouth, MA 02188
 692 Bedford Street, Whitman, MA 02382
 275 Main Street, Woburn, MA 01801
 88 Montvale Ave. Woburn High School, Woburn, MA 01801
 301 Grove Street, Worcester, MA 01605

Officers:

Jennifer Marino, , Chief Marketing & Customer Officer
 David B. Smith, , Chief Investment Officer
 Debra Smith, , SVP/Director of Banking & Digital Operations
 Maria Harris, , SVP/Director of Human Resources
 Christopher Oddleifson, , Chief Executive Officer
 Gerard F. Nadeau, , President & Chief Commercial Banking Officer
 Mark Ruggiero, , CFO & Chief Accounting Officer
 Robert D. Cozzone, , Chief Operating Officer
 Barry H. Jensen, , Chief Technology and Operations Officer
 Edward H. Seksay, , General Counsel & Chief Risk Officer

Directors/Trustees:

Donna L. Abelli,
Kevin J. Jones,
Eileen C. Miskell,
Gerard F. Nadeau,
Christopher Oddleifson,
David Powers,
Frederick Taw,
Thomas R. Venables,

Michael P. Hogan,
Mary L. Lentz,
John J. Morrissey,
Daniel F. O'Brien,
William Parent,
Scott Smith,
Brian S. Tedeschi,

State Street Bank and Trust Company

One Lincoln Street

Boston, MA 02111

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

Toranomon Hills Mori Tower, Minato-ku, Tokyo, Japan, XX 105-6325
 68th Floor, Two International Finance Centre, 8 Finance Street, Central, Hong Kong, XX N/A
 01-02, 15F, Unit 1, Building #1, Chaoyang District, Beijing, China, XX 100020
 801 Pennsylvania Avenue, Kansas City, MO 64105
 20 Churchill Place, Canary Wharf, London, England, XX E14 5HJ
 1981 McGill College Avenue, Montreal, Canada, XX
 600 College Road East, Princeton, NJ 08540
 31F, CENTER1 West, Seoul, Korea, XX 100-210
 168 Robinson Rd., Singapore, XX 068912
 420 George Street, Sydney, Australia, XX NSW, 2000
 19/F, 207 Tun Hwa South Road, Section 2, Taipei, Taiwan, XX 10675
 30 Adelaide St. East, Toronto, Canada, XX M5C 3G6

Officers:

Elizabeth Nolan, , Executive Vice President, Officer
 Cyrus Taraporevala, , Executive Vice President, CEO and President of State Street Global Advisors
 Kathryn M. Horgan, , Executive Vice President, Officer
 Hannah M. Grove, , Executive Vice President, Officer
 Ian W. Appleyard, , Executive Vice President, Global Controller and Chief Accounting Officer
 Donna M. Milrod, , Executive Vice President
 Joerg Ambrosius, , Executive Vice President
 Nadine Chakar, , Executive Vice President
 Tracy Atkinson, , Executive Vice President and Acting Chief Administrative Officer
 Aunoy Banerjee, , Executive Vice President
 Francisco Aristeguieta, , Executive Vice President
 Brian J Franz, , Executive Vice President
 John Lehner, , Executive Vice President
 Ian P. Martin, , Executive Vice President
 John Plansky, , Executive Vice President
 Andrew J. Erickson, , Executive Vice President
 Louis D. Maiuri, , Executive Vice President
 Andrew P. Kuritzkes, , Executive Vice President, Chief Risk Officer
 Eric W. Aboaf, , Executive Vice President and CFO
 Jeffrey N. Carp, Executive Vice President, Chief Legal Officer
 Ronald P. O'Hanley, President and Chief Executive Officer

Directors/Trustees:

Lynn A. Dugle,	Dame Amelia C. Fawcett,
William C. Freda,	William L. Meaney,
Ronald P. O'Hanley	Sean O'Sullivan,
Richard P. Sergel,	Gregory L. Summe,

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:

Laurie J. Rollins, SVP of Finance and Treasurer

John Roy, VP of Finance and IT

Jennifer A. Faustino, SVP of Operations

Adam D. Corcoran, Chief Executive Officer & President

Directors/Trustees:

Glenn Beauregard

Rob Desormier,

Kevin R. Garvin

David M. Hodge

Neal Quesnel,

Adam D. Corcoran

Marc S. Dugre

Jay Hambley,

Karen Kirby,

Benjamin Sabbs,

Align Credit Union

40 Market Street

Lowell, MA 01852

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
87 Hale Street, Lowell, MA 01851
70 East Street, Methuen, MA 01844
211G Lowell Street, Wilmington, MA 01887

Officers:

Thomas Hammond, EVP & Chief Financial Officer
Brian Bacci, EVP & Chief Lending Officer
Kenneth M. Del Rossi, President & CEO

Directors/Trustees:

Steven J. Babbitt	Martin E Conway,
Joseph Forster,	George R. Gagan,
Frank H. Lospennato	Francis J. McKenney
Kathleen McKenney,	David R. Morris
Karen Morris	Richard W. Piecewicz
Linda Purtell	Maxwell G. Rodgers
Alan J. Sexton	

AllCom Credit Union

36 Park Avenue

Worcester, MA 01609-1720

Telephone: 508-754-9980

Fax: 508-753-5515

Branches:

4 East Central Street, Worcester, MA 01613-0851

Officers:

John J. Naughton., Chairman of the Board
Margaret M. Roche, Vice Chairman of the Board
Stephen L. Rossetti, Treasurer
James A. Ciullo, Clerk
Debbie C. Guiney, President & CEO
Laura C. Ybarra, Executive Vice President
Lynda K. Monahan, , Assistant Vice President Mortgage Lending

Directors/Trustees:

James A. Ciullo	James J. Crosbie, Jr.
Dennis Grimaldi	Debbie C. Guiney
John J. Naughton.	Garry M. Power
Margaret M. Roche	Stephen L. Rossetti
Paul B. Vasington	

Alpha Credit Union

1 Deaconess Road

Boston, MA 02215

Telephone: 617-632-8164

Fax: 617-632-8204

Branches:

800 Washington Street, Boston, MA 02111

Officers:

Mary Leupold, ,
Peter Macaulay, ,
Thomas Kelly, ,
Kristine Hanscom, ,
Joette DeMeo, President & CEO

Directors/Trustees:

Jeannette Blackler,	Joette DeMeo
Kristine Hanscom,	Patricia Hayward, Esq
Jane Hayward,	Thomas Kelly,
Mary Leupold,	Peter Macaulay,
Laura Schifferdecker,	

Arrha Credit Union

145 Industry Avenue
Springfield, MA 01104-3222

Telephone: 413-732-9812

Fax: 413-886-0162

Branches:

63 Park Avenue, West Springfield, MA 01089

Officers:

Alison Harland, , VP of Lending
Jennifer K. Beylard, VP of Operations
Michael S. Ostrowski, President & CEO

Directors/Trustees:

Todd Cieplinski

Peter Lappin,

Erin Panteleakis,

Justin Hurst

Robert D Legalos,

Steven Rovithis,

Athol Credit Union

513 Main Street,

Athol, MA 01331

Telephone: 978-249-3527

Fax: 978-249-3069

Branches:

85 E Main Street, Orange, MA 01364

Officers:

Courtney A. Fifield, President & CEO

Lindsay Jamieson, Treasurer

Shawn M. Gynnor, VP Marketing & Public Relations

Tim Delamere, IT Officer

Directors/Trustees:

Martin S. Anderholm

Christopher Casella

Leonard G. Crossman

Glenn Eaton

Stephen A. Rabideau Sr.

Lisa M. Carey

William Chiasson

Brianna Drohen

Janis Montalbano

Charles A. Shatos

Billerica Municipal Employees Credit Union

365 Boston Road, suite 107

Billerica, MA 01821

Telephone: 978-667-2434

Fax: 978-670-6062

Branches:

Officers:

Edward Dunton, , Treasurer

Directors/Trustees:

Kevin Buckley,
Maureen L. Dunton,
Philip Loranger,
Allen Metivier,
Daniel F. Powderly,
Mary St George,

Nancy Doyle,
P. George Galinos,
Donna McCoy,
Paul Morris,
Denise Salemme,

Boston Firefighters Credit Union

60 Hallet Street
Dorchester, MA 02124

Telephone: 617-288-2420

Fax: 617-288-8750

Branches:

2029 Centre Street, West Roxbury, MA 02132

Officers:

John B. Winne, President & CEO
Cathy J. Boucher, Executive Vice President
Katherine A. Archer, Chief Financial Officer
Kaitryn Thornton, , VP of Lending
Catherine Guerard, , VP of Member Service
John Maguire, VP of Information Technology

Directors/Trustees:

Charles M. Buchanan, Jr.	Christopher M. Burke
Joseph Casper	Sean P. Costello
Ralph P. Dowling	Dan Dowling
Joseph E. Finn	Daniel J. Magoon
Kevin Meehan	Sean O'Brien
William O'Sullivan	Joseph Quinn
Marc Sanders	John Soares
Edmund M. Street	

Brookline Municipal Credit Union

334 Washington Street

Brookline, MA 02447-0776

Telephone: 617-232-9410

Fax: 617-232-1462

Branches:

Officers:

Paul J. DeMaio, President & CEO

Directors/Trustees:

Matthew S. Baronas

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

Fax: 781-598-1370

Branches:

254 Humphrey Street, Marblehead, MA 01945

Officers:

James J. Sherman, President & CEO

Martin L. Shuman, Treasurer

Adam H. Sherman, CFO

Directors/Trustees:

Jose Alas-Ruiz,

Howard M. Field

Darren R. Klein

Scott Sagan,

James J. Sherman

Michael Cohen,

Richard E. Kessel

Hubert Kreplick,

Edward I. Shadoff

Martin L. Shuman

Cabot Boston Credit Union

2 Seaport Lane, Suite 1300,

Boston, MA 02210

Telephone: 617-342-6154

Fax: 617-342-6123

Branches:

Officers:

Dustin Turner, ,
Brian Hult, Treasurer
Raymond Beland, ,

Directors/Trustees:

Denine Applebee,
Karen Bishop,
Jesson Chrisisthomme
Brian Hult
Dustin Turner,

Raymond Beland,
Lauren Bradford
Philip Doiron
Viktoriya Shteyn-Bohl

City of Boston Credit Union

One Union Street, Third Floor

Boston, MA 02108

Telephone: 617-635-4545

Fax: 617-635-1367

Branches:

City Hall, Room 242, Boston, MA 02201-1032
360 Huntington Avenue, Room 129, Boston, MA 02115
305 Turnpike Street, Canton, MA 02021
1010 Morrissey Boulevard, Dorchester, MA 02122
270 Central Avenue, Johnston, RI 02919
1151 Boston Providence Turnpike, Norwood, MA 02062
130 West Broadway, South Boston, MA 02127
77 Spring Street, West Roxbury, MA 02132

Officers:

Daniel Waltz, President & CEO
Catherine Mullen, VP Operations
Andrew A. Brown, VP Finance
Robert McCauley, VP Lending
Karla McCarron, VP Marketing

Directors/Trustees:

Mark Bernard	Susan E. Connolly
James R. Driscoll	Coleman G. Flaherty
Brian Gill	Stephen W. Green
Cecil R. Jones	Kevin J. Linskey
Neil C. McGonagle	Matthew F. Moroney
Gregory T. Rooney	Timothy J. Smyth
Christopher Stockbridge	Thomas J. Tinlin

Commonwealth Utilities Employees Credit Union

312 Wareham Road, Unit B

Marion, MA 02738

Telephone: 508-748-3452

Fax: 508-748-3456

Branches:

Officers:

Patricia Saladino, CEO

M. Gloria Camara, Operations & Lending Manager

Directors/Trustees:

M. Gloria Camara

Peter K. McCoy

Barbara Moreira

Patricia Saladino

Brenda S. Mahoney

Vivian J. Medeiros

Sarah Oliver

Lisa Shea

Community Credit Union of Lynn

One Andrew Street

Lynn, MA 01901-1196

Telephone: 781-598-0820

Fax: 781-593-3190

Branches:

32 Central Street, Peabody, MA 01960

377 Summer Street, Somerville, MA 02144

Officers:

Kosta Prentakis, , Chairman of the Board

Thomas L. Demakes, Vice Chairman of the Board

Nicholas D Sarantopoulos, President & CEO

Pasquale LaFrazia III, SVP & CFO

Directors/Trustees:

William P. Booras

Thomas L. Demakes

Peter Katsos

John Meklis,

Nicholas D Sarantopoulos

John Demakes

George Gianarikas

William Mantzoukas

Kosta Prentakis,

Credit Union of the Berkshires

744 Williams Street,

Pittsfield, MA 01201

Telephone: 413-443-1313

Fax: 413-442-1124

Branches:

Officers:

Melissa M. Morin, Treasurer & CEO

Kathleen Francoeur, Loan Officer

Directors/Trustees:

Janice Bates

Lynn DiSimoni

Matthew Kerwood

Robert Maloy

Beth Wallace

Debra Belland

Stephen Jankowski

Robert Malnati

Karen McHugh

Energy Credit Union

156 Spring Street

West Roxbury, MA 02132

Telephone: 617-325-1999

Fax: 617-325-1993

Branches:

Officers:

Paul N. Noce, President & CEO

Irene Tan, Executive Vice President

Marie E. Prevett, Vice President & COO

Thomas P. Hession, Vice President, Treasurer & CFO

Directors/Trustees:

Anthony Cisternelli

James D. Godding, Jr.

Daniel R. Hernon

Robert Lewis

Franco A. Romero

Faustina Fortes

William R. Goodwin

Barbara H. Kelleher

Daniel J. O'Connell

Fall River Municipal Credit Union

333 Milliken Blvd.

Fall River, MA 02721

Telephone: 508-678-9028

Fax: 508-235-2494

Branches:

58 South Main Street, Assonet, MA 02702

1208 Dwelly Street, Fall River, MA 02724

1110 Robeson Street, Fall River, MA 02820-9953

289 Milliken Blvd., Fall River, MA 02721

Officers:

Matthew Schondek, President & CEO

Steven D. Haight, EVP & CFO

Maryellen Cordeiro, VP of Compliance and IT

Directors/Trustees:

Santi DiRuzza

Carl Garcia

Theodore J. Kaegael

David M. Machado

Michael L. Shea

Edward Walsh

Nero Farias

Renee Howayeck

James Machado

Mildred C. Shaughnessy

Joan Vasconcellos

First Priority Credit Union

25 Dorchester Avenue

Boston, MA 02205

Telephone: 617-482-4787

Fax: 617-567-6594

Branches:

100 Swift Street, East Boston, MA 02128

Officers:

Tommy Luu, Interim CEO / Chief Financial Officer

Directors/Trustees:

John Casciano

John G. Coyne, Jr.

John M. Lacroix

Debbie Misiano

Carelton G. Tarpinian

Joseph Tierney

Alexander J. Ciccone

Anthony D. DeStefano

Robert Losi

Martin Scafidi

Stephen Tassinari

Freedom Credit Union

1976 Main Street,
Springfield, MA 01101

Telephone: 413-739-6961

Fax: 413-733-0761

Branches:

1976 Memorial Drive, Chicopee, MA 01020
422B Main Street, Easthampton, MA 01027
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
Roger L. Putnam Vocational Technical Academy, Springfield, MA 01109
296 Cooley Street, Springfield, MA 01128
191 Avenue A, Turners Falls, MA 01376
58 Union Street, West Springfield, MA 01089

Officers:

Glenn S. Welch, President & CEO
Louis J. Scungio, SVP & CFO
Gina Noblit-Giannetti, VP of Human Resources
Kara B. Herman, VP of Retail Administration
Cheryl L. Podgorski, VP of Operations
Jeffrey M. Smith, VP & Chief Loan Officer
David A. Chase, VP of Member Business Lending

Directors/Trustees:

Lawrence Bouley,	William Carey
Donald Emerson,	William Flaherty,
Richard T. Grover	Louis Guillette,
Brian D Harrington,	William G. O'Brien
John Reigner,	F. Rory Santaniello
Donald Senecal	

Gloucester Fire Department Credit Union

8 School Street
Gloucester, MA 01930

Telephone: 978-325-5314

Fax: 978-281-9822

Branches:

Officers:

Dean Decoste, Chairman and President
Richard Cusick, Vice Chairman of the Board
Susan DellaCroce, Treasurer and Manager

Directors/Trustees:

Thomas L. Aiello
Glen S. Asaro
Richard Cusick, Jr.
Alison J DeMeule,
Kevin Gargan
Andrew Lyons,
Michael Shulman

Joseph L. Aiello,
Richard Cusick
Dean Decoste
William Doucette, Jr.
James V Hannon, III
Robert B. Rivas

Gloucester Municipal Credit Union

City Hall, 9 Dale Avenue,

Gloucester, MA 01930

Telephone: 978-283-1345

Fax: 978-282-1496

Branches:

Officers:

Lawrence Ingersoll, Chairman and President

Lucinda L. Pratt, Treasurer & CEO

Robert Pratt, Vice President

Directors/Trustees:

Edward M. Berkman

Karen Cunha

Madonna Fleming

Taylor A. Hopper

Maria Lovett

Sally Peek

Michael Williams

Charlene Carpenter

Holly Dougwillo

Joanne Honsa

Lawrence Ingersoll

K. Maureen Nicaastro

Robert Pratt

Greater Springfield Credit Union

1030 Wilbraham Road

Springfield, MA 01109

Telephone: 413-782-3161

Fax: 413-783-0142

Branches:

157 Shaker Road, East Longmeadow, MA 01028

Officers:

Jennifer St. Peter, CEO

John Lund, CFO

Christopher May, , VP Lending

Directors/Trustees:

Cheryl C. Clapprood

Thomas Gardiner

Julia A. Lavoie

N. Gary Rooke

Thomas Sullivan

David A. Wells

David Cleavall

Kenneth Gustafson

Melinda M. Phelps

Cornelius Sullivan

John Turgeon

Harvard University Employees Credit Union

104 Mount Auburn Street, 1st Floor

Cambridge, MA 02138

Telephone: 617-495-4460

Fax: 617-384-7545

Branches:

677 Huntington Avenue (Kresge Bld), Boston, MA 02114

Mass General Hospital, Fruit Street, Boston, MA 02115

Charlestown Navy Yard, 149 13th Street, Charlestown, MA 02129

Partners Health Care Corporate Campus Assembly Square, Somerville, MA 02145

Officers:

George White, , Chairman of the Board

Jeremiah Murphy, Vice Chairman

John Lichten, Treasurer

Mary Straub, Clerk

Eugene J. Foley, , President & Chief Executive Officer

Craig E. Leonard, , Executive Vice President & Chief Financial Officer

John Degnan, , SVP Operations

Thomas Montilli, SVP, Chief Marketing and Retail Officer

Peter Buchanan, , SVP Real Estate Lending

Directors/Trustees:

Guillermo Banchiere

Dennis Campbell

Ann Dexter,

Karrie Ford,

Thomas Lucey

Jeremiah Murphy

Mary Straub

Shahar Ziv,

James Barrows,

Dee Dee Chen,

April D. Edrington,

John Lichten

Jason Luke,

Susan Simon,

George White,

Haverhill Fire Dept. Credit Union

75 Kenoza Avenue,
Haverhill, MA 01830-4132

Telephone: 978-372-8833

Fax: 978-372-7782

Branches:

Officers:

Eric M. Tarpy, , President
Rodney Nutter, Vice President
David J. Butt, Treasurer and Manager

Directors/Trustees:

Tommie Garrett
Christopher Jones,
Roger E. Moses
Brian Ray,
Jon P. Stronach
Richard H. Wentworth

James R. Hinds
Arthur E Mazzotta,
Rodney Nutter
Richard Shellene,
Eric M. Tarpy,

Holyoke Credit Union

490 Westfield Road

Holyoke, MA 01040

Telephone: 413-278-6833

Fax: 413-533-3810

Branches:

14 North Westfield Street, Feeding Hills, MA 01030

333 Elm Street, West Springfield, MA 01089

Officers:

Michael E. Murphy, President & CEO

Kazimierz Borawski, Chief Financial Officer

James T. Wolohan, Executive Vice President

Directors/Trustees:

Joeseeph A. Bealieu

Robert I. Ferrier,

Anne Marie Marona,

Thomas G. Paquin,

Karl Schmaelzle,

Robert E. Swan,

Edward J. Daly,

Michael Ghazil,

Dennis M. Moran,

Jeffrey R. Przekopowski,

Brian G. Smith,

Holyoke Postal Credit Union

650 Dwight Street, PO Box 2442

Holyoke, MA 01041

Telephone: 413-534-2908

Fax: 413-534-2908

Branches:

Officers:

David Viamari, Chairman

Cynthia Ann Shea Desroches, Treasurer

Wayne Douglas Bennett, , Clerk, Assistant Treasurer

Directors/Trustees:

Wayne Douglas Bennett,

Michelle Gallien,

Richard LeTellier,

Charles Shaddock, Jr.,

David Viamari

Edward J Callahan,

John Harazmus,

Francis Rousseau, Jr.,

Cynthia Ann Shea Desroches

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 DeLong, EVP, Chief Financial Officer & Chief Operations Officer

Jennifer Marble, SVP, Chief Lending Officer and Chief Credit Officer

Kelly Benoit, SVP of Compliance and Training

Maureen Wojnar, VP of Operations

Directors/Trustees:

Albert F. Bonofiglio, Jr

Charles A. Gagne

Andrew S. McGrady

Charles S. Pavolis

James C. Sullivan

Peter F. Crepeault

Jeanne P. Lynskey

Andrew S. Nelson

Catherine V. Pisacane

Peter M. Zona

HTM Credit Union

4 Summer Street - Room 3,
Haverhill, MA 01830-0383

Telephone: 978-374-7386

Fax: 978-372-0654

Branches:

Officers:

Diane Juknavorian, President
Ronald Selvaggio, Vice President
Diane L. Bevilacqua, Treasurer & CEO
Alan J. Ratte, Asst. Treasurer
Kara Kosmes, Clerk

Directors/Trustees:

Diane L. Bevilacqua	Cameron Boyd
John Butler	Pamela Carr
Joan Conca	Clementina Danese
Diane Juknavorian	Kara Kosmes
Alan J. Ratte	Ronald Selvaggio
Peter Shanahan	

Jeanne D'Arc Credit Union

581 Merrimack Street

Lowell, MA 01854

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

Nashua High School South, Nashua, NH 03060

150 Westford Road, Tyngsborough, MA 01879

196 Littleton Road, Westford, MA 01886

Officers:

Mark S. Cochran, , President & Chief Executive Officer
Mark O'Neil, , Senior Vice President & Chief Administrative Officer
Joseph Princi II, , Senior Vice President & Chief Financial Officer
Brian J. Sousa, , Senior Vice President and Chief Lending Officer
Carolyn Pelletier, , Senior Vice President and Chief Information Officer
Michael P. Dubuque, , Senior Vice President & Chief Member Experience Officer
Sheila Fortin, , Vice President Operational Risk Management
Nicole Dawson, , Vice President Human Resources
Robin Lorenzen, , Vice President Marketing and Financial Education
Kirk McNeill, , Vice President Controller
Kathryn A. Dame, , Vice President Branch Administration
Paul W. McDonald, , Vice President Residential and Consumer Lending
Kara E. Doyle, , Vice President Commercial Lending
Maura McGilvery, , Assistant Vice President/Regional Branch Manager
Crystal Kasey, , Assistant Vice President Commercial Lending
Trevor Young, , Assistant Vice President - Compliance
Donna A. Congo, , Assistant Vice President Mortgage Operations
Emily E. Farnham, , Assistant Vice President Payment Services
Geoge B. Villaras, , Assistant Vice President Financial Risk Management
Laura D. Young, , Assistant Vice President Loan Servicing
Donna J Richardson, , Assistant Treasurer/Employee Development Manager
Matthew E Beaudoin, , Assistant Treasurer/Branch Manager
Diane Clark, , Assistant Treasurer/Branch Manager
Jason Dubois, , Assistant Treasurer/Mortgage Loan Origination Manager
Kimberly Fontaine, , Assitant Treasurer/Financial Education Officer
Robert Boley, , Assistant Treasurer/Business Service Advisor
Louise Carvalho, , Assistant Treasurer/Retirement Plans Manager
Amber Overko, , Assistant Treasurer/Branch manager
Anexis Sanchez, , Assistant Vice President Member Contact Center
Brandy Siegler, , Assistant Treasurer/Administrative Services Manager
Melissa Dandrea, , Assistant Treasurer/Application Support Manager
Joelynn Folger, , Assistant Treasurer/Consumer Loan Manager
Joshua Porter, , Assistant Treasurer/ Regional Financial Education Manager
Kevin Zipps, , Assistant Treasurer/Branch Manager
Catherine Casey, , Assistant Treasurer/Branch Manager
Judith McCullough, , Assistant Treasurer/Branch Manager
John Abrahamsson, , Assistant Treasurer - Infrastructure Support Manager
Caitlyn Aguiar, , Assistant Treasurer - Inbound Contact Manager
Katie Allard, , Assistant Treasurer - Project Manager
Alison Hughes, , Assistant Treasurer - Community Engagement Officer
Yara Quiceno, , Assistant Treasurer - Branch Manager
Kathleen Gendron, , Assistant Treasurer/ePayment Services Manager

Directors/Trustees:

John P. Chemaly,
Mark Dionne,
Henri B. Marchand,
Sovanna Pov,
William J. Soucy

Mark S. Cochran,
Susan Green
Ellen Murphy-Meehan
Naomi Prendergast
Joanne Yestranski,

Leominster Credit Union

20 Adams Street,
Leominster, MA 01453

Telephone: 978-537-8021

Fax: 978-466-7234

Branches:

200 W. Boylston St., Clinton, MA 01510
159 Mechanic Street, Clinton, MA 01510
715 Main Street, Holden, MA 01520
1401 Main Street, 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

Officers:

John J. O'Brien, President & CEO
Barbara A. Mahoney, SVP & COO
Joseph J. Normant, SVP & CFO
Craig S. Madonia, SVP of Lending
Katie N. Najjar, SVP of Retail
Kelli J. Rooney, SVP of Community Engagement and Marketing
Oscar D. O'Connor, VP of Lending Operations
Mychelle M. Phillips, VP of Operations
Audie Franks, VP of IT

Directors/Trustees:

Amedeo E. Bilotta	Bruce J. Bollivar,
Robert J. Dellechiaie,	Nancy L. Graves
Giulio G. Greco	Henry C. Kulik,
Joyce A. LaFleur	Joyce Leger,
Joseph V. Quintal	Michael J. Sauvageau,
Richard A. Sheppard	

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

300 Trade Center, Suite 1740, Woburn, MA 01801

Officers:

Lyndon Matteson, President & CEO

John Parillo, Senior EVP & Chief Operating Officer

Kathy Peila, SVP & Chief Administrative Officer

George Kelly, SVP & Chief Strategy Officer

Frederick Williams, SVP & Chief Financial Officer

Paul Gravellese, SVP & Senior Lending Officer

Stephen Fulchini, SVP of Information Technology

Directors/Trustees:

E. Decker Adams,

Gerald L. Burm,

Thomas J. Flynn

Robert B. Foley, Jr.

Stephen A. Kelley, Sr.

Peter S Lincoln,

Edward McColgan,

William T. Murphy,

Winifred Bolter,

Sean J Cashman,

Patrick J. Foley,

Edward R. Foley, Jr.,

Eugene T. Leahy

Michael F. McCarthy,

Robert J. Mitchell

Dennis Siracusa,

Lowell Firefighters Credit Union

642 Chelmsford Street,

Lowell, MA 01851-4711

Telephone: 978-453-2734

Fax: 978-453-5120

Branches:

Officers:

Michael Boldrighini, CEO

James Davis, COO

Karen L. Couillard, Compliance Officer

Directors/Trustees:

Robert A. Bennett

Ronald J. Bouchard

Barry F. Gannon

Patrick R. McCabe, Jr.

Jason T. Strunk

Michael Boldrighini

Paul D. Cronk, Jr.

Robert W. Littlefield

David J. Provencher

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 of the Board and President

Alfonso Barcamonte, , 1st Vice Chairman

Fernando Homem, , 2nd Vice Chairman

Gaspar Simoes, , Treasurer

Carlos Pinto, , Clerk

Ivone M. Silva, , Manager

Directors/Trustees:

Alfonso Barcamonte,

Sergio Costa,

Luciano Dinis

Fernando Homem,

Philip Ortins

Rosa Romano

Gaspar Simoes,

Elsa Vieira

Antonio Coimbra

Joaquim B. P. Cunha

Domingos Furtado

Faustino Melo

Carlos Pinto,

Jose C. Silva

Lisa Vasconcelos

Lynn Municipal Employees Credit Union

3 City Hall Square, Room 104,

Lynn, MA 01901

Telephone: 781-586-6761

Fax: 781-477-0974

Branches:

Officers:

Paul Gaudet, President

Donald Walker, Vice President

Stephen T Spencer, Treasurer

Mary Audley, Clerk

Natalie Baker, Manager

Directors/Trustees:

Mary Audley

Ryan Boiselle

Paul Gaudet

Karen Richard

Irene Sinapius

Donald Walker

Natalie Baker

William Clancy

Greg Matherson

Joseph Scanlon

Stephen T Spencer

Lynn Police Credit Union

300 Washington Street,

Lynn, MA 01902

Telephone: 781-477-4352

Fax: 781-593-4051

Branches:

Officers:

Kevin F. Coppinger, Treasurer

Thomas N. Reddy, Vice President

Directors/Trustees:

Richard Carrow

Christopher Kelly,

Thomas McDermott,

Mark O'Toole,

Thomas N. Reddy,

Edward Shinnick,

Kevin F. Coppinger

Michael Kelter

Grace McManus,

Robert F. Rawston,

Christopher P. Reddy

Michael Vail,

Lynn Teachers' Credit Union

181 Union Street, Suite 206F,

Lynn, MA 01901-1311

Telephone: 781-592-4936

Fax: 781-595-5264

Branches:

Officers:

Warren F. White, Chairman & President

Christy N. Ofilos, Vice Chair & Vice President

Roger O. Poor, Treasurer

Kathleen Bogart, Secretary

Adele M. Polizzotti, Manager

Directors/Trustees:

Kathleen Bogart

Maura Durgin-Scully

Christy N. Ofilos

Roger O. Poor

Christopher R. Warren

Dorine Bransfield

Richard D. Myette

Susan Ofilos-Felton

James Ridley

Warren F. White

Mass Bay Credit Union

147 West Fourth Street
South Boston, MA 02127

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:

Adam S. Elias, Chairman of the Board
Darrin M. McAuliffe, First Vice Chairperson
Jeremiah P. Ahern, Second Vice Chairperson
Brian P. Dwyer, Treasurer
Kimberly A. Kennedy, Assistant Treasurer
Michael T. Buggy, Clerk
Theresa Dorilas, President & CEO
Kelli Cullen, COO

Directors/Trustees:

Jeremiah P. Ahern	Michael T. Buggy
Maureen A. Collins	Carrie Dubose
Kelley Durgin	Brian P. Dwyer
Adam S. Elias	James G. Flaherty
Charles F. Gallagher	Michael E. Keeley
Kimberly A. Kennedy	John P. Kineavy
Darrin M. McAuliffe	Joseph N. Mosca
Gregory D. York	

Massachusetts Family Credit Union

51 Willow Street

Lynn, MA 01901-9998

Telephone: 781-592-6051

Fax: 781-592-6162

Branches:

139 Lynnfield Street, Peabody, MA 01960

Officers:

Keith Crean, Chief Financial Officer

Cornelius J. Crean, Chief Executive Officer

Directors/Trustees:

Patrick Byrne

Richard Coppinger

Lawrence Day

John Uva

Thomas Champigny

Cornelius J. Crean

Frank Spathanas

Members Plus Credit Union

29 High Street

Medford, MA 02155

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 02149-1539

111 Lenox Street, Unit 101, Norwood, MA 02062

600 Rocky Hill Road, Plymouth, MA 02360

53 Commerce Way, Plymouth, MA 02360

Officers:

John J. Murphy, , President & CEO

Diane L. Walker, SVP & Chief Financial Officer

Janis M Caines, SVP Administration

James Connolly, VP Finance

Jill DeAlmeida, VP Consumer Lending

Justin Lasko, VP Retail Administration & Business Development

Cindy McBurnie, VP Deposit Services

Natalia Novicka, VP Real Estate Lending

Directors/Trustees:

Patrick Carney

Craig M. Connolly,

Daniel F. Hurley,

James M. Manning,

Michael C. Nee,

Thomas M. Roche,

Timothy P. Sullivan,

William F. Carr,

Richard Hughes,

Michael W. Maloney,

Colleen B. Nee,

Craig A. Pinkham,

Robert E. Senier,

Mark A. Wisnes,

Merrimack Valley Credit Union

500 Merrimack Street

Lawrence, MA 01843

Telephone: 978-975-4095

Fax:

Branches:

75 Main Street, Bridgewater, MA 02324-1498
41 Fairhaven Commons Way, Fairhaven, MA 02719
2 Water Street, Haverhill, MA 01830
436 Broadway, Methuen, MA 01844
350 Winthrop Street, North Andover, MA 01845
24 Plaistow Road, Plaistow, NH 03865
44 Shops at 5 Way, Plymouth, MA 02360
213 Independence Avenue, Quincy, MA 02169
700 Lafayette Road, Seabrook, NH 03874

Officers:

John J. Howard, President & CEO
Michael Valley, EVP, CFO and COO
Brad Egan, EVP, Chief Lending Officer & Corporate Strategy

Directors/Trustees:

Mary K. Briand	Mukesh Dave
Catherine M. DeBurro	Ronald J. Guilmette
Daivd London	Augustine S. Longo, Jr.
Domenic Mazzocco	Peter A. Mills
Bernard J. Mulholland	Arthur O'Dea
Alexander Oski	Leon M. Pratt
Maureen Ronayne	Michael M. Saylor
Stephanie A. Sousa	David K. Thomas

Metro Credit Union

200 Revere Beach Parkway

Chelsea, MA 02150-9001

Telephone: 617-884-7200

Fax: 617-889-7680

Branches:

1071 Massachusetts Avenue, Boston, MA 02118
 922 Commonwealth Avenue, Boston, MA 02215
 100 City Hall Plaza, Boston, MA 02108
 120 Cambridge Street, Burlington, MA 01803-4198
 Chelsea High School, Chelsea, MA 02150
 365 Broadway, Chelsea, MA 02150
 1124 Worcester Road, Framingham, MA 01701-5209
 215 South Broadway, Lawrence, MA 01843-1496
 475 Western Avenue, Lynn, MA 01904
 138 Main Street, Melrose, MA 02176
 334 Watertown Street, Newton, MA 02458
 Peabody High School, Peabody, MA 01960-1329
 68 Main Street, Peabody, MA 01960-5552
 4 Paradise Road, Salem, MA 01970
 1527 Main Street, Tewksbury, MA 01876

Officers:

Mark Smoller, Chairman of the Board
 John Imbergamo, Vice Chairman
 Peter Harris, Treasurer
 Arthur M. Cohan, Clerk
 Michael McGovern, SVP & Chief Technology Officer
 Charlene Bauer, SVP of Outreach, Advocacy & Chief Development Officer
 Maria A. Justiniano, SVP of Lending
 Traci L. Michel, SVP of Operations
 Erik M. Porter, SVP & CFO
 Robert M. Cashman, President & CEO

Directors/Trustees:

Arnold S. Baer	Marvin L. Cashman
Robert M. Cashman	Arthur M. Cohan
Bion Foster	Paul M. Gulko
Peter Harris	David Holzman
John Imbergamo	Donna A. Lee
Mark Smoller	Joseph Zang

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:

Leontina Mancini, Chairperson of Board
John C. Feitor, 1st Vice Chairman
Isaac M. Machado, 2nd Vice Chairman
Charles F. McCannon, Treasurer
Catarina Nogueira, Assistant Treasurer
Paul Ferreira, Secretary/Clerk
Albert Pinho, Interim CEO and VP of Lending
Janet M Cicerano, , VP of Human Resources
Kevin George, , VP of Finance
Judith Murdoch, VP of Operations and IT

Directors/Trustees:

Christopher Alphen	Sonja Darai
Manuel DaSilva	John C. Feitor
Paul Ferreira	Lindsay Lucke
Isaac M. Machado	Leontina Mancini
Charles F. McCannon	Charles Montemor
Catarina Nogueira	

New Bedford Credit Union

1150 Purchase Street

New Bedford, MA 02740

Telephone: 508-994-6546

Fax: 508-990-7472

Branches:

120 Dawson Street, New Bedford, MA 02745

Officers:

David C. Borges, , President & CEO

Humberta Varao, , Executive Vice President & COO

Michelle Greenwalt, Vice President of Finance & Controller

Jennifer Delgado, Vice President of Lending

Tara DeGrace, Officer

Directors/Trustees:

James W. Allen

Dennis Audette

Thomas Carreiro

Lawrence J. Finnerty

Lawrence Oliveira

Scott Almeida

Peter Berthiaume

Haden Cordeiro

Alfred M. Gauthier

Steven White

One Twenty Credit Union

4192 Washington Street,

Roslindale, MA 02131

Telephone: 617-908-6487

Fax: 617-908-6487

Branches:

Officers:

Thomas F. Connell, President & Chief Executive Officer

George A Hoxie, Jr, Vice President

W. Michael Conolly, Treasurer

Michael Mulry, , Clerk

Directors/Trustees:

Timothy Clifford

Thomas F. Connell

Daniel Dennis,

Steve McKay,

George Mutascio

Thomas Rakes

John Connell

W. Michael Conolly

George A Hoxie, Jr

Michael Mulry,

Robert Olson,

Richad Webster,

Polish National Credit Union

46 Main Street

Chicopee, MA 01020-1838

Telephone: 413-592-9495

Fax: 413-594-7791

Branches:

617 Montgomery Street, Chicopee, MA 01020
 923 Front Street, Chicopee, MA 01020
 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 Kelly, President & CEO
 Michael Sugrue, , Executive Vice President
 Kirk Burnham, SVP of Operations
 Charlotte Hansen, SVP & CFO
 Sherri LaPlante, VP of Human Resources
 Messanvi Y. Ekon, VP of Compliance

Directors/Trustees:

Stephen Burkott,	Edward Czepiel,
Benjamin Davis,	William Jebb,
James 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

Telephone: 617-479-5558

Fax: 617-479-1209

Branches:

519 Columbian Street, Weymouth, MA 02190

Officers:

John Miller, President & CEO

Stewart A. Steele, Treasurer

Elizabeth A. Burke, , Executive VP/Chief Operating Officer

Denise E. Fillis, , Chief Financial Officer

Catherine Harrington, Chief Lending Officer

Christine Tobin, , SVP of Human Resources

Judith Brazil, Chief Corporate Communications Officer

Matthew Lindblom, , Chief Network Administrator

Daniel Marini, , Chief Information Security Officer

Directors/Trustees:

Ernest Arienti,

William Barron, Jr.

Paul Daley

Michael Granahan

Michael Hobin

Paul O'Connell,

John Scribi,

Mario Stracco Jr.

John Barber

Michael Conners

Harold Goodwin

Robert Hanna

Paul Keenan

William Phelan

Stewart A. Steele

Revere Firefighters Credit Union

4 Freeman Street,

Revere, MA 02151

Telephone: 781-853-0660

Fax: 781-853-0785

Branches:

Officers:

Michael Murphy, Assistant Treasurer

Thomas S. Todisco, Treasurer & CEO

Directors/Trustees:

Michael Conley

Anthony Giampietro,

Domenic LaSala

Michael Murphy

Steven Parsons,

Thomas S. Todisco

James F. Doyle,

John Langone,

Sean Manion,

Michael Ohara,

Thomas Prizio,

Stanley J. Wells,

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

Officers:

Jim Donahue, CEO

Colleen Twinem, Executive Vice President

Peter W. Kopoulos, CFO

Directors/Trustees:

Paul Barron

Paul T. Crowley

Nilsen Garcia

Keith Kenyon

Matthew Newhall

Kevin J. Chiles

Jim Donahue

George W. Honor, Jr.

Kevin Monahan

Sharon & Crescent United Credit Union

30 Pond Street

Sharon, MA 02067

Telephone: 781-784-7725

Fax: 781-784-0509

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
 85 Pond Street, Norwell, MA 02061
 42 Pond Street, Sharon, MA 02067
 951 County Street, Taunton, MA 02780
 200 Myles Standish Blvd., Taunton, MA 02780
 2 Union Street, Walpole, MA 02032

Officers:

James L. Carlson, President & CEO
 David W. Cox, CFO
 Linda Fountain, , Sr. Lending Officer
 Maureen A Gregory, , Senior Retail Officer
 Jennifer L Spiecker, , Senior Marketing Officer

Directors/Trustees:

Ronald Bechtel	James L. Carlson
Anne Carney,	David Doucette
Lawrence Green,	Carl Huerth
William Keating,	Andrew McCormack
William McIntosh	Glenn Parsons III

Southbridge Credit Union

155 Main Street

Southbridge, MA 01550

Telephone: 508-764-1773

Fax: 508-764-1777

Branches:

732 Southbridge Street, Auburn, MA 01501

Bay Path Regional Vocational Technical HS, Charlton, MA 01507

514 Main Street, Fiskdale, MA 01518

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

Officers:

Kate Alexander, President & CEO

Jeffrey P. Canniff, Treasurer & CFO

Directors/Trustees:

Michelle M Anderson, MS

Michael Cantwell,

Philip A Cyr,

James J. Keyes,

Christina Predella,

Benjamin F. Tully,

Madaline I Bonadies,

Robert Caprera,

Gary E Fontaine,

John A Lafleche,

William Trifone,

Southern Mass Credit Union

123 Alden Road

Fairhaven, MA 02719

Telephone: 508-994-9971

Fax: 508-999-0909

Branches:

1101 Stafford Road, Fall River, MA 02721

2926 Acushnet Avenue, New Bedford, MA 02745

Officers:

Carmen F. Sylvester, President & CEO

Michael Gago, Chief Lending Officer

Jacqueline Bobola, Chief Financial Officer

Stephanie Medeiros, VP Operations

Directors/Trustees:

Pamela A. Bourgault

Richard E. Ellis

Charles K. Murphy, Sr.

Kristen Sniezek

Mark Sylvia

Robert T. Wallace

David S. Darmofal

Mark Morris

Alfred J. Peccini

Paul Sylvia

Sandra Tynan

Springfield Street Railway Employees Credit Union

640 Page Boulevard, Room 102

Springfield, MA 01104

Telephone: 413-781-4454

Fax: 413-732-1881

Branches:

Officers:

David M. Tancredi, President & CEO

Keith K. Ellsworth, Vice President

Harry Rhodes, Treasurer

Directors/Trustees:

Renita Bell

Keith K. Ellsworth

Walter F. Kocor

Harry Rhodes

william H Williams,

Milton Carrasquillo

Richard Gardner

Robert Paskins

David M. Tancredi

St. Anne's Credit Union of Fall River

286 Oliver Street

Fall River, MA 02724

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

3087 Acushnet Avenue, New Bedford, MA 02745

215 County Street, Somerset, MA 02726

200 Wilbur Avenue, Swansea, MA 02777

Officers:

Eileen M. Danahey, President & CEO

Peter Panaggio, SVP & Chief Financial Officer

Carlos DaCunha, SVP & Chief Lending Officer

Directors/Trustees:

Jo Ann Bentley

Colleen Brady

Bruce E. Fernandes

Simone L. Garant

Bernard J. McDonald, III

William R. Bouchard

Joseph RJ Castonguay

Kevin Fitzpatrick

John R. Ledwidge

Albert E. Mercier

St. Jean's Credit Union

250 Maple Street,

Lynn, MA 01904

Telephone: 978-219-1000

Fax: 978-219-1170

Branches:

45 Storey Ave, Newburyport, MA 01950

171 VFW Parkway, # 200, Revere, MA 02151

370 Highland Avenue, Salem, MA 01970

336 Lafayette Street, Salem, MA 01970

Officers:

Kathryn MacDonald, VP of Compliance

James F. Metcalf, Jr., VP of Lending

Renee Kelleher, , Internal Auditor

Nicole Markee, VP of Information Technology

Stephen Pedro, Chief Financial Officer

Kathleen Donahue, Executive Vice President

C. David Surface, President & CEO

Directors/Trustees:

Paul D. Amerault,

Richard Dragone

Lawrence Rausch,

Timothy P Shea,

Carolina Trujillo,

Richard Bonnevie

Ira Novoselsky

Stephen Salvo,

C. David Surface

Steven M. Walsh,

St. Mary's Credit Union

46 Lizotte Dr.

Marlborough, MA 01752

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:

James C. Garvey, President & CEO
 Larissa C. Thurston, COO & CFO
 Christopher Mancini, SVP of Operations and Technology
 James Petkewich, SVP of Retail Services
 Nabil Farooq, SVP of Commercial Lending
 John Hendrikse, SVP of Consumer Lending
 Nicole Curtin, SVP of Marketing
 Eileen B. Potter, AVP of Accounting

Directors/Trustees:

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

St. Vincent Hospital Credit Union

123 Summer Street, Suite 510,

Worcester, MA 01608

Telephone: 508-363-9339

Fax: 508-363-9622

Branches:

Officers:

Stephen Caravella, President

Martha G. Wright, Vice President

William W. George, Treasurer

Deborah A. Fahey, Clerk

Directors/Trustees:

Nancy M. Burbank

Deborah A. Fahey

Marcia Mats

Angelo Mirabile

Francis D. Spasaro

Robert Wiedeman

Stephen Caravella

William W. George

Michele A. Mercier

Therese Monette

Nancy A. Swett

Martha G. Wright

Tremont Credit Union

350 Longwood Avenue

Boston, MA 02115

Telephone: (781) 843-5626

Fax: (781) 356-7302

Branches:

180 Mount Vernon Street, Dorchester, MA 02125

2 Granite Avenue, Milton, MA 02186

10 Corinth Street, Roslindale, MA 02131

Officers:

Kevin R. Mullen, Chairman of the Board

Amy M. Donovan, Vice Chairman

Dawn M. Durant, Treasurer

Donald R. Smith, Secretary

George G. Hardiman, President & CEO

James K. Roy, Chief Financial Officer

Diane G. Papadakos, , Chief Growth Officer

Directors/Trustees:

Martin F. Connolly

Amy M. Donovan

Darrell A. Elow

George G. Hardiman

Kevin R. Mullen

Donald R. Smith

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

Telephone: 617-924-0160

Fax: 617-924-9307

Branches:

Officers:

Jeffrey Pugliese, President
Anthony Fantasia, , Vice President
Barbara Sheehan, Treasurer/Clerk

Directors/Trustees:

Domenic Arone	Anthony Fantasia,
Shane Gleason	Stephen Haggerty
William Logue,	Robert McLaughlin,
Jeffrey Pugliese	Barbara Sheehan
Thomas Thibaut,	Thomas Tracy,

Worcester Credit Union

520 West Boylston Street

Worcester, MA 01606

Telephone: 508-853-9966

Fax: 508-853-7524

Branches:

1 Skyline Drive, Worcester, MA 01605

Officers:

Lisa A. Perrin, President & CEO

Natasha Beaulieu, Vice President

Directors/Trustees:

Konstantin Eliadi

Robert Hennigan

David Moore

John Prankevicius

Sharon Woodbury

Paula Harrity

John Luring

Julie Parenteau

Michael Traynor

Worcester Fire Department Credit Union

34 Glennie Street
Worcester, MA 01605

Telephone: 508-752-1122

Fax: 508-831-9680

Branches:

Officers:

Gerard A. Dio, President & CEO
Robert Johnson, Vice President
Daniel Spencer, Treasurer & Controller
Lisa M. Carmody, Esq., Manager

Directors/Trustees:

Brian Boucher,	Michael P. Coakley
Matthew P. Coakley	Arthur C. Davison
Gerard A. Dio	Thomas E. Dwyer
John M. Ford	John Franco
Stephen Johnson	Robert Johnson
William D. Mosley	Daniel Spencer
Brian J. Tangney	

Workers Credit Union

815 Main Street

Fitchburg, MA 01420-3153

Telephone: 978-345-1021

Fax: 978-353-4250

Branches:

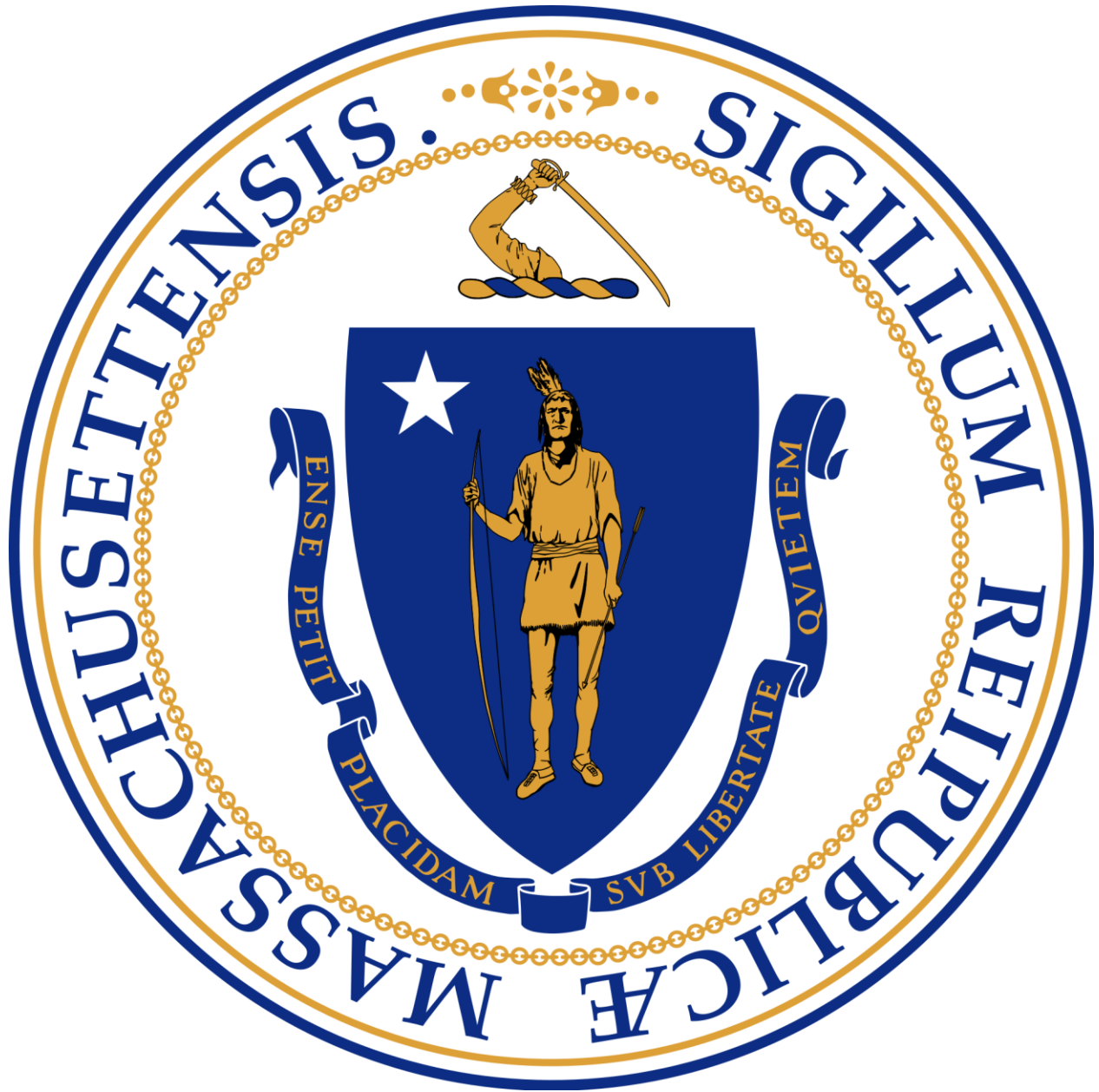
107 Tower Road, Athol, MA 01331
 66-2 Drum Hill Road, Chelmsford, MA 01824-1504
 6 Turnpike Road, Chelmsford, MA 01824-3526
 Montachusett Regional Vocational Technical High School, Fitchburg, MA 01420
 171 Main Street, Gardner, MA 01440-2995
 308 Main Street, Groton, MA 01450-1235
 145 Main Street, Lancaster, MA 01523-9999
 319 North Main Street, Leominster, MA 01453-0058
 881 Merriam Avenue, Leominster, MA 01453-1220
 11 Jungle Road, Leominster, MA 01453
 603 Massachusetts Avenue, Lunenburg, MA 01462
 32 New Athol Road, Orange, MA 01364
 221 Main Street, Townsend, MA 01469
 294 Littleton Road, Westford, MA 01886
 301 Grove Street, Worcester, MA 01605

Officers:

Douglas J. Petersen, President and CEO
 J. Timothy Smith, Treasurer & CFO
 Sandra S. Sagehorn-Elliott, Chief Operating Officer

Directors/Trustees:

Mary Ann B. Ashton	Scot A. Barrett
Nilesh V. Gunda	Mary Heafy
Ryan Lichwell	Erica Light
Robert C. Markley	Eric D. Shapiro
Raven Smith	



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