

2021  
ANNUAL REPORT

# Massachusetts Division of Banks



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**This annual report has been developed in accordance with  
Massachusetts General Laws chapter 167, §13.**

Residents of the Commonwealth:

The Massachusetts Office of Consumer Affairs and Business Regulation (OCABR) empowers and protects consumers through advocacy and education, while also ensuring a fair and competitive playing field for the businesses our five agencies regulate. In support of our mission, OCABR continues to find a balance between consumer protection and support of businesses and professionals throughout the state.

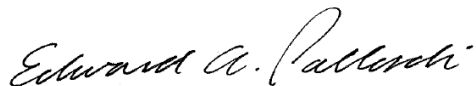
The regulatory agencies within OCABR oversee a variety of industries including banking, construction, occupational licensures, insurance, telecommunications, and weights and measures, to name a few. These licensees and registrants are the core of our economy and remain committed to recovery after the challenging years we have all endured. The OCABR senior leadership team works diligently to support our regulated entities in the Commonwealth, and I commend them for their hard work and perseverance.

Together, OCABR employs over 600 individuals and has a combined operating budget of \$82.67 million. In addition, OCABR manages the Massachusetts' Home Improvement Contractor program, Lemon Law protection, and the state's data breach notification database. Finally, we operate a Consumer Hotline, staffed with live representatives available to assist you, by calling 617-973-8787, Monday through Friday, between the hours of 9am and 4:30pm.

The best consumer is an informed consumer, so I am truly proud to share highlights of the past year with you. To that end, Commissioner Mary Gallagher and her team prepared an annual report for the Massachusetts Division of Banks.

I hope that the contents of this report provide you with insight into our accomplishments and dedication to each consumer across the Commonwealth.

Sincerely,



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

## Letter from Undersecretary Palleschi



For a second year of pandemic-related fits and starts, I am happy to report that the Division of Banks continued to effectively manage our workload throughout 2021. The Division continued to focus our efforts on ensuring financial services providers and consumers received appropriate guidance as we navigated the ongoing pandemic. In addition to monitoring the evolution of the public health response, we maintained tabs on the extensions and expirations of temporary financial protections that were put into place early in the pandemic—including state and federal forbearance requirements, the foreclosure moratorium, extension of student loan debt relief, etc. As we became virtual professionals, conducting our supervisory oversight from a remote posture, we were able to accomplish a significant amount of work as detailed in this report. In addition, the Division welcomed over a dozen new colleagues to the agency.

On top of our routine work, the Division expanded our non-depository oversight with the addition of licensing and supervision of student loan servicers through the passage of Chapter 358 of the Acts of 2020 effective July 1, 2021. Chapter 358, in part sets forth licensing and supervisory requirements to safeguard student loan borrowers from misconduct and harmful practices.

We also spent much of the year engaged with legislators and industry stakeholders on an effort towards modernizing the Commonwealth's money transmission laws. A key component of H.4550 is to expand state regulatory oversight and consumer protections to include peer-to-peer money transfers made within the United States (so-called "domestic" money transfers), a category presently not regulated by the Commonwealth's money transmission law which is applicable only to transfers made to foreign countries. Given significant increases in transaction volume in recent years of peer-to-peer payments coupled with tremendous acceleration of digitization since the onset of the coronavirus pandemic, the time is now to address this significant gap in oversight and consumer protection. Of the 49 states which regulate money transmission, Massachusetts is the *only* state which *does not* regulate domestic money transmissions; H.4550 represents the Division's top legislative priority to modernize the existing money transmission laws to reflect the current day marketplace and to bring Massachusetts into line with the rest of the country in protecting consumers engaged in money transfers. We remain hopeful for passage in the 192<sup>nd</sup> General Court!

As we look ahead, emerging economic and ongoing industry pressures including inflation, emerging technologies, cybersecurity risks are likely to dominate regulatory conversations and examinations for the foreseeable future; at present the Division and our regulated entities remain well positioned and well managed for the challenges ahead.

Sincerely,



Mary L. Gallagher  
Commissioner  
Division of Banks

## Letter from Commissioner Gallagher



# Accomplishments

19,003

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

31,125

Consumers receiving reimbursements totaling \$3.7 million from complaint resolution or Division enforcement actions.

485

Total number of completed bank, credit union, licensee, and other approval requests (480) and total number of legal opinions (5) issued.

354

Total number of examination reports mailed to depository (106) & non-depository (248) institutions.

88

Foreclosure delay requests received by the Division, of which 46 were granted.

37

Formal & informal regulatory orders issued by the Division.

12

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

10

The Division hosted 10 webcasts on its *DOB connects* platform. Topics ranged from COVID Compliance, Fintech, Diversity/Equity/Inclusion, and general financial matters.

14

Division employees achieved a total of 14 new certifications in 2021.

12

In 2021, the Division filled 19 positions including 3 management positions, 13 Examiners, 1 Compliance Officer, and 2 Operations and Personnel Coordinators.



# 2021 Year in Review

## First Quarter

### January

- On January 11<sup>th</sup>, the Division promoted examiner Georges Esperance to a new agency position of Data and Risk Management Analyst. The new role is designed as an agency-wide resource providing staff and other stakeholders with data analytics including insight and support to drive business and supervision strategy and decisions.
- On January 12<sup>th</sup> through 14<sup>th</sup>, Chief Director Weydt and Examiner Gomes presented at the MMBA Annual Fair Lending & HMDA meeting.
- On January 19<sup>th</sup>, Chief Director of Enforcement Loring, Chief Director of Examinations O'Driscoll, and Regional Field Manager Young participated in the webcast "Debt Collection Practices: Perspectives and Highlights from the Massachusetts Division of Banks" broadcast on the *DOB connects* platform. The panel discussion was moderated by Deputy Commissioners Cipolla and Rivera and highlighted the Division's approach to regulatory oversight of debt collectors and ongoing nationwide collaborations and consumer outreach campaigns. The webcast can be accessed [here](#) along with [useful resources](#).
- Barbara E. Keefe was appointed Deputy Commissioner and General Counsel on January 19<sup>th</sup>. Ms. Keefe joined the Division of Banks from a legal career at banks and law firms where she cultivated significant financial industry, regulatory, and legal experience. Ms. Keefe's bio can be found [here](#).
- On January 21<sup>st</sup>, the Division issued guidance letters to its supervised depository institutions regarding 2021 annual meeting requirements. The Division set the expectation for those institutions to hold their annual meetings either in-person, virtually, or a combination of both, consistent with the June 2020 Guidance.
- On January 29<sup>th</sup>, Commissioner Gallagher delivered remarks at the Massachusetts Bankers Association Annual CEO and Senior Management Workshop. She acknowledged bankers' positive response to the pandemic and commended them for the continued strength of the state's banking industry. She also expressed her concern over cybersecurity risk, particularly ransomware, and highlighted the Ransomware Self-Assessment Tool (RSAT) which was rolled out by the Division's IT/Cyber Team.

### February

- The Division added to the Diversity and Inclusion series in *DOB connects*. "Where Diversity, Equity & Inclusion, Community Reinvestment, and Technology Converge" was broadcast on February 2<sup>nd</sup>. Panelists discussed encouraging financial institutions to meet the needs of local communities, including low- and moderate-income neighborhoods. You can listen to the webcast [here](#) and access the presentation slides and handouts [here](#).
- On February 16<sup>th</sup>, the Division issued [Opinion 20-006](#) relative to licensing requirements for foreign transmittal agencies to issue funds to consumers by paper check.
- On February 19<sup>th</sup>, Deputy Commissioner Cuff participated in Lawrence Community Works First Time Home Buyer Workshop.
- On February 23<sup>rd</sup>, the Division approved [Martha's Vineyard Savings Bank's](#) request to reorganize into a mutual holding company structure pursuant to the provisions of M.G.L. c. 167H.
- In support of *America Saves Week*, February 22<sup>nd</sup> through 26<sup>th</sup>, the Division of Banks posted information from America Saves on its website. You can read the information [here](#).
- On February 23<sup>rd</sup> through 26<sup>th</sup>, 21 Division staff attended the NMLS conference. First Deputy Commissioner Begin, Examiner Bullock, and Examiner Ho participated on panel discussions, and Director Chase presented on cybersecurity.

- On February 26<sup>th</sup>, the Division published the [2020 Annual Enforcement Report](#).

## **March**

- On March 9<sup>th</sup>, the Division of Banks joined a multi-state coalition of regulators inviting U.S. Secretary of Education Miguel Cardona to join them in protecting student loan borrowers, urging the reversal of policies that undermine states' oversight of student loan servicers. See information on the coalition and read the letter to Secretary Cardona [here](#).
- On March 11<sup>th</sup>, Director Chase participated in the CSBS Non-Bank Cyber training.
- On March 16<sup>th</sup>, Brad A. Bowling was issued an [Order to Show Cause](#) as to why his mortgage loan originator license should not be revoked and he should not be prohibited from being employed by or operating on behalf of a mortgage licensee or other business licensed by the Division.
- On March 16<sup>th</sup>, DOB staff members participated in a week-long Leadership Development Series offered through AARMR.
- On March 23<sup>rd</sup>, DOB Senior Management attended the Cooperative Credit Union Association's meeting on Credit Union Modernization.
- On March 26<sup>th</sup>, the Division issued [Opinion 21-001](#) relative to whether licensing requirements for businesses providing data processing and payment processing services.
- "Financial Literacy and Community Reinvestment: Credit for Life School Initiatives" was broadcast on March 30<sup>th</sup> adding to the Community and Economic Development series. During this live *DOB connects* webcast, panelists discussed how the pandemic has called for new and innovative online platforms to teach critical financial and banking concepts to high school students. You can listen to the webcast [here](#).
- On March 31<sup>st</sup>, Cristobal L. Garcia was issued an [Order to Show Cause](#) as to why his mortgage loan originator license should not be revoked and he should not be prohibited from being employed by or operating on behalf of a mortgage licensee or other business licensed by the Division.
- On March 31<sup>st</sup>, DEVGRU Financial, LLC was issued a [Cease Directive](#) to cease engaging in debt collection activity until it has obtained the appropriate license.
- An informational public service webcast on reverse mortgages was added to the *DOB connects* program. Members of the DOB Mortgage Unit provide an overview of reverse mortgage products and highlight the pros and cons of these products. The webcast can be accessed [here](#) along with the [presentation slides](#) and [DOB Reverse Mortgage COVID Counseling Guidance](#).
- The DIS CU Unit adopted the new Report of Examination document template, and CU Unit staff participated in the NCUA's MERIT Beta version training and testing.
- MA-chartered banks and credit unions submitted the annual report data to the Commissioner via the agency's Online Annual Report System (OARS).
- The Cyber/IT/FinTech Unit initiated an incident response program in reaction to the Microsoft Exchange Server supply chain threat. The Unit's incident response included internal education for examiners and managers regarding the specifics of the risk as well as outreach to supervised institutions and licensees. DOB's IT examiners gathered information regarding the impact of the incident, noting that potentially impacted institutions and licensees indicated taking the necessary corrective actions in a timely manner.



# Second Quarter

## April

- On April 6<sup>th</sup>, Commissioner Gallagher, Chief Director Weydt, and Deputy Commissioner Rivera participated in the Credit Union CRA Summit.
- On April 13<sup>th</sup>, Chief Risk Officer Gibson spoke about the Division's aspirations and vision for data analytics at the CSBS Spring Summit: Advancing Analytics.
- On April 16<sup>th</sup>, the Division issued [Opinion 21-002](#) relative to Mortgage loan originator licensing requirements for financial advisor employees, taking the position UBS financial advisors are required to be licensed as mortgage loan originators under Massachusetts law.
- On April 16<sup>th</sup>, the Division issued an industry notice to banks and credit unions that provided revised application fees to establish a new branch effective April 13, 2021; the notice included an updated Branch Application.
- On April 22<sup>nd</sup>, Regional Field Manager Gill spoke at the Massachusetts Bank Internal Auditors (MBIA) Group about the Division's compliance program and CARES Act/Ch 65 reviews
- On April 22<sup>nd</sup>, Regional Field Manager Lowney and Examiner Kelly presented on debt collection trends and Division oversight at the New England Adjustment Managers (NEAMA) meeting.
- On April 27<sup>th</sup>, Deputy Commissioner Barrett served as a panelist at the Financial Managers Society Regulatory Updates Meeting.

## May

- On May 6<sup>th</sup>, the Division launched a pilot grant program for [Innovative Financial Literacy Initiatives and Debt Resolution Education](#). A total of \$2.25 million in grants from the Division's Mortgage Settlement Trust fund was awarded to eighteen entities to support financial literacy and debt resolution education programs.
- On May 6<sup>th</sup>, Liberty Lending Corporation entered into a [Consent Order](#) to establish, implement, and maintain policies and procedures to ensure compliance with all applicable provisions, laws and regulations.
- On May 7<sup>th</sup>, the Division issued [Opinion 21-003](#) relative to licensing requirements for individual automobile dealerships for activities specific to retail installment contracts.
- On May 17<sup>th</sup>, Brad A. Bowling was issued an [Order of Revocation](#) of his mortgage loan originator license.
- On May 17<sup>th</sup>, Examiner Cobleigh participated in the Merrimack Valley Housing Partnership First Time Home Buyer workshop.
- On May 20<sup>th</sup>, Deputy Commissioner Rivera presented on "Perspectives on Diversity, Equity and Inclusion" at the CSBS State-Federal Supervisory Forum.
- On May 21<sup>st</sup>, the Insurance Premium Finance Board held a [public meeting](#).
- On May 24<sup>th</sup>, Cristobal L. Garcia was issued an [Order Revocation](#) of his mortgage loan originator license.
- "How Financial Literacy Enhances Community Reinvestment Efforts: A Conversation with Massachusetts Regulators" was broadcast on May 25<sup>th</sup>. Chief Director Weydt and Bank Examiner Cobleigh highlighted how the Community Reinvestment Act (CRA) may foster financial literacy opportunities through community-based partnerships and strategic CRA planning. You can listen to the *DOB connects* webcast [here](#) and access resources [here](#).

- On May 28<sup>th</sup>, the Division announced \$2.5 million in C.206 grants to support foreclosure prevention education and first-time homebuyer counseling programs throughout the Commonwealth. Twenty-one awards were made to eleven consumer counseling organizations and ten foreclosure prevention regional centers. This is the fourteenth consecutive year the Division has awarded financial education and foreclosure prevention funds to support Massachusetts residents pursuing homeownership opportunities as well as those families working to stay in their homes. Read more about these grants [here](#).
- 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.
- In collaboration with the UMass Donohue Institute, the Division continued to provide skills-based professional development opportunities to staff including: Managing Conflict and Running Effective Meetings, Building a Process Mindset, and Interviewing Skills.

## **June**

- On June 6<sup>th</sup>, Boston Common Mortgage, Inc. entered into a [Consent Order](#) to settle substantial non-compliance with applicable state and federal statutes, rules, and regulations governing the conduct of those engaged in the business of a mortgage broker in Massachusetts.
- On June 8<sup>th</sup>, Examiners Cobleigh and Papalegis volunteered at Andover High School's Virtual Credit for Life Fair.
- On June 16<sup>th</sup>, \$2.25 million in grants was awarded to 18 organizations to fund financial literacy and debt resolution education programs through a pilot grant program for Innovative Financial Literacy Initiatives and Debt Resolution Education the Division launched in May. The intent of this grant program is to empower all residents of the Commonwealth with the knowledge they need to obtain and keep a home, save and pay for a college education, and better understand maintaining their overall finances. You can read more about this program [here](#).
- On June 16<sup>th</sup>, the Division held the agency-wide Annual Training Symposium including an economic update from CSBS, a student loan servicing presentation provided by the CFPB, and a Chainalysis and Fincen training on "Why it is a Critical Time to Understand Cryptocurrency."
- On June 16<sup>th</sup>, Deputy Commissioner Rivera served as a panelist on the topic of housing equity at the Massachusetts Bankers Association meeting.
- The [2020 Annual Report of the Commissioner of Banks](#) was filed on June 23<sup>rd</sup>.
- On June 24<sup>th</sup>, the Division submitted the annual Consumer Financial Protection Bureau (CFPB) Washington Report, which provides the Division with a Truth in Lending Act ("TILA") review of its exemption status.
- On June 26<sup>th</sup>, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.
- On June 28<sup>th</sup>, the Division issued a [decision](#) establishing certain maximum dishonored check fees at Massachusetts state-chartered institutions.
- On June 28<sup>th</sup>, the Division published [Student Loan Servicer License FAQs](#).
- On June 29<sup>th</sup>, the Division issued a [decision](#) relative to the merger of Boston Private Bank & Trust Company, Boston, Massachusetts with and into Silicon Valley Bank, Santa Clara, California.
- "Words to Action: A Commemorative Juneteenth Conversation on Housing Equity in the Commonwealth" was broadcast on June 30<sup>th</sup> adding to the Division's Diversity and Inclusion series. During this *DOB connects* webcast, attendees learned how to build lasting partnerships in the minority housing market. You can listen to the webcast [here](#) and view the handout [here](#).

# Third Quarter

## July

- On July 1<sup>st</sup>, the Division began licensure of student loan servicers.
- On July 12<sup>th</sup>, the Division issued guidance to Licensees and Registrants regarding employee remote work. You can read the full guidance document [here](#).

## August

- On August 5<sup>th</sup>, the Division issued an [industry letter](#) on financial statements submitted by entities licensed as mortgage lenders, mortgage brokers, and/or those entities who hold a mortgage company license number in Massachusetts.
- On August 6<sup>th</sup>, the Division issued [Opinion 21-004](#) relative to licensing requirements for online platforms enabling the creation and sale of digital assets representing interest in physical metals.
- On August 11<sup>th</sup>, the webcast “Developing Recruitment Partnerships across the Commonwealth of Massachusetts” aired for the Community and Economic Development series. Deputy Commissioner Mayte Rivera moderated this *DOB connects* conversation with MassHire Employment Representative Chris Mills on employment trends, industries impacted by employment gaps, and efforts by the Office of Employment and Workforce Development to boost opportunities in Gateway Communities. Attendees also heard about a series of upcoming free career fairs designed to promote available jobs across all sectors. You can listen to the webcast [here](#) and access the handout [here](#).
- On August 14<sup>th</sup>, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.

## September

- On September 3<sup>rd</sup>, the Division issued a [decision](#) relative to the merger Century Bank and Trust Company, Medford, Massachusetts with and into Eastern Bank, Boston, Massachusetts.
- On September 9<sup>th</sup>, Supervisory Examiner Dempsey and Regional Field Manager Gill spoke on common violations and Mass General Laws Acts of 2020, Chapter 65 at the Western Mass Compliance Association meeting.
- On September 13<sup>th</sup>, the Division published the final amendments to [209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers](#). These amendments became effective on September 17<sup>th</sup>. A [redlined version](#) of the amendments was also published.
- On September 13<sup>th</sup>, the Division published the final amendments to [209 CMR 48.00: Licensee Record Keeping](#). These amendments became effective on September 17<sup>th</sup>. A [redlined version](#) of the amendments was also published.
- On September 28<sup>th</sup>, the Division announced the promotions of 12 examiners: 5 to Examiner II, 2 to Examiner III, and 5 to Examiner IV.
- On September 23<sup>rd</sup>, the Division of Banks published a [Supervisory Alert Letter](#) regarding the charging of multiple non-sufficient fund fees (NSF) for representment of unpaid transactions. The Division conducts comprehensive reviews of consumer protection laws and regulations and verifies that financial institutions provide consumer account disclosures which are clear and conspicuous. The letter is published to make the industry aware of a developing consumer protection issue related to the disclosure of representment NSF which may present possible legal risk and/or risk of regulatory scrutiny to financial institutions.

- “Prevailing Through the Pandemic: Recommendations from a Massachusetts Community Bank” was broadcast on September 28<sup>th</sup>. Attendees heard from The Cooperative Bank’s CEO & President John Battaglia and VP of Community Lending Renee Owens as they discussed the strategic solutions their community bank has undertaken to remain open and provide service to their customers during the pandemic. Deputy Commissioner Rivera moderated the *DOB connects* discussion which also touched on leadership at financial institutions, CRA activity, and maintaining a sense of community. You can listen to the webcast [here](#) and view the handout [here](#).
- On September 29<sup>th</sup>, Senior Deputy Commissioner Bienvenu served on the “Meet the Regulators” panel at the Association of Credit Union Senior Officers (ACUSO).

# Fourth Quarter

## October

- During National Cybersecurity Awareness Month in October, the Division published weekly bulletins on various cybersecurity topics as part of the “[Do Your Part. #BeCyberSmart](#)” initiative. The bulletins can be found here:
  - October 8: [Watch Out for Fraudulent QR Codes](#)
  - October 15: [Phishing Attack Prevention](#)
  - October 22: [Protecting Against Malicious Code](#)
  - October 29: [Preventing and Responding to Identity Theft](#)
  - The Division also posted an Industry Cybersecurity Awareness Bulletin: [Focusing on the Fundamentals](#).
- On October 4<sup>th</sup>, Director Chase presented on the Non-Bank Cybersecurity Exam program at the NACARA Annual Conference.
- On October 7<sup>th</sup>, Director Chase facilitated discussion during the third-party risk breakout session at Massachusetts Municipal Cybersecurity Summit.
- On October 19<sup>th</sup>, the Division issued a [decision](#) relative to the reorganization into a mutual holding company by North Brookfield Savings Bank, North Brookfield, Massachusetts.
- On October 19<sup>th</sup>, the Division issued an [Industry Letter](#) to provide guidance to mortgage servicers as consumers exit pandemic-related forbearances. The letter addressed mortgage servicer compliance with the Consumer Financial Protection Bureau’s 2021 final servicing rule protecting Massachusetts borrowers affected by the COVID-19 emergency and encouraged its supervised financial institutions to participate in the state-administered “Homeowner Assistance Fund” (HAF), a federal assistance program established under the American Rescue Plan Act (ARPA).
- On October 22<sup>nd</sup>, the Division issued a [decision](#) relative to the reorganization into a mutual holding company by Adams Community Bank, Adams, Massachusetts.
- On October 25<sup>th</sup>, the Insurance Premium Finance Board held a [public meeting](#).
- On October 27<sup>th</sup>, as part of Cybersecurity Awareness Month, a webcast was held focused on Cybersecurity Awareness and Preventive Steps. This live virtual event featured the Office of Consumer Affairs and Business Regulation Undersecretary, Edward A. Palleschi, and DOB Director of Cyber/IT/Fintech, Holly Chase. The event was comprised of 2 parts – [CyberSecurity Awareness: Trends, Threats, and Practical Recommendations](#) and [Data Breach: Trends, Threats, and Preventive Steps](#).
- On October 27<sup>th</sup>, the Division issued an [industry letter](#) to banks clarifying prior approval requirements for certain dividend payments by Massachusetts-chartered banks in stock form.
- On October 28, the Insurance Premium Finance Board held a [Public Meeting](#).
- Staff from the Consumer Protection and NDIS Units attended the 2021 Consumer Compliance Conference.

## November

- The 2022 Licensing Renewal Season opened on November 1<sup>st</sup>.
- On November 3<sup>rd</sup>, Director Chase presented on the Non-Bank Cybersecurity Exam program at the Michigan Department of Insurance’s Non-Bank Staff Annual Conference.
- On November 3<sup>rd</sup>, Counsel Carbone received the Courtney Rose Hickson Outstanding Attorney Award. The award recognizes attorneys within the Office of Consumer Affairs and Business Regulation (OCABR) and its five agencies who display many of Ms. Hickson’s admirable qualities through excellence in their field of practice, leadership, teamwork, and dedication to their community.

- On November 5<sup>th</sup>, the Division issued a [decision](#) relative to the merger of East Boston Savings Bank, East Boston, Massachusetts with and into Rockland Trust Company, Rockland, Massachusetts.
- On November 16<sup>th</sup>, Deputy Commissioner Rivera presented on CRA statutes and federal interaction at the 2021 CRA & Fair Lending Colloquium hosted by Wolters Kluwers.
- On November 19<sup>th</sup>, the Division issued [Industry Letter – CFPB 2021 Final Servicing Rule and The Homeowner Assistant Fund \(HAF\)](#).
- On November 29<sup>th</sup>, State Road Auto Sales, Inc. entered into a [Consent Order](#) to resolve allegations of engaging in the practice of a Motor Vehicle Sales Finance Company without the applicable license.
- On November 30<sup>th</sup>, CrossCountry Mortgage, LLC and Andrew L. Marquis were issued a [Temporary Order to Cease and Desist and a Notice of Administrative Penalty](#) for alleged unfair or deceptive advertising practices.

## **December**

- On December 1<sup>st</sup>, Deputy Commissioner Cuff participated in a panel discussion on State Hot Topics at the AARMR Conference.
- On December 1<sup>st</sup>, 18 Division employees attended the 2021 MA Conference for Women.
- On December 7<sup>th</sup>, LendingTree, LLC entered into a [Consent Order](#) to resolve allegations of substantial non-compliance with applicable state and federal laws and regulations governing the conduct of those engaged in the business of small loan companies.
- On December 11<sup>th</sup>, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.
- On December 15<sup>th</sup>, the Division announced the promotion of Christopher Morrison to the role of Chief Director of Risk Management Supervision to oversee the examinations and supervision review of the financial condition of state-chartered depository institutions, focusing on credit unions, to ensure full compliance with applicable laws and regulations.
- On December 16<sup>th</sup>, *DOB connects* added to the Fintech Series with a panel discussion on the CSBS “One Company, One Exam” program for money services businesses. Melissa Puccinelli, Manager of CSBS Non-bank Supervision and Enforcement presented on the program and DOB Cyber, IT, & Fintech Supervisory Examiner Matt Whitten along with DOB NDIS Supervision Examiners Jack Kelley and Brian Dupuis discussed their experiences with the program during examinations. You can listen to the webcast [here](#) and access the handout [here](#).
- On December 19<sup>th</sup>, Deputy Commissioner Cuff presented at the Lawrence Community Works First Time Home Buyers workshop.
- On December 22<sup>nd</sup>, the Division announced the promotion of Nicole Bullock to the role of Licensing Manager.
- Division employees achieved a total of 14 new certifications in 2021.
- In addition to the 3 management roles filled in 2021, the Division hired staff to fill 17 positions: 12 Bank Examiners, 2 Operations and Personnel Coordinators, and a Compliance Officer.
- Training remained virtual in 2021, allowing for increased participation in courses. On average, Division staff completed 49 hours of training in 2021, exceeding the annual training goal of 21 external hours per year.
- Division staff continued to take advantage of new virtual training opportunities with 80 participants joining FFIEC virtual conferences, 14 examiners completing core FDIC requirements, 116 participants in regulatory association conferences, 237 participants in regulatory and compliance programs, and 84 participants in skill building classes.



# Annual Enforcement

In 2021, the Division issued a total of 37 formal and informal regulatory Enforcement Orders which included 10 formal public orders listed below. The Division collected a total of \$1,391,407.88 in administrative penalties and reimbursed \$3,729,874.72 to a total of 31,125 consumers.

|                                                         |                                           |
|---------------------------------------------------------|-------------------------------------------|
| <b><u>Mortgage Companies</u></b>                        |                                           |
| Boston Common Mortgage, Inc.                            | <a href="#">Consent Order</a>             |
| Liberty Lending Corporation                             | <a href="#">Consent Order</a>             |
| CrossCountry Mortgage, LLC and Andrew L. Marquis        | <a href="#">Order to Cease and Desist</a> |
| <b><u>Mortgage Loan Originators</u></b>                 |                                           |
| Cristobal L. Garcia                                     | <a href="#">Order to Show Cause</a>       |
| Brad A. Bowling                                         | <a href="#">Order to Show Cause</a>       |
| Cristobal L. Garcia                                     | <a href="#">Order of Revocation</a>       |
| Brad A. Bowling                                         | <a href="#">Order of Revocation</a>       |
| <b><u>Motor Vehicle Sales and Finance Companies</u></b> |                                           |
| State Road Auto Sales, Inc.                             | <a href="#">Consent Order</a>             |
| <b><u>Debt Collectors</u></b>                           |                                           |
| DEVGRU Financial, LLC                                   | <a href="#">Cease Directive</a>           |
| <b><u>Small Loan Company</u></b>                        |                                           |
| LendingTree, LLC                                        | <a href="#">Consent Order</a>             |

## Consent Orders Terminated/Resolved

- **American Credit Acceptance, LLC:** Consent Order of November 17, 2017 was terminated on December 6, 2021.
- **MiLend, Inc.:** Consent Order of November 20, 2018 was terminated on September 30, 2021.
- **Quicken Loans, Inc. and One Reverse Mortgage, LLC:** Consent Order of April 20, 2018 was terminated on September 22, 2021.
- **myCUMortgage, LLC:** Consent Order of July 18, 2019 was terminated on May 20, 2021.
- **HG International Co. Inc., dba Change Express:** Consent Order of October 12, 2016 was terminated on January 14, 2021.

# Key Agency Actions

- Barbara E. Keefe was appointed Deputy Commissioner and General Counsel on January 19, 2021. Ms. Keefe joined the Division of Banks from a legal career at banks and law firms where she cultivated significant financial industry, regulatory, and legal experience. Ms. Keefe's bio can be found [here](#).
- In January, the Division announced the creation of a new management role related to data analytics and risk management. The Data and Risk Management Analyst, Georges Esperance, serves as an agency-wide resource providing staff and other stakeholders with data analytics providing insight and support to drive business and supervision strategy and decisions.
- The Division of Banks joined a multi-state coalition of regulators inviting U.S. Secretary of Education Miguel Cardona to join them in protecting student loan borrowers, urging the reversal of policies that undermine states' oversight of student loan servicers. See information on the coalition and read the letter to Secretary Cardona [here](#).
- In May, the Division announced \$2.5 million in C.206 grants to support foreclosure prevention education and first-time homebuyer counseling programs throughout the Commonwealth. Twenty-one awards were made to eleven consumer counseling organizations and ten foreclosure prevention regional centers. This is the fourteenth-consecutive year the Division has awarded financial education and foreclosure prevention funds to support Massachusetts residents pursuing homeownership opportunities as well as those families working to stay in their homes. Read more about these grants [here](#).
- In June, the Massachusetts Division of Banks launched a pilot grant program for Innovative Financial Literacy Initiatives and Debt Resolution Education. \$2.25 million in grants was awarded to 18 organizations to fund financial literacy and debt resolution education programs. The intent of this grant program is to empower all residents of the Commonwealth with the knowledge they need to obtain and keep a home, save and pay for a college education, and better understand maintaining their overall finances. You can read more about this program [here](#).
- On July 12, 2021 the Division issued guidance to Licensees and Registrants regarding employee remote work. You can read the full guidance document [here](#).
- On September 23, 2021 the Division of Banks published a [Supervisory Alert Letter](#) regarding the charging of multiple non-sufficient fund fees (NSF) for representment of unpaid transactions. The Division conducts comprehensive reviews of consumer protection laws and regulations and verifies that financial institutions provide consumer account disclosures which are clear and conspicuous. The letter is published to make the industry aware of a developing consumer protection issue related to the disclosure of representment NSF which may present possible legal risk and/or risk of regulatory scrutiny to financial institutions.
- During National Cybersecurity Awareness Month in October, the Division published weekly bulletins on various cybersecurity topics as part of the "[Do Your Part. #BeCyberSmart](#)" initiative. The bulletins can be found here:
  - October 8: [Watch Out for Fraudulent QR Codes](#)
  - October 15: [Phishing Attack Prevention](#)
  - October 22: [Protecting Against Malicious Code](#)
  - October 29: [Preventing and Responding to Identity Theft](#)
- The Division also posted an Industry Cybersecurity Awareness Bulletin: [Focusing on the Fundamentals](#).

- On October 19, 2021, the Division issued an Industry Letter to provide guidance to mortgage servicers as consumers exit pandemic-related forbearances. The letter addressed mortgage servicer compliance with the Consumer Financial Protection Bureau's 2021 final servicing rule protecting Massachusetts borrowers affected by the COVID-19 emergency and encouraged its supervised financial institutions to participate in the state-administered "Homeowner Assistance Fund" (HAF), a federal assistance program established under the American Rescue Plan Act (ARPA). The letter can be found [here](#).
- The Division produced 10 *DOB connects* webcasts during 2021. These webcasts focused on topics including diversity, equity and inclusion, fintech, financial literacy, debt collection practices, cyber security, and housing equity. The DOB also produced an informational public service webcast on reverse mortgages, highlighting the pros and cons of these financial products. All webcasts can be found [here](#).

# Agency Strategic Goals

The Division's 2021-2023 Strategic Plan reflects the agency's commitment to the mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth. The Plan focuses on our agency's vision and core values, as reflected and strived for in the daily work of Division staff.

We support a culture of inclusion within the Commonwealth that values and promotes diversity and equal opportunity for all individuals. We align agency diversity and inclusion initiatives with EOHED's Diversity Plan and goal to build robust, sustainable, and measurable diversity, equity, and inclusion initiatives across the agencies.

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 both within the Massachusetts system and with federally chartered entities.

We worked towards our mission and vision by focusing on the following 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. The Division will strive to develop and maintain a real-time, networked supervision program utilizing data to satisfactorily complete its core supervisory functions through examination, licensing, consumer complaint review and response, and initiation of regulatory actions where appropriate. Key objectives are:

- real-time supervision
- data analytics
- networked supervision
- climate risk
- legislative priorities and legal guidance; and,
- innovation in financial services.

## 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. Key objectives are:

- consumer protection leveraging expanded data analytics and established processes; and,
- outreach building on the Division's platform for disseminating agency messages and topics of interest.

## Administration Staffing and Development

Review and plan for operational improvements to ensure the Division functions effectively and efficiently amidst the changing workplace landscape. Strive to develop the Workforce of Tomorrow by leveraging collaborations, technology, and maximizing partnerships. Key objectives are:

- technology and administration
- pandemic response and preparedness; and,
- workforce development.

# Non-Depository Institution Supervision

The Non-Depository Institution Supervision (NDIS) unit licenses and examines the nearly 15,000 non-depository financial institutions in Massachusetts. These institutions include:

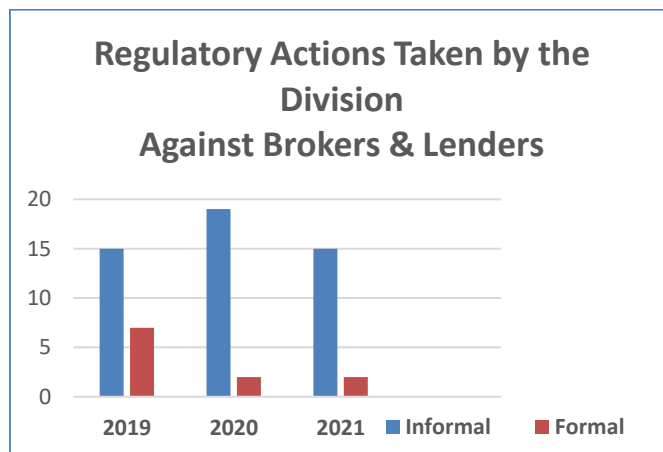
- Mortgage lenders
- Mortgage brokers
- Consumer finance companies
- Money services businesses
- Debt collectors
- Loan servicers
- Check Cashers
- Check Sellers
- Student Loan Servicers

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.



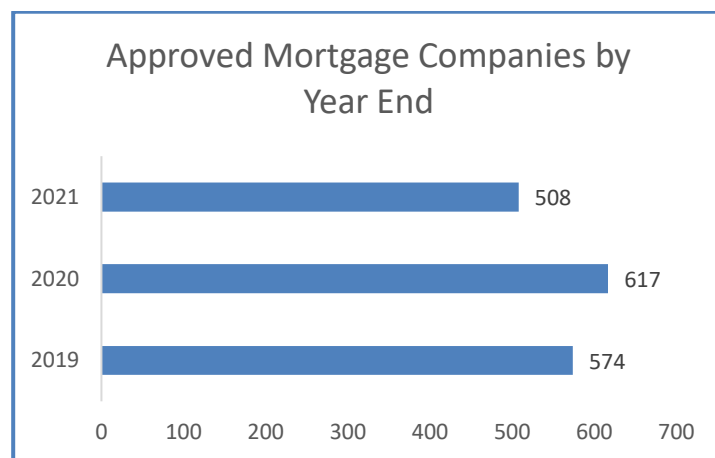
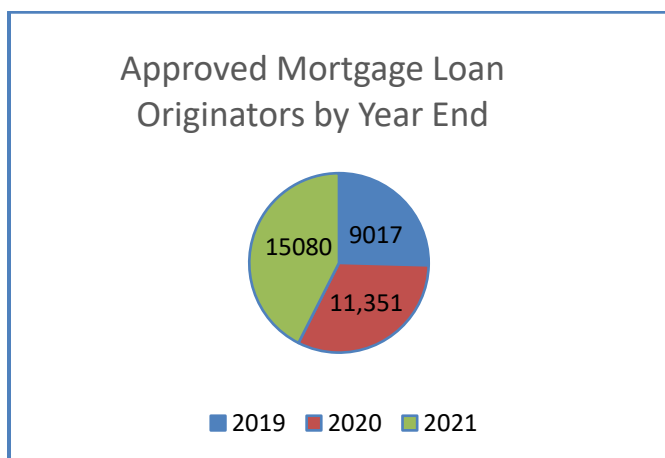
# Mortgage Supervision

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 Division maintains active membership in the American Association of Residential Mortgage Regulators for multi-state collaboration and the MEU continues to participate in coordinated exams with other states through the Multi-State Mortgage Committee (MMC) as well as piloted and full-scoped examinations that utilize the State Examination System (SES) through Network Supervision, One Company One Examination and other innovative and coordinated strategies. The MEU 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 engage in cyber-security training in order to be better prepared for ever-increasing global cyber threats. MEU management also attended and participated in COVID-19 emergency management with other federal and state counterparts.



In 2021, the Division's Licensing Unit continued to see increases in mortgage lender and broker license applications, specifically for smaller businesses (proprietors) and other start-up ventures. The increasing complexity of financial transactions correlated to the license applications received from non-qualified mortgage lenders, lead generators, fintech and hybrid related lenders and servicers. The Division continues to consider applications for other residential financing options that challenge the traditional definitions for mortgage. The Licensing Unit regularly evaluates the overall state of the Massachusetts economy and the ever-changing residential real estate and mortgage markets, as well as the performance of mortgage loan servicing in this COVID-19 recovering model.

The figures include regulatory action and approved licensee information occurring within the Division during 2021.



Community Reinvestment Act (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 16 CRA examinations of mortgage lenders during 2021. There are currently 83 Public Evaluations of mortgage lenders posted on the Division's website.



# Consumer Finance/Money Services Business Activity

In 2021, 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.

- Over \$3.1 million was reimbursed to almost 30,000 Massachusetts consumers during 2021 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 actively participates on boards and committees for these trade groups. Senior Deputy Commissioner Christopher Pope sits on the MTRA Board, and Deputy Commissioner Cipolla serves on NACCA's Emerging Issues Committee. Division staff also serve on the NACARA Regulatory Supervision Committee, NACCA Auto Finance Committee, and the NACCA/NACARA Student Loan Supervisory Taskforce Examinations sub-committee. Several CF/MSB Unit staff members also participate on NMLS committees and working groups focusing on Networked Supervision, Consumer Finance Call Reports, and Licensing Standards.
- The Division's CF/MSB Unit participated on thirteen multi-state examinations in 2021. Eleven joint examinations were conducted with MTRA, and two were conducted with NACARA.
- The Division entered into a Consent Order with a small loan company to address allegedly facilitating small loans through an unlicensed entity. The Division also entered into thirty informal regulatory actions with licensees to address deficiencies identified during recent examinations; many of these actions dealt with reimbursable violations cited at finance companies and violations of the Bank Secrecy Act by check cashers.
- The Division implemented an Examination Acceptance and Sharing Policy, in conjunction with the Division's participation in the Multistate MSB Examination Taskforce's (MMET) Networked Supervision One Company One Exam (OCOE) program for nationally operating money remitters. The Division accepted four reports of examination from other states in lieu of conducting a full-scope Massachusetts examination, while also conducting a limited-scope review to evaluate compliance with the laws and regulations governing MSBs in Massachusetts.



# 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 151 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.



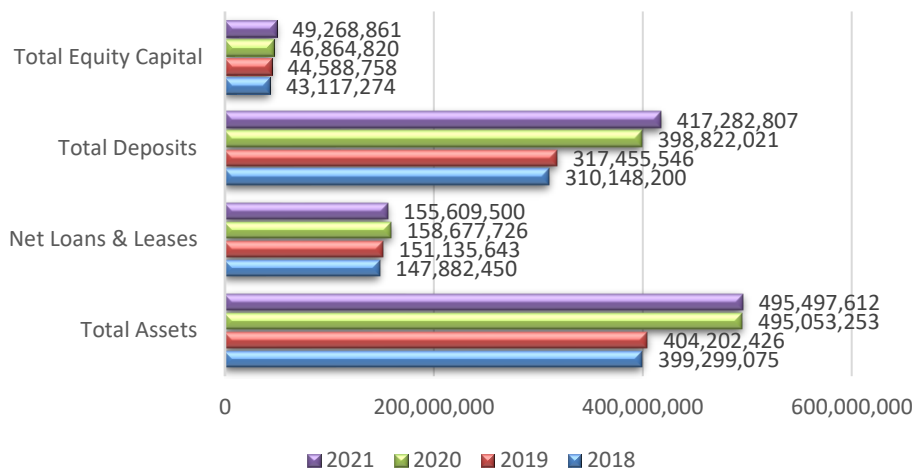
# Bank Summary: Balance Sheet and Income Statement

Operating under continuing pandemic conditions, Massachusetts state-chartered banks maintained total asset levels while substantially increasing profitability. State-chartered banks did well to retain deposits gained from stimulus funds in 2020, with total assets increasing by only 0.09% year-over-year. However, whereas these assets were primarily held in cash and interest-bearing balances for the duration of 2020, 2021 saw banks shift these funds towards investment securities in a play for yield. Marked declines in OREO and borrowed funds were also the stories of 2021, as eviction moratoriums, deployment of excess cash, and optimization of balance sheets all affected bank operations.

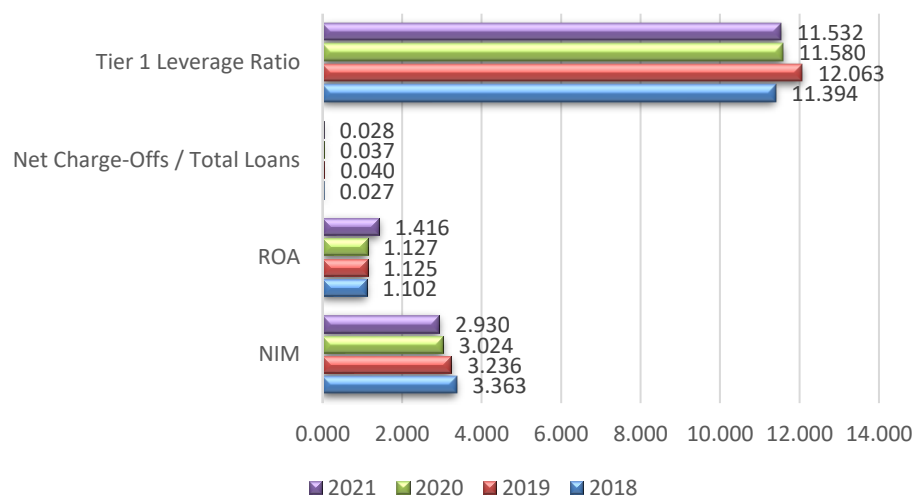
Earnings were up year-over-year and well above pre-pandemic levels, primarily due to decreased interest expense, streamlining operational costs, and realizing gains on securities during a red-hot market. There was also a staggering 97% decline in the provision for loan and lease losses year-over-year, falling by \$616.44 million to \$16.80 million. From an income statement perspective, the story of 2021 was again balance sheet optimization leading to decreased funding costs and operational streamlining, helping to reduce overhead expenses.

How Massachusetts state-chartered banks navigated the past two years is a testament to solid leadership and decisive action concerning the nimble deployment of excess funds and pivoting operations to suit customer needs and maintain financial strength. Charge-offs to net loans are slightly above pre-pandemic levels, and, as mentioned above, OREO experienced a precipitous drop from 2020 figures. Both demonstrate the strength of credit underwriting. While most state-chartered banks are well-positioned for rising interest rates, the challenge this coming year will likely be absorbing these rate hikes while anticipating a softening credit market and possible recession. Overall, Massachusetts state-chartered banks remain financially resilient and are appropriately managing risk in the current economic landscape.

## Aggregate Massachusetts Bank Balance Sheet Data 2018-2021



## Aggregate Massachusetts Bank Financial Ratios 2018-2021



# Bank Balance Sheet

| Years Ending December 31                          | 2020               | 2021               | % Change  |
|---------------------------------------------------|--------------------|--------------------|-----------|
|                                                   | \$ in 000s         | \$ in 000s         |           |
| Cash & Balances due from depository institutions  | 139,667,455        | 125,632,751        | -10%      |
| Total securities                                  | 133,864,716        | 150,389,187        | 12%       |
| Federal funds sold and reverse repurchase         | 3,338,192          | 3,229,950          | -3%       |
| Gross Loans and Leases                            | 160,324,337        | 157,039,456        | -2%       |
| Loan loss allowance                               | 1,646,611          | 1,429,956          | -13%      |
| Net loans and leases                              | 158,677,726        | 155,609,500        | -2%       |
| Trading account assets                            | 6,701,159          | 4,585,126          | -32%      |
| Bank premises and fixed assets                    | 4,415,483          | 4,263,261          | -3%       |
| Other real estate owned                           | 19,616             | 1,593              | -92%      |
| Goodwill and other intangibles                    | 10,852,435         | 11,483,875         | 6%        |
| All other assets                                  | 37,516,471         | 40,302,396         | 7%        |
| <b>Total assets</b>                               | <b>495,053,253</b> | <b>495,497,639</b> | <b>0%</b> |
|                                                   |                    |                    |           |
| Total deposits                                    | 398,822,021        | 417,282,807        | 5%        |
| Federal funds purchased and repurchase agreements | 4,094,462          | 2,210,070          | -46%      |
| Trading liabilities                               | 10,702,497         | 5,596,924          | -48%      |
| Other borrowed funds                              | 13,964,615         | 6,560,465          | -53%      |
| Subordinated debt                                 | 1,584,000          | 1,566,000          | -1%       |
| All other liabilities                             | 19,020,838         | 13,012,543         | -32%      |
| <b>Total Liabilities</b>                          | <b>448,188,433</b> | <b>446,228,809</b> | <b>0%</b> |
|                                                   |                    |                    |           |
| Perpetual preferred stock                         | 12,129             | 26,861             | 121%      |
| Common stock                                      | 95,912             | 87,210             | -9%       |
| Surplus                                           | 23,610,415         | 25,151,899         | 7%        |
| Undivided profits                                 | 23,139,986         | 23,995,439         | 4%        |
| Equity, minor interest in consolidated subs       | 6,378              | 7,421              | 16%       |
| <b>Total equity capital</b>                       | <b>46,864,820</b>  | <b>49,268,830</b>  | <b>5%</b> |
|                                                   |                    |                    |           |
| <b>Total Liabilities and Equity Capital</b>       | <b>495,053,253</b> | <b>495,497,639</b> | <b>0%</b> |

# Bank Income Statement

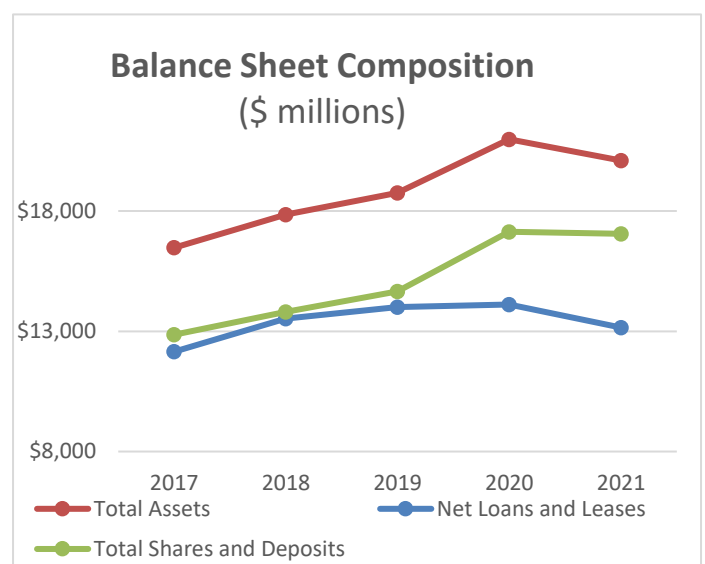
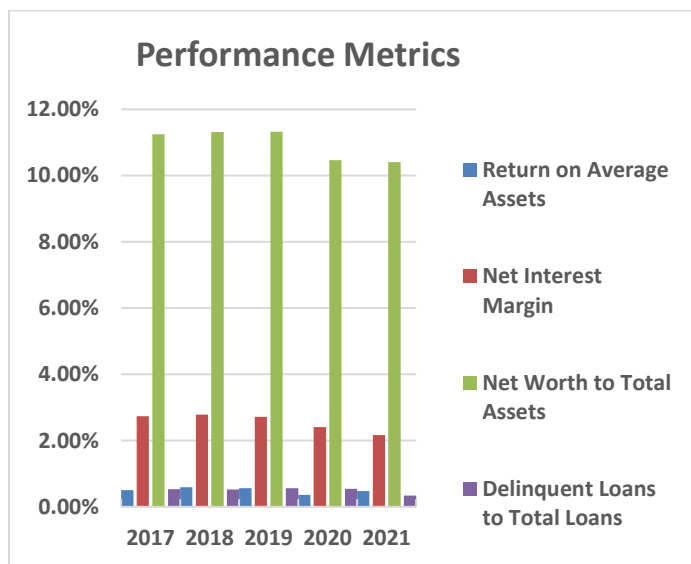
| Years Ending December 31                   | 2020              | 2021              | % Change    |
|--------------------------------------------|-------------------|-------------------|-------------|
|                                            | \$ in 000s        | \$ in 000s        |             |
| Total interest income                      | 8,487,026         | 7,037,381         | -17%        |
| Total interest expense                     | 1,192,581         | 331,294           | -72%        |
| <b>Net interest income</b>                 | <b>7,294,445</b>  | <b>6,706,087</b>  | <b>-8%</b>  |
|                                            |                   |                   |             |
| <b>Provision for loan and lease losses</b> | <b>633,256</b>    | <b>16,803</b>     | <b>-97%</b> |
|                                            |                   |                   |             |
| Gross Fiduciary activities income          | 6,562,517         | 7,177,984         | 9%          |
| Service charges on deposit accounts        | 156,654           | 161,216           | 3%          |
| Trading account gains and fees             | 1,007,067         | 893,280           | -11%        |
| Additional Noninterest Income              | 2,907,727         | 3,068,040         | 6%          |
| <b>Total noninterest income</b>            | <b>10,633,965</b> | <b>11,300,520</b> | <b>6%</b>   |
|                                            |                   |                   |             |
| Salaries and employee benefits             | 6,818,837         | 6,560,593         | -4%         |
| Premises and equipment expense             | 2,310,679         | 2,324,115         | 1%          |
| Additional noninterest expense             | 3,853,045         | 3,616,497         | -6%         |
| <b>Total noninterest expense</b>           | <b>12,982,561</b> | <b>12,501,205</b> | <b>-4%</b>  |
|                                            |                   |                   |             |
| Pre-tax net operating income               | 4,312,593         | 5,488,599         | 27%         |
| Securities gains (losses)                  | 96,481            | 307,784           | 219%        |
| Applicable income taxes                    | 929,888           | 1,179,219         | 27%         |
| <b>Income before extraordinary items</b>   | <b>3,479,186</b>  | <b>4,617,164</b>  | <b>33%</b>  |
|                                            |                   |                   |             |
| <b>Extraordinary items, net</b>            | <b>(19,842)</b>   | <b>(9,317)</b>    | <b>-53%</b> |
|                                            |                   |                   |             |
| <b>Net income</b>                          | <b>3,459,344</b>  | <b>4,607,847</b>  | <b>33%</b>  |

# Credit Union Summary: Balance Sheet and Income Statement

In 2021, the Massachusetts state-chartered credit union industry remained solid despite the COVID-19 pandemic. Overall, the majority of state-chartered credit unions continued to be in sound financial condition, supported by strong net worth and satisfactory earnings performance. Sound leadership and a strong commitment to their members have navigated the industry through the negative effects of the pandemic.

Massachusetts continues to be affected by consolidation and charter conversions with the loss of seven state-chartered institutions during 2021, resulting in a decline of the industry's total assets of \$880 million to \$20.1 billion. The industry's Net Worth remained resilient, ending the year at a solid 10.41%.

Earnings performance for 2021 has improved compared to 2020 results. Bottom line net income increased by \$25 million, or 35%, year over year to \$95.55 million. While net interest income declined by a mere 2% year over year, the result was primarily driven by the 45% decline in interest expense due to general market and interest rate conditions. Total industry loans declined by \$956.3 million in 2021, but the aforementioned decline in interest expenses was not enough to offset the decline in interest income. The results led to the net interest margin declining from 2.41% to 2.17% between 2020 and 2021. The provision for loan losses in 2021 totaled \$12.7 million, which was a 64% decrease compared to 2020 provisions of \$35.3 million. The decreased provisions and delinquency rates are a testament to the strong asset quality in the industry.





# Credit Union Balance Sheet

| Years ended December 31                         | 2020              | 2021              | % Change   |
|-------------------------------------------------|-------------------|-------------------|------------|
|                                                 | \$ in 000's       | \$ in 000's       |            |
| <b>Assets</b>                                   |                   |                   |            |
| Cash & Equivalents                              | 2,223,852         | 1,731,538         | -22%       |
| Total Investments                               | 3,690,250         | 4,411,433         | 20%        |
| Loans Held for Sale                             | 92,005            | 26,858            | -71%       |
| Loans and Leases, Net of Unearned Income        | 14,191,621        | 13,235,364        | -7%        |
| Allowance for Loan and Lease Losses             | -79,535           | -80,739           | 2%         |
| Net Loans and Leases                            | 14,112,086        | 13,154,625        | -7%        |
| Land and Building                               | 227,024           | 208,883           | -8%        |
| Other Fixed Assets                              | 63,408            | 65,320            | 3%         |
| NCUSIF Deposit                                  | 151,165           | 153,291           | 1%         |
| Other Assets                                    | 421,054           | 348,979           | -17%       |
| <b>Total Assets</b>                             | <b>20,980,846</b> | <b>20,100,927</b> | <b>-4%</b> |
| <b>Liabilities</b>                              |                   |                   |            |
| Dividends Payable                               | 418               | 135               | -68%       |
| Notes & Interest Payable                        | 1,462,063         | 839,567           | -43%       |
| Subordinated Debt                               | 0                 | 25,000            | 0%         |
| Accounts Payable & Other Liabilities            | 150,374           | 151,212           | 1%         |
| Total Shares & Deposits                         | 17,136,088        | 17,046,143        | -1%        |
| <b>Total Liabilities</b>                        | <b>18,748,943</b> | <b>18,062,057</b> | <b>-4%</b> |
| <b>Equity</b>                                   |                   |                   |            |
| Regular Reserves                                | 216,323           | 205,986           | -5%        |
| Undivided Earnings                              | 1,830,946         | 1,714,427         | -6%        |
| Equity Acquired in Merger                       | 147,387           | 147,846           | 0%         |
| Accumulated Unrealized Gain/(Loss) on AFS       | 46,822            | -25,226           | -154%      |
| Accumulated Unrealized Gain/(Loss) on CF Hedges | 101               | 580               | 100%       |
| Other Reserves/Miscellaneous Equity             | 9                 | 9                 | 0%         |
| Other Comprehensive Income                      | -9,686            | -4,753            | -51%       |
| <b>Total Equity Capital</b>                     | <b>2,231,902</b>  | <b>2,038,869</b>  | <b>-9%</b> |
| <b>Total Liabilities + Equity Capital</b>       | <b>20,980,845</b> | <b>20,100,926</b> | <b>-4%</b> |

# Credit Union Income Statement

| Years ended December 31                    | 2020           | 2021           | % Change |
|--------------------------------------------|----------------|----------------|----------|
|                                            | \$ in 000's    | \$ in 000's    |          |
|                                            |                |                |          |
| Total Interest Income                      | 632,777        | 530,689        | -16%     |
| Total Interest Expense                     | 154,656        | 85,003         | -45%     |
| <b>Net Interest Income</b>                 | <b>478,121</b> | <b>445,686</b> | -7%      |
| Provision for Loan and Lease Losses (PLLL) | 35,282         | 12,744         | -64%     |
| <b>Net Interest Income after PLLL</b>      | <b>442,839</b> | <b>432,943</b> | -2%      |
|                                            |                |                |          |
| Fee Income                                 | 67,285         | 62,703         | -7%      |
| Other Operating Income                     | 105,179        | 90,839         | -14%     |
| Gain/(Loss) on Equity Securities           | 1,235          | 6,055          | 390%     |
| Gain/(Loss) on Other Securities            | 5,353          | 2,554          | -52%     |
| Gain/(Loss) on Disposition of Assets       | -44            | -123           | 180%     |
| Other Non-Operating Income/(Expense)       | 1,371          | 5,125          | 274%     |
| <b>Total Non-Interest Income</b>           | <b>180,379</b> | <b>167,153</b> | -7%      |
|                                            |                |                |          |
| Employee Compensation and Benefits         | 291,350        | 262,448        | -10%     |
| Travel and Conference Expense              | 2,597          | 2,817          | 8%       |
| Office Occupancy Expense                   | 43,066         | 40,803         | -5%      |
| Office Operation Expense                   | 103,382        | 88,907         | -14%     |
| Education and Promotional Expense          | 18,311         | 16,802         | -8%      |
| Loan Servicing Expense                     | 21,088         | 20,413         | -3%      |
| Professional and Outside Services          | 54,055         | 52,628         | -3%      |
| Member Insurance-Other                     | 2,819          | 3,480          | 23%      |
| Operating Fees                             | 2,207          | 2,201          | 0%       |
| Miscellaneous Operating Expenses           | 13,796         | 14,042         | 2%       |
| <b>Total Non-Interest Expense</b>          | <b>552,672</b> | <b>504,541</b> | -9%      |
|                                            |                |                |          |
| <b>Net Income (Loss)</b>                   | <b>70,546</b>  | <b>95,555</b>  | 35%      |

# Consumer Protection and Outreach

The Consumer Protection examination unit has been at the forefront of important consumer protection regulatory issues throughout the year. The pandemic year didn't pause the rate of examinations for examiners and managers. In fact, in 2021, working closely with our federal counterparts, the unit reviewed banking practices associated with deposit accounts and assessment of fees as a targeted consumer protection risk area. The focus on representment fees sparked the need for the Division to issue an [Industry Letter](#) on September 23, 2021 to highlight the need for clear and conspicuous disclosure of representment of non-sufficient funds (NSF) in order to avoid confusion by consumers and reduce possible heightened risk of deceptive practices. The agency conducted several industry outreach meetings to address industry questions and to offer compliance guidance for banks and credit unions.

Also in 2021, the Division became an active resource for other state banking regulators seeking to promulgate Consumer Reinvestment regulation similar to the one enacted in the Commonwealth for compliance by banks, credit unions, and mortgage lenders. Consumer Protection Deputy Commissioner Rivera and Chief Director Weydt compiled and shared regulatory information for several states including California, New York, Utah, Kentucky and Illinois.

Since 2019, Deputy Commissioner Rivera has directed numerous Division produced webcasts with topics ranging from Diversity Equity and Inclusion, Compliance, Fintech, Community and Economic Development, Post-Pandemic Best Practices and Cybersecurity Prevention. We've continued with these outreach efforts by launching 10 *DOB connects* webcasts in 2021 averaging nearly 150 attendees per live session.



# Consumer Assistance and Enforcement and Investigation

The Consumer Assistance Unit fielded 4,558 calls and received 278 written consumer complaints in 2021. A total of 759 consumer reimbursements were obtained for a total of \$405,037.00 reimbursed to consumers. The Unit received 88 requests for foreclosure relief, and long-term stays were granted for 46 of the requests. Since the foreclosure relief program was instituted in 2007, 7,679 request have been received and 3,833 foreclosure stays have been granted.

Expanding its language capability, the Unit hired a Spanish speaking employee who is dedicated to the Unit. Additionally, the Consumer Complaint Form was streamlined and is now offered in two different formats (Word and PDF) to give consumers more flexibility in filing complaints. The [Financial Resources for Consumers](#) page of the DOB website was reconfigured to highlight essential information and make the page more user friendly.



# Foreclosure Prevention Grant Initiative

Since the inception of the foreclosure counseling and education grant initiative in 2008, the Division has awarded over \$18 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*. These organizations have been able to assist over 60,000 consumers. Funding for this initiative is possible through administrative fees associated with the licensure of loan originators according to M.G.L. c. 255F.

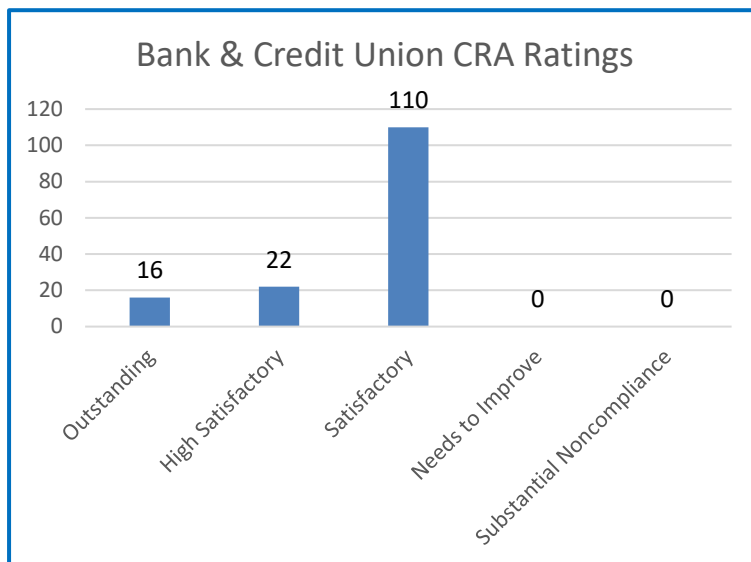
In 2021, the Division awarded 21 organizations a total of \$2.5 million in Chapter 206 grants. These grants assist homeowners who are experiencing some type of financial hardship caused by either a loss of or reduction in income or a medical issue as well as prospective homebuyers who are determining 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. During the pandemic emergency, these organization pivoted to offering their services and programs through online platforms, committed to offering guidance to prospective home buyers and a lifeline to those struggling with home retention.



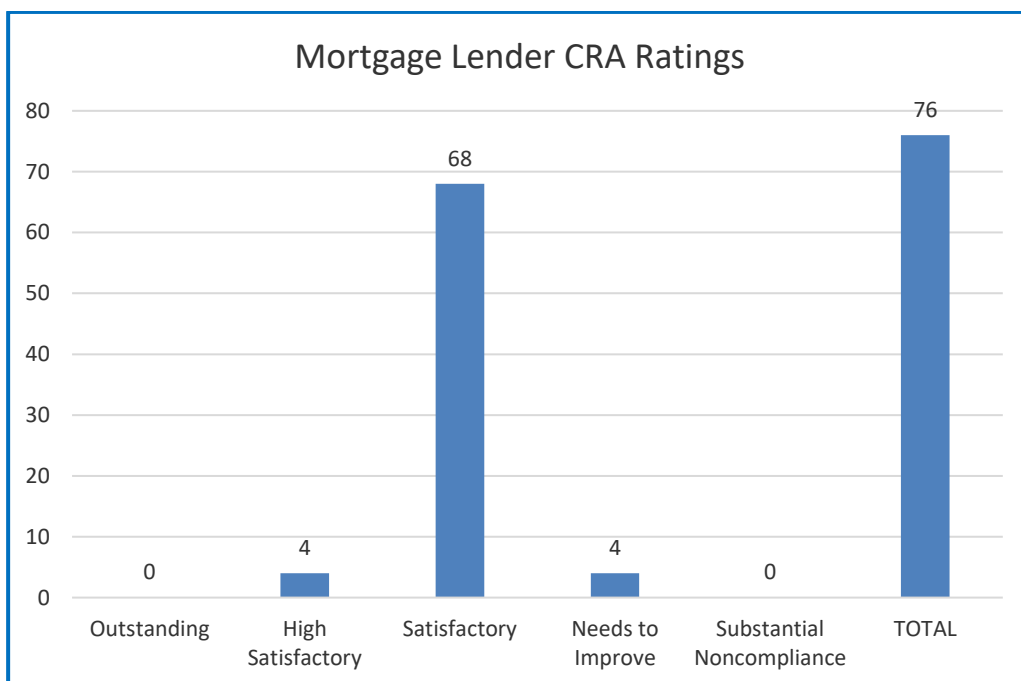
# Community Reinvestment Act

Under the Massachusetts Community Reinvestment Act (CRA), the Division examines state-chartered banks and credit unions to assess each 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. CRA requirements are also 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. 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 41 CRA examinations of banks and credit unions during 2021. There are currently 148 Public Evaluations of banks and credit unions posted on the Division's website.



The Division conducted 18 CRA examinations of mortgage lenders during 2021. There are currently 76 Public Evaluations of mortgage lenders posted on the Division's website.





# Cyber/IT/Fintech

Cyber threats continue to evolve consistently and afflict our entire society. To strengthen the financial sector and help ensure the safety of Massachusetts residents' confidential information and finances, the Division's Cyber/IT/FinTech Unit continued to work with the financial industry and provide updated training to Division staff. The unit has worked with other state bank regulators to expand and update examination procedures for non-depository institutions and to evaluate risks posed by third parties.

Ransomware continues to be a major threat to Massachusetts consumers with hackers routinely stealing confidential information in advance of deploying ransomware. To address this significant threat, the Division has engaged in outreach initiatives with regulated institutions to improve awareness of and preparedness for ransomware attacks. We have focused a great deal of effort around the CSBS Ransomware Self-Assessment Tool. Our agency helped form a task force composed of bankers, state bank regulators, and the United States Secret Service. The task force specifically focused on the ransomware threat by developing this unique Ransomware Self-Assessment Tool that helps institutions assess their efforts to mitigate risks associated with ransomware and identify and close gaps in security.

Unfortunately, cybercrime is a global industry and continued evolution of threats can be expected. The agency's Cyber/IT/FinTech Unit continues to monitor the direction of threat to mitigate the risks to Massachusetts businesses and residents.





# 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 12 major corporate transactions consummated in 2021.

- Seven transactions involved mergers which resulted in the reduction of two trust companies, one savings bank, and four credit unions.
- A savings bank reorganized into a mutual holding company structure. Two other savings banks were approved to reorganize into a mutual holding company structure in 2021 with effective dates of January 1, 2022.
- A savings bank converted to a trust company by operation of law.
- Three Massachusetts state-chartered credit unions converted to federally chartered credit unions.

# Bank Transactions

## Mergers

In 2021, there were three bank merger transactions which reduced the number of Massachusetts state-chartered banks. At year end, there were 47 savings banks, 33 co-operative banks, 14 trust companies, and 2 limited purpose trust companies. The following is a list of the bank merger transactions that were consummated in 2021.

- Boston Private Bank & Trust Company, Boston merged with and into Silicon Valley Bank, Santa Clara, California, effective July 1, 2021.
- Century Bank and Trust Company, Medford merged with and into Eastern Bank, Boston effective November 12, 2021.
- East Boston Savings Bank, East Boston merged with and into Rockland Trust Company, Rockland effective November 12, 2021.

## Reorganization into Mutual Holding Company Structure

- Martha's Vineyard Savings Bank, Edgartown reorganized into a mutual holding company structure, Vineyard Bancorp, MHC effective March 29, 2021, and changed its name to Martha's Vineyard Bank in connection with the reorganization.
- North Brookfield Savings Bank, North Brookfield was approved to reorganize into a mutual holding company structure, TruNorth Bancorp, with a mid-tier holding company, TruNorth Bancorp, Inc. on October 19, 2021. The reorganization was completed with an effective date of January 1, 2022.<sup>1</sup>
- Adams Community Bank, Adams was approved to reorganize into a mutual holding company structure, Community Bancorp of the Berkshires, MHC, with a mid-tier holding company, Community Bancorp of the Berkshires, Inc., on October 22, 2021. The reorganization was completed with an effective date of January 1, 2022.

## Conversion to Trust Company Charter

Cambridge Savings Bank, Cambridge converted from a Massachusetts state-chartered savings bank to a Massachusetts state-chartered trust company by operation of law effective October 30, 2021. The Bank continues to operate as Cambridge Savings Bank and remains in a mutual holding company structure as a wholly owned subsidiary of Cambridge Financial Group, Inc.

## Name Changes

Martha's Vineyard Savings Bank changed its name to Martha's Vineyard Bank effective March 29, 2021 in connection with its reorganization into a mutual holding company structure.

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<sup>1</sup> Due to an effective date occurring on January 1, 2022, the mutual holding company reorganizations for both Adams Community Bank and North Brookfield Savings Bank were excluded from the number of major corporate transactions reported for the 2021 calendar year but will be included in the number of corporate transactions reported for 2022.

# Credit Union Transactions

The number of Massachusetts state-chartered credit unions was reduced from 60 to 53 during the year. Two Massachusetts state-chartered credit unions merged with and into federally chartered credit unions. Two Massachusetts state-chartered credit unions merged with and into other Massachusetts state-chartered credit unions. Three Massachusetts state-chartered credit unions converted to federally chartered credit unions. The following is a list of credit union transactions that were consummated in 2021.

## Mergers

- Gloucester Fire Department Credit Union, Gloucester merged with and into Metro Credit Union, Chelsea effective February 27, 2021.
- St. Vincent Hospital Credit Union, Worcester merged with and into Central One Federal Credit Union, Shrewsbury effective July 13, 2021.
- Credit Union of the Berkshires, Pittsfield merged with and into Greylock Federal Credit Union, Pittsfield effective October 1, 2021.
- Gloucester Municipal Employees Credit Union, Gloucester merged with and into Metro Credit Union, Chelsea effective October 31, 2021.

## Conversions to Federal Charter

- Workers Credit Union, Fitchburg converted to a federally chartered credit union, Workers Federal Credit Union, effective January 5, 2021.
- Massachusetts Family Credit Union, Lynn converted to a federally chartered credit union, Massachusetts Family Federal Credit Union, effective March 27, 2021.
- Commonwealth Utilities Employees Credit Union, Marion converted to a federally chartered credit union, Commonwealth Utilities Federal Credit Union, effective April 27, 2021.

# Legislative Summary

## Legislation Signed into Law

### **Chapter 20 of the Acts of 2021, An Act Relative to Extending Certain COVID-19 Measures Adopted During the State of Emergency**

Chapter 65 of the Acts of 2020 (Chapter 65) amended the reverse mortgage provisions at G.L. c. 167E, s. 7A and G.L. c. 171, s. 65C½, which set forth a requirement for in-person third party counseling for prospective borrowers below applicable income and asset thresholds. Chapter 65 provided that the counseling for reverse mortgage applicants could also take place via synchronous, real-time video conference (video conference) or by telephone. These two additional options for counseling were in effect from 4/20/20 until the end of the State of Emergency on 6/15/21. The Governor signed Chapter 20 of the Acts of 2021 (the Act) into law on 6/16/21. SECTION 6 of the Act amended SECTION 2 of Chapter 65 to extend the deadline for the telephonic counseling and video conference counseling options until 12/15/21. Note: Chapter 22 of the Acts of 2022, which was signed into law on 2/12/22, authorized reverse mortgage applicants to utilize telephonic counseling and video conferencing options until 7/15/22.

### **Chapter 29 of the Acts of 2021, An Act Making Appropriations for Fiscal Year 2021 to Provide for Supplementing Certain Existing Appropriations and for Certain Other Activities and Projects**

SECTION 17 of Chapter 29 of the Acts of 2021 (Chapter 29) amended provisions of G.L. c. 93L, s. 7, regarding the confidentiality of certain records. This new statute, G.L. c. 93L, governing the licensure by the Division of student loan servicers, had been signed into law as part of Chapter 358 of the Acts of 2020, and became effective on 7/1/21. The amendments set forth in Chapter 29 clarified the provisions of G.L. c. 93L, s. 7 regarding the confidentiality of certain records for the Division and the Student Loan Ombudsman within the Office of the Attorney General. Chapter 29 was signed into law on 7/29/21.

# Legislative Testimony Provided during the 2021 - 2022 Legislative Session

The Division provided oral testimony to the Joint Committee on Financial Services on 7/1/21 and submitted written testimony on 7/8/21 on the following bill:

- House 1166, *An Act Relative to the Regulation of the Business of Domestic and Foreign Money Transmission by the Division of Banks.*

The Division provided written testimony to the Joint Committee on Financial Services on 11/2/21 on the following two bills:

- House 1054, *An Act Relative to Mortgage Review Boards and a Small Business Loan Review Board within the Division of Banks*; and
- House 1167, *An Act Establishing Uniform Confidentiality and Enforcement Provisions Relative to Certain Licensees under the Jurisdiction of the Division of Banks.*



# Regulations

The Division amended the following two regulations in 2021:

- **209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers**

Chapter 358 of the Acts of 2020 (Chapter 358) sets forth several provisions relative to student loan servicing, including the creation of G.L. c. 93L, which requires the licensure of certain student loan servicers by the Division. The amendments to 209 CMR 18.00 expressly incorporate the new student loan servicer licenses into the regulation setting forth the requirements for licensure, as well as providing standards for conduct and prohibited practices, among other provisions. The amendments add the particular application requirements and licensing standards for student loan servicers, as well as the requirements for licensure as an automatic federal student loan servicer. In addition, the amendments incorporate the student loan servicers and automatic federal student loan servicers into the applicable existing provisions governing the requirements for office locations, changes in ownership, and the filing of annual reports. There are also amendments relative to unfair servicing practices as well as standards of conduct and unfair or deceptive acts or practices. In addition, there is a section relative to confidentiality of examination and investigation records for debt collectors, student loans servicers, automatic federal student loan servicers, and loan servicers. The regulation also is amended to have a new title: *Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers*. The Division filed emergency amendments effective 7/1/21 and subsequently filed final amendments effective 9/17/21.

- **209 CMR 48.00: Licensee Record Keeping**

The purpose of 209 CMR 48.00: *Licensee Record Keeping* is to establish procedures and requirements for record keeping by the Division's licensees. In order to implement Chapter 358, the amendments to 209 CMR 48.00 expressly incorporate the new student loan servicer license into the regulation setting forth the record keeping requirements for all of the Division's licensees. The amendments make the following changes: adding student loan servicers and automatic federal student loan servicers to the definition of "licensee" so that they are included within the requirements of the regulation; incorporating the specific record retention period for student loans servicers; and including the specific time period within which student loan servicers must respond to records requests from the Commissioner. The Division filed emergency amendments effective 7/1/21 and subsequently filed final amendments effective 9/17/21.

## The Division has twenty-one effective regulations:

209 CMR 18.00  
209 CMR 20.00  
209 CMR 26.00  
209 CMR 31.00  
209 CMR 32.00  
209 CMR 33.00  
209 CMR 40.00

209 CMR 41.00  
209 CMR 42.00  
209 CMR 43.00  
209 CMR 45.00  
209 CMR 46.00  
209 CMR 48.00  
209 CMR 49.00

209 CMR 50.00  
209 CMR 53.00  
209 CMR 54.00  
209 CMR 55.00  
209 CMR 56.00  
209 CMR 57.00  
209 CMR 58.00

# Staff List

As of 12/31/2021

William Adams  
Kevin Adamson  
Joseph Agnello  
Akwas Agyemang  
John Allen  
Tayana Antin  
Beverley Ashby  
Shawna Avey  
James Barrett  
Ruth Barry  
Benedic Beaulieu  
Richard Becker  
Cynthia Begin  
Denise Beighley  
Daniel Bennett  
Heather Bennett  
Giovanni Benson  
Jay Bienvenu  
Betty Boakye  
Jean Boustany  
Karen Brown  
Virginia Buckley  
Nicole Bullock  
Harry Burgess  
Corey Burrows  
Christopher Buzzell  
Gustavo Cabarcas  
Isabelle Campanini  
Valerie Carbone  
Michael Carey  
Marjorie Catanoso  
Holly Chase  
Justin Chi  
Andrea Cipolla  
Ann Cobleigh  
Michael Collins  
Alex Connors  
Adam Costoplus  
Alannah Crowley  
Kevin Cuff  
Maureen Cunningham  
Sean Dempsey  
Aimee Desai Kehoe  
Joseph DeStefano  
Jennifer DeWitt  
Valentina Dimunah  
Harkeem Dixon  
Kelly Donohue  
Marc Dorval  
Richard Dumais

Thomas Dumont  
Chris Dupont  
Brian Dupuis  
Kelly Enos  
Georges Esperance  
Joshua Faulkner  
Brendan Fitzgerald  
Christine Frodema  
Tammy Gaffey  
Mary Gallagher  
Merrily Gerrish  
Paul Gibson  
Donna Gill  
Otilia Gomes  
Jared Gordon  
Christian Greve  
Anita Grieco  
Amanda Hastry  
Jennifer Haynes  
Michael Hensler  
Seth Hersey  
Samantha Hertzberg  
Sarah Hirst  
Wesley Ho  
Elizabeth Hopkinson  
Katherine Hopkinson  
Mulugheta Isayass  
Martin Jewett  
Hitaishi Jhaveri  
Pamela Kaufman  
Barbara Keefe  
John Kelley  
Audrey Kelly  
Joshua Laguerre  
Nicholas Lattarulo  
Joshua Leyden  
Michele Lindenmuth  
Wen Lomas-Tham  
Amanda Loring  
Andrew Lowney  
Richard Luchini  
Ezekiel Luhigo  
Steve Maldonado  
Mary Ann Manning  
Alanna Martineau  
Bertram Martins  
Risa McKenzie  
Joseph McManus  
Jonathan McPartland  
Margaret Mezzetti

Christopher Miles  
Brenda Miller  
Janet Miller  
Marisol Monzon  
Brian Morecraft  
Christopher Morrison  
Ales Norsky  
Shawn O'Brien  
Stephen O'Brien  
Liam O'Driscoll  
Daniel O'Leary  
Andrew Papalegis  
Richard Park  
Andrea Perez  
Christopher Pope  
Corwin Proffitt  
Brittany Pulford  
Mary Ellen Quirk  
Denisse Reyes  
Saul Rivas  
Mayte Rivera  
Timothy Roberts  
Melissa Ross  
Nicholas Ross  
Nelia Sales  
Christopher Shea  
Mark Sheehan  
Gregory Short  
Matthew Spence  
Karen Speziale  
Kevin St. Onge  
Sarah Stephenson  
Gregory Stevens  
Kristin Strycharz  
Wei-Kwan Tam  
Herb Tanner  
Jennifer Tigano  
Keith Vaidya  
Diana Wambui  
Samuel Wangombe  
Paul Ward  
Lynn Washburn  
Irene Weydt  
Allison Whalen  
Kimberly Whalen  
Matt Whitten  
Christopher Williams  
Kimberly Wood-Grazulis  
Garrett Young

# 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  
Andrew J Raczka, CEO/President  
David B Gomes, Ex. VP/CFO

### **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:**

John F. Morley, President & Chief Executive Officer

Margaret Murray, Senior Vice President - Residential Lending

Jeanette Camara, Treasurer

## **Directors/Trustees:**

Craig Binney

Kenneth J. Fernandes

Mark Lombardi

Carolyn Carpentier

Hossein S. Kazemi

John Ventresco

## 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

Alan Holbrook

Deborah Kreusch

Nicholas Maffeo

Jeffrey Phaneuf

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 Sherry, Senior Vice President

Susan E Correia, Senior Vice

John S Hamilton, President/CEO

Robert E Leist, Senior Vice President & Chief Financial Officer

### Directors/Trustees:

Peter L Brunelli

Pia Brunelli Jarret

Robert J Parrella

James M Reardon

John S Hamilton

Stephen J Kenney

Paul E Rao

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

560 Plain Street, Marshfield, MA 02050

259 Dyke Street, Marshfield, MA 02050

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:

John Pelrine, SVP/Marketing

Thomas Kazanowski, VP - BSA/Compliance

Brian Madden, SVP, Residential Lending

Richard Crowley, SVP, CIO

Mark D'Onofrio, SVP, Commercial Lending/Credit

James L. Golden, SVP Retail Banking

Thomas Quinn, SVP Security Officer

Scott Ambroceo, SVP, Administration and Operations

Maria Vafiades, SVP, CFO

Robert W. Terravecchia, Jr., President and CEO

## Directors/Trustees:

Gary Blume

Paul J. Durgin

Paul Haley

David Leahy, Jr.

Thomas McDonough

Joanne Pompeo

David B. Scott

A. Stephen Tobin

Carleton Chandler

Peter Finnegan

Robert E Haley, Jr

Maria Levin

David Pinkham

Richard Rowe, Jr.

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

Jonathan P. Davis, Executive Vice President, Lending

Kevin R. Goffe, President

Nancy J Davidge, Senior Vice President, Retail Banking

Americo A Pinheiro, VP, Compliance and Risk Mgmt Officer

Michael Browne, Chief Information Officer

Michelle R. Fairweather, CFO/Treasurer

Diana Goncalves, AVP, Operations Officer

## **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:

Carmela Vitale, SVP & Treasurer

Emily Cieri, Senior Vice President & Senior Credit Officer

Richard J. O'Neil Jr., President & CEO

John Citrano, EVP, COO, CFO

Erica Barney, VP & Branch Manager

Karen Chasse, SVP/Compliance Officer

Joseph D. Keohane, EVP/Senior Lender

### Directors/Trustees:

Paul A. Delory

Elizabeth P Jones

Dennis Leonard

Richard J. O'Neil Jr.

Joseph Sachetta

Susan Sgroi

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  
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  
1 School Square, Winchendon, MA 01475  
153 Front Street, Worcester, MA 01608  
465 Shrewsbury Street, Worcester, MA 01604

## Officers:

Barry Bliss, Chief Commerical Lending 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  
David Brassard, EVP Senior Strategy Officer  
Nancy E Coyle, Chief Financial Officer  
Edward F. Manzi, Jr., Chairman & CEO  
Dana J. Roberts, SVP/Operations and Mortgage Lending & Business Lending Administration

## 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  
 Jane W. Trombi, Senior Vice President  
 Sean S Sormanti, Senior Vice President  
 Michael P. Buckmaster, Senior Vice President  
 Janet L. Rosenkranz, Vice President  
 Kevin Bowler, Senior Vice President  
 Lisa D. Kmetz, Senior Vice President  
 Anthony J. Worden, President & Chief Operating Officer  
 Brandon S. Lively, Executive Vice President  
 Michael F. Turley, Senior Vice President & Controller  
 Michael E. Tucker, Esq., Chief Executive Officer  
 Colleen T. Bugbee, Senior Vice President & Treasurer

## Directors/Trustees:

|                           |                           |
|---------------------------|---------------------------|
| Martha S. Borawski        | Robert R. Carey, Esq      |
| William A. Dufraine       | 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 RVTSH, 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, Vice President

James Henebry, Vice President

Lisa Sullivan, Vice President

Alan Collopy, Vice President

Ana Gonzalez, Assistant Vice President

Marcos Melo, Assistant Vice President

John P Teoli, Senior Vice President

Kelly C. Quevillon, Vice President

Lise Zapatka, Senior Vice 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

Thomas L. Mortimer, Chief Executive Officer & President

## 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  
270 Grove Street, Worcester, MA 01605

## Officers:

Cassandra S Day, AVP Controller  
Shawn McNerney, 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  
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, SVP, Residential Lending  
Alison McCoy, CRA Officer  
Jane Loranger, VP Commercial Lending  
Katie Moar, SVP Loan Servicing  
Sabrina Grillo, Security and Fraud Officer  
Jo-Ann Bussiere, AVP Branch Officer  
Christine Lucier, VP Branch Officer  
Bonny Dattis, SVP Human Resources  
George Dimoupolos, AVP Branch Officer  
Thomas Donohue, AVP Commercial Loan Officer  
Kaleen Burley, AVP Loan Servicing  
Patricia Cramm, VP Facilities  
Lynne Feiz, SVP Corporate Communications  
Kevin Higginbottom, SVP Commercial Loan Officer  
Maryann Geiger, SVP Bank Operations  
Erin Joyce, VP Special Assets  
William Kerrisey, VP Commercial Loan Officer  
Kelly Roy, AVP CLA Supervisor  
Maria Thomas, AVP Branch Officer  
Norma Collins, SVP Operations, Human Resources and Bank Secrecy Act Officer  
Michael P. Mahlert, EVP & Senior Loan Officer  
Kathryn Latour, VP Security & Fraud Risk Officer  
Sharon Mahlert, VP, Learning and Development  
Deanna L. Mills, VP, Commerical Lending and Business Development Coordinator  
Karen Yancik, SVP Compliance Officer  
Gilbert F Ehmke, SEVP/CFO and Treasurer

**Directors/Trustees:**

Peter Deary  
Julie Fitton  
Marshall D Gould  
Henry J. LaMountain, Sr.  
Kevin Mack  
Sam S. Pappas  
David E Surprenant

Steven H. Duvarney  
Brian Galonek  
J. Michael Grenon  
Helder Machado  
Robert J Morton  
Michael Stowe  
Edward Woodcome

# 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  
1238 Kempton Street, New Bedford, MA 02740  
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      | Adrienne Mollor      |
| Joseph S Mozzone      | Eileen Pelletier     |
| George Shaker, Jr     |                      |

## Methuen Co-operative Bank

243 Broadway

Methuen, MA 01844-3037

**Telephone:** 978-682-5271

**Fax:** 978-682-4848

### **Branches:**

### **Officers:**

Robert A Armano, Mr, President

Snehlata Patel, Vice President & Treasurer

### **Directors/Trustees:**

Alan Cregg

William Fitzgerald

Frederic E. Hoyle, Jr.

Harold S. 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/Risk 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

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

Paul V. Galvani

William H Mayer

Robert Raider

Dennis W Cardiff

Mark R Haranas

Brian K. Peoples

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 02120  
458 Washington Street, Wellesley, MA 02482  
341 Washington Street, Westwood, MA 02090

## Officers:

Jeffrey Marshall, Senior Vice President  
Salvatore Rinaldi, Executive Vice President & COO  
Stephanie Hitchings, Vice President  
Kevin Henkin, EVP - Chief Credit Officer  
Michael Sinclair, EVP - Residential & Consumer Lending  
James White, EVP - Chief Administrative Officer  
Linda Farley, Senior Vice President  
Carrie Vargas, Senior Vice President  
Michael Semizoglou, Senior Vice President  
Anthony Morelli, First Vice President  
Nadia Hunter, Vice President  
James Dietel, 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  
Marina Petrusheva, Vice President  
Margaret Agcaoili, Vice President  
Jaclyn Biancuzzo, Vice President  
Brittany Bouchard, Vice President  
Adam Cupples, Vice President  
Cody D'Ambruoso, Vice President  
Jonathan Mack, Vice President  
Karen Marryat, Senior Vice President  
Matthew Seminerio, Vice President  
Brian Sutton, Senior Vice President  
Michael Tudino, Vice President  
James Daley, Senior Vice President  
Margaret Watson, Senior Vice President  
David Crane, Senior Vice President  
Kathy Wright, First Vice President  
Sean O'Brien, Vice President  
Scott Drugotch, Vice President  
Rhiannon Hernandez, Vice President  
Christopher Gleason, Vice President  
Deborah Carlson, Vice President  
Michelle DeSimone, Vice President  
Marsha Rasin, Vice President  
Paula Mason, First Vice President  
Jillian Rafter, First Vice President  
Peter Bakkala, EVP - Chief Risk Officer  
Catherine Reurs, Vice President  
Katie Gomes, Vice President  
Timothy Day, Vice President  
Melissa Glowa, Vice President  
Richard Reder, First Vice President



Stephanie L. Maiona, EVP - Senior Commercial Lender  
 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  
 Francis P. Driscoll, Vice President  
 Kenneth S. Fishman, Senior Vice President  
 Alyson Lobisser, First Vice President  
 Craig Connolly, FVP - Controller  
 Danielle M. Walsh, EVP - CFO & Treasurer  
 Andrew Rafter, Vice President  
 Michael Isaac, Vice President  
 Joseph Campanelli, President & CEO

### **Directors/Trustees:**

|                      |                    |
|----------------------|--------------------|
| Lennox Chase         | Robert D. Cicerone |
| William Darcey       | William R Day      |
| Susan Elliott        | Arthur F. Howe     |
| Christopher Lynch    | John W McGeorge    |
| Thomas D. McNerney   | 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. Brusch, 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  
 637 Lowell St., Peabody, MA 01960  
 32 Main Street, Peabody, MA 01906  
 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  
 Diane Ayers, Vice President  
 Beth A. Tichy, Senior Vice President  
 Michael D. Brown, Executive Vice President  
 Kimberly Lovett, Vice President, Senior Compliance Officer  
 Kevin M. Tierney, Sr., CEO  
 Michael R Wheeler, President & COO  
 George J. Sophinos, CFO, Executive Vice President  
 Kathryn Carty, Senior Vice President

## Directors/Trustees:

|                       |                      |
|-----------------------|----------------------|
| Thomas Alexander      | Luis L. Azevedo      |
| Jennifer Buras        | Jonathan N. Bursaw   |
| Timothy F. Clarke     | Bradley R. Gauthier  |
| Andrew Goldberg       | Charles E. Holden    |
| Cynthia McGurren      | 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.

Diane Geraghty Hall

Joseph B Moriarty

Matthew D Smith

Robert A. Dempsey

Paul G Keady

William P O'Donnell

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   |

# 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  
400 Broadway, Lynn, MA 01904-2544  
28 Nahant Road, Nahant, MA 01908-1026  
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     | Paul Bolger      |
| Michael J. Linnane  | James M. Liston  |
| Sally Mason Boemer  | James J. O'Leary |
| Kevin R Powers      | Kevin F. Smith   |
| Julieann M. Thurlow | 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:

Daniel J. Serafin, SVP Chief Information Officer  
Alan Melidossian, SVP Marketing, Sales & Retail Banking  
Keri Gonzalez, SVP Operations & eServices  
Vanessa Stratton, VP Chief Financial Officer & Treasurer  
John Fearing, Senior Vice President & Chief Lending Officer  
Rosemary Picard, CEO and President

### Directors/Trustees:

|                   |                   |
|-------------------|-------------------|
| Joseph A. Coderre | Michael Cove      |
| Bruce Desrosier   | Matthew C. Dixon  |
| Daniel Finn       | Andrea D. Hogarth |
| Paul R. Jalbert   | Amy B. Messina    |
| Patrick Morrill   | Rosemary Picard   |
| Kenneth E. Rizner | Dewey J. Tiberii  |
| Steven M. Ward    |                   |

# 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, Senior Vice President

Shane Bellavance, Senior Vice President, Residential Lending

Janet Hill, Vice President, Deposit Operations

Kevin Marquis, Vice President, Credit Administration

Paul Totino, President & CFO

Mark Drew, Senior Vice President, Commercial Lending

Peter Ishkanian, Vice President, BSA Officer

Denise LeLievre, Vice President, Information Security Officer

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

Edward Doherty, Chief Executive Officer

## **Directors/Trustees:**

Patricia A. Brady

Fred Ciampa, CPA

Donald R. Clarke

Lorene A. Comeau

John R. Cullen, Jr.

Janice T. Houghton

James McIntyre

John J Melkonian

Gilbert A. Moreira

M. Daria Niewenhous

Eugene M. Passaro

Aricia Symes-Elmer



## 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  
3531 Washington Street, Jamaica Plain, MA 02130  
36 Spring Street, West Roxbury, MA 02132

## **Officers:**

Steven F Berry, Vice-President/Controller  
William T Coots, Assistant Vice-President/Branch Officer  
Ellen Glaropoulos, BSA Officer  
D Thomas Leonardo, Vice-President/MIS  
Nancy McSurely, Vice-President/Commercial Lending  
Miguel Rosado, Senior Vice-President & Senior Commercial Lender  
Scott Tower, VP/Commercial Credit Manager  
Nancy G Reid, AVP/Commercial Loan Operations  
Ali Torshizi, VP/Commercial Lending  
Julinda Sheshi, Sr. 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 Mosillo, AVP/Branch Manager  
Kimberly A Cobb, EVP/CFO & Treasurer  
Elaine F Buckley, SVP/Risk Management/CRA

## **Directors/Trustees:**

|                    |                        |
|--------------------|------------------------|
| John A Battaglia   | 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, First Vice President  
Peter Piekarski, Vice President  
Matthew Varnum, First Vice President  
Carlyn Carey, First Vice President, Compliance Officer  
Nathan F Coakley, Vice President  
Mary F Crowell, Vice President  
Kelley M Martin, Vice President  
Laurie D Maul, First Vice President  
Pamela J Sears, Vice President, BSA Officer  
Robert Carey, Vice President  
Patricia A Coffey, Vice President  
John A Cooke, Vice President  
Jessica Davis, Vice President  
Paul Forni, Vice President  
Charles Gill, Vice President  
Robert Gillis, 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, Assistant Vice President  
Charlotte Green, Assistant Vice President  
Mary Lenihan, First Vice President  
Nichole MacKerron, Assistant Vice President  
Patricia Redman, Vice President  
Donald Robicheau, 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  
Thomas G. Burton, First Vice President  
Brian Tuttle, Vice President  
Robert Martin, Officer  
Maeghan DeLellis, Vice President  
Lauren Connolly, Officer  
Scott Kwarta, Senior Vice President  
Kimberly Olson, Officer  
Christine Parent, Officer  
Brendan Pike, Assistant Vice President  
Barbara Smith, Senior Vice President

Steven Taylor, Vice President  
Matthew Teehan, Officer  
Katherine J. Hartley, First Vice President  
Sheryl Walsh, Senior Vice President  
Jason Bordun, Vice President

**Directors/Trustees:**

|                   |                     |
|-------------------|---------------------|
| Sarah F. Alger    | John B. Cotton, Jr. |
| Gary DellaPosta   | Michael D. Ford     |
| Nancy W. Garran   | Gene D. Guill       |
| Christopher Lynch | Wendy K. Northcross |
| Martha T. Ramsey  | Gary M. Sheehan     |
| Sheila Vanderhoef | 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   |
| Matthew DM Keator       | Karen M. Kowalczyk  |
| Raymond T. Kushi, Jr.   | John J. Martin, Jr. |
| Charles F. Plungis, Jr. | Wayne H. Walton     |
| Maureen White-Kirby     |                     |

## The Village Bank

320 Needham Street, Suite 200,  
Newton, MA 02464

**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  
Lisa Boccabella, Senior Vice President, Enterprise Risk Management  
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  |
| 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

## **Officers:**

Christine Teel, V.P./Controller

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

Leo Barrett, Jr, Senior Vice-President

Mohammed Bezzat, Vice President

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, Vice President  
 Michael Murteira, Assistant Vice President  
 Donna Bonia, Vice President  
 Sharon Ellis, Assistant Vice President  
 Gail Criasia, 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

Ann Marie DeCoff, Vice President & CLO

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:

Carol Rapisarda, VP, Branch Officer  
 Tracy McConnell, VP, Commercial Loan Officer  
 Michael Gwozdz, VP, Retail Operations Officer  
 Barbara Guido, SVP, Retail  
 Andre P. Charbonneau, CFO/COO  
 Donna Halton, SVP, Commercial Lending  
 Kathleen J. Luczynski, CIO/SVP, Operations & Technology  
 Jacqueline McNinch, SVP, Mortgage Originations  
 Gerald M Biron, VP, Mortgage Operations  
 Elena C Tucker, SVP, HR & Payroll  
 Maureen E. Baran, SVP Retail Lending  
 Amy A. Giroux, SVP, Retail/Chief Culture Officer  
 Kristen Bona, VP, Government Banking Advancement  
 Laila Boucher, VP, Government Banking Development  
 Laurie J Boudreau, VP, Compliance Officer  
 Timothy R. Burdick, VP, Mortgage Servicing  
 David Eisenberg, VP, Commercial Loan Officer  
 Theresa E Sorrentino, VP, Accounting & Controller  
 Dawn Canales, VP, Technology Officer  
 Charles P. O'Brien, Trustee, Chief Executive Officer & President

## 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      | William Smitty Pignatelli |
| Bernard A. Pinsonnault   | Sheri Quinn               |
| Francis P. Waterman, Jr. | William Young             |

# Athol Savings Bank

388 Main Street

Athol, MA 01331

**Telephone:** 978-249-3200

**Fax:** 978-249-7265

## Branches:

52 Main Street, Ashburnham, MA 01430

560 Summer Street, Barre, MA 01005

196 Timpany Boulevard, Gardner, MA 01440

112 Central Street, Winchendon, MA 01475

## Officers:

Stewart King, Vice President of Commercial Lending

Sarah Galvin, Sr. Vice President-Commercial 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

Douglas Moisan, SVP - 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

17 Pope Street, Hudson, MA 01749

193 Washington 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, SVP  
Steve McAndrew, Senior Vice President  
Jocelyn Arsenault, Senior Vice President  
Cheryl Cain, Vice President  
Maureen Marshall, Vice President  
Andrew Miller, Senior Vice President  
Andrew Sabine, Vice President  
Andrea Blood, VP  
CarrieAnne Cormier, SVP  
Laura Hughes, VP  
David Morticelli, VP  
Charlie Park, VP  
Daniel Provencher, VP  
Avnish Puri, SVP  
Clifford Thompson, VP  
Joyce Burke, VP, Project Manager  
Ronald Fraser, VP  
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  
Shrenik Shah, VP  
Joy Sullivan, VP  
Kelly Tierney, VP  
Leonard Silva, SVP  
Lisa Allegro, VP  
Melissa McDonald, VP  
Natalie Sousa, VP  
Gerald L. Curley, Executive Vice President  
Thomas Allain, Senior Vice President  
Tom Doane, Senior 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 | Carol Gallagher   |
| Mike Girard      | Joseph Grimaldo   |
| Lona M. Lamson   | Jeff Leland       |
| Arthur E. Lemire | Joseph Macdonough |
| Paul McGrath     | Michael Murphy    |
| Mark R O'Connell | Brian Parker      |

# The Bank of Canton

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

Christopher Lake, 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, First Vice President  
Christopher M. Craig, Vice President  
Jeffrey A. Sanson, First Vice President  
Victoria B. Kane, Senior Vice President  
Deirdre M. Jannerelli, Vice President  
Charles A. DeSimone, First Vice President  
Jennifer T. Dooling, Senior Vice President  
Donna Novo, Vice President  
Maureen A. Terranova, Senior Vice President  
Catherine A. Dillon, Executive 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  
Andrea A. Rodrigues, Vice President  
Joseph C. Borges, Vice President  
Lisa M. Cleary, Vice President  
Deidre A. Fountain, 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, Senior Vice President  
Paul S. Medeiros, Senior Vice President  
Maria L. Urdi, Senior Vice President  
Lynn A. Motta, 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  
Raymond S. DeLeo  
Lisa N. Graham  
Peter T. Kavanaugh  
William H. Lapointe  
Jeffrey J. Reilly  
Anne P. Tangen

Peter C. Bogle  
William R. Eccles, Jr.  
Karl D. Hetzler  
Richard L. Lafrance  
Michelle A. Pelletier  
Edward G. Siegal  
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, SVP - Commercial Lender  
Peter Rovezzi, SVP- Strategic Sales  
Gerald Plange, Senior Consumer Lending Officer  
Lauren Piehl, Branch Manager [Mill St]  
Joseph P Ewing, Branch Manager [Holden]  
Rex C Macapinlac, Marketing Officer  
Trinny Pineda, Branch Manager [Grafton St]  
Karin Gray (Gaffney), VP - Commercial Loan Officer  
Seth A Pitts, SVP - CFO  
Emiljano Beqo, Loan Servicing and Collections Officer  
Pamela Gastori, AVP, Portfolio Manager & Reporting Officer  
Rachel Hall, AVP - Human Resources  
Janet L Jones, VP - Retail Operations  
Lori Kowal, AVP - Commercial Loan Administration Officer  
Heather Loranger, VP Deposit Operations  
Joyce Shand, VP - Credit Administration  
Jill Wardle, AVP Cash Management Officer  
Jeffrey B Locke, VP - Branch Manager [Auburn Plaza]  
Cheryl A Begin, AVP-Commercial Loan Officer  
Heather L Belair, VP - Executive Liason, Branch&Lending Operations  
Jayme D Burdett, VP - Branch Manager [Burncoat St]  
Ana Pestana, AVP - Loan Servicing Supervisor  
Diane M. Giampa, SVP - Human Resources, Marketing, and Retail Banking  
Steven L. Groccia, SVP - Senior Lender  
Jeanie Connolly, SVP - Commercial Loan Officer  
Thomas J. Belton, SVP - Information Technology  
Cheri E. Carty, VP - Treasurer  
Marc Sanguinetti, VP - Retail Lending and Loan Servicing  
Lucas J Miller, SVP - Compliance Officer and General Counsel

**Directors/Trustees:**

Peter B Alden

Robert Blute, III

Carol A Garofoli

Christine L Lucey

Joni J Milluzzo

Alan P Pandiani

Sharon M Wratchford

John N Altomare, Esq

William J Fay, II

John M Heald

John H. McCabe

William J. Mulford

Michele Sloan

# BayCoast Bank

330 Swansea Mall Drive

Swansea, MA 02777

**Telephone:** 508-678-7641

**Fax:** 508-675-4343

## Branches:

2 Locust Street, Berkley, MA 02779  
601 Hope Street, Bristol, RI 02809  
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  
1000 Ashley Blvd., New Bedford, MA 02745  
23 Elm Street, New Bedford, MA 02740  
78 Dorrance Street, Providence, RI 02903  
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, SVP/Chief Diversity Officer  
Gary J. Vierra, Senior Vice President & Chief Risk Officer  
James F. Wallace, Executive Vice President & Chief Operating Officer  
Daniel J. Briand, Senior Vice President - Retail Lendng  
Nicholas M. Christ, Chief Executive Officer & President  
Marie Pellegrino, Senior Vice President & Chief Financial Officer



**Directors/Trustees:**

Maria L. Aguiar, CPA  
John Friar II  
Richard K. Gunther  
David N. Kelley II  
Donald F. LeSage  
Mary Louise Nunes, CPA  
Lawrence R. Walsh

Nicholas M. Christ  
Kenneth D. Furtado  
Paul M. Joncas  
Steven W. Kenyon, CPA  
Ronald J. Lowenstein, Esq  
Christopher J. Rezendes

# Bluestone Bank

756 Orchard Street

Raynham, MA 02767

**Telephone:** 508-884-3300

**Fax:** 508-884-3390

## **Branches:**

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

80 North Main Street, Mansfield, MA 02048

225 West Main Street, Norton, MA 02766-0369

27 Mattakeesett Street, Pembroke, MA 02359

3 Taunton Street, Plainville, MA 02762

2109 Bay Street, Taunton, MA 02780

120 West Center Street, West Bridgewater, MA 02379

728 West Center Street, West Bridgewater, MA 02379

**Officers:**

Mary Buck, Vice President  
 Michael Kemple, 1st Sr. Vice President  
 John Moran, Vice President  
 Martha Fox, Vice President  
 Joseph T. McMahon, Vice President  
 Patricia Lynch, Vice President  
 John Decker, Vice President  
 Edward Gaughan, Vice President  
 Beth Ellis, Vice President  
 Corinne O'Neill, Vice President  
 Donald Parsons, Vice President  
 Courtney Tilton, Vice President  
 Diane Pereira, Vice President  
 Donna Brunelli, Vice President  
 Denise Thibeault, Vice President  
 Meg McIsaac, President  
 William Benford, Exec. Vice President/Sr Comm Loan Officer  
 Benjamin Lord, Sr. Vice President/CIO  
 Carie Bailey, Sr. Vice President  
 Richard Bergeron, Sr. Vice President  
 Kevin Byrne, Vice President  
 Frank Davis, III, Vice President  
 Richard Hamilton, Vice President  
 Mary Vales, Vice President  
 John Ward, Vice President  
 Linda Fortier, Vice President  
 Mary Johnson, Vice President  
 Craig Nardi, Vice President  
 Jovan Cintron, Vice President  
 Helge Liedtke, Vice President  
 Joseph Parisi, Vice President  
 Karen Dayton, Vice President  
 Michael Baker, Vice President  
 Rebecca Marcoux, Vice President  
 Janet Merlet, Vice President  
 Mike Piemonte, Vice President  
 Robert Peixoto, 1st Senior Vice President  
 Ronald Hill, Vice President  
 James Duff, Sr. Vice President  
 Michelle Durette, Vice President  
 Mary Snethen, 1st Vice President  
 Edward F. Sousa, 1st Senior Vice President  
 Jeffrey S. Smith, Vice President  
 Cathy Milani, Vice President  
 Katherine Watson, 1st Sr. Vice President  
 Richard Fisher, Executive Vice President and Chief Operating Officer  
 Carol A. DeMoranville, 1st Sr. Vice President  
 Lisa Zenack, Sr. Vice President

Peter Dello Russo, Chief Executive Officer  
Joseph W. Mitchell, Jr., 1st Senior Vice President  
Richard Burgess, Exec. Vice President/CFO

**Directors/Trustees:**

|                        |                        |
|------------------------|------------------------|
| Russell J. Anderson    | F. Andrew Beise        |
| Gilbert J. Campos, Jr. | William L. Clay        |
| D. Christopher Cross   | Debra M. Crowell       |
| Peter Dello Russo      | Michael Giancola       |
| Stephen T. Hall        | Robert Hofmann, Jr.    |
| John D. Hopkins, Jr.   | John R. Korona         |
| Kenneth A. Larsen      | Reinald G. Ledoux, Jr. |
| Meg McIsaac            | Steven M. Oberlander   |
| Kimberly A. Thomas     | William B. Vernon      |
| James D. Wood          | Walter Zaverucha       |

## Bristol County Savings Bank

29 Broadway

Taunton, MA 02780-3242

**Telephone:** 508-828-5303

**Fax:** 508-828-5455

### Branches:

130 Pleasant Street, Attleboro, MA 02703-2359  
100 Rathbun Williard Drive, Attleboro, MA 02703  
2152 Mendon Road, Cumberland, RI 02864  
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  
584 Putnam Pike, Greenville, RI 02828  
70 North Water Street, New Bedford, MA 02740  
1307 Ashley Blvd, New Bedford, MA 02745  
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

## Officers:

Kevin M McCarthy, Senior Vice President  
Janice M. Alden, Vice President  
David J. Medeiros, Vice President  
George J. Mendros, Vice President  
Nancy F. Pimentel, Vice President  
Richard D. Terry, Vice President  
Hollie B. Lussier, Executive Vice President, Chief Risk Officer & General Counsel  
John Silva, Executive Vice President & Chief Lending Officer  
Timothy A. Chaves, Senior Vice President  
Hasan S. Ali, Senior Vice President  
Jeffrey T. Bradley, Vice President  
Nicholas P. DeBaggis, Vice President  
John G. Duggan, Vice President  
Teresa M. Janeiro, Vice President  
Lisa A. Lassiter, Vice President  
Stacey A. Long, Vice President  
Jeffrey P. Pagliuca, Senior Vice President  
Michael P. Patacao, Vice President  
Stephen Sherman, Vice President  
Darrin P. Sprague, Vice President  
Nancy L Adams, Vice President  
Damon T. Arpin, Vice President  
Michael E. Coppolino, Vice President  
Francine E. Ferguson, Senior Vice President  
James P. Ferrara, Senior Vice President  
Alissa E. Hall, Vice President  
Brittany K. Cohen, Vice President  
Jessica A. Krywosa, Vice President  
Dawn A. Young, Vice President  
Nicole E Bosworth, Vice President  
Brian P McMahon, Vice President  
William A Muto, Vice President  
Patrick J Quinn, Vice President  
Gerald F Rego, Vice President  
Anthony A. Botelho, Senior Vice President  
Kerri-Ann L. Kreyssig, Vice President  
Laura A. Stack, Vice President  
Patricia B. Martucci, Vice President  
Christopher Morey, Vice President  
Andrew K. Springer, Vice President  
Paul A. Kocak, Vice President  
Richard M. Farmer, Vice President  
Dawn H. Dow, Vice President  
Paul A. Camille, Senior Vice President  
David C. Tipping, Vice President  
Elizabeth M. Soares, Vice President  
Mark A. Borkman, Vice President  
Roger A. Cabral, Senior Vice President

Linda A. Sternfelt, Vice President  
 Robert J. DeMoura, Executive Vice President & Chief Information Officer  
 Michele L. Roberts, Executive Vice President, Chief Marketing & Community Relations Officer  
 Nelson J. Braga, Senior Vice President  
 Donna M. Oliveira, Senior Vice President  
 Patricia A. Cochrane, Vice President  
 Kathleen M. Mulhern, Vice President  
 Mariano M. Pimentel, Jr., Vice President  
 Renee Vallee, Vice President  
 Joan Medeiros, Vice President  
 Patrick J. Murray, Jr., President & Chief Executive Officer  
 Dennis F. Leahy, Executive Vice President, Treasurer, Chief Financial Officer  
 Jeffrey J. Kolarik, Executive Vice President & COO

### **Directors/Trustees:**

|                        |                      |
|------------------------|----------------------|
| Don A. Backlund        | Linda A Bodenmann    |
| Joseph F.X. Casey      | Charles W. Cederberg |
| Edward A. Dion, Jr.    | Paul C. Downey       |
| E. Dennis Kelly Jr.    | Jean F. MacCormack   |
| Patrick J. Murray, Jr. | Joseph J. Nauman     |
| Louis M. Ricciardi     | Leonard W. Sullivan  |
| Michael A. Tamburro    |                      |

# Cape Ann Savings Bank

109 Main Street

Gloucester, MA 01930

**Telephone:** 978-283-0246

**Fax:** 978-281-2252

## Branches:

Leslie O. Johnson Road, Gloucester, MA 01930

17 Beach Street, Manchester, MA 01944

247 Main St, Rockport, MA 01966

## Officers:

Kenneth E. Davis, VP, Branch Manager

Heidi P. Huttunen, VP, Controller

Victor Conigliaro, VP, Information Technology Officer

Jennifer Orlando, VP/Marketing Officer

J. Mark Olsen, VP/Residential Lending

Amy L. Randazza, VP, Compliance Officer

Leo E. Bergeron, VP, Commercial Loan Officer

Michael J. Luster, Senior VP, Commercial Loan Officer

John T. Brennan, VP, Senior Trust Officer

Marie F. Curley, VP, Operations Officer

Marianne Smith, Executive VP/CFO

## Directors/Trustees:

Robert B. Audano, Jr.

Doreen R. Carter

Robert W. Cunningham

Stephen F. Dexter

Paula M. Hart

Henry J. Moore

Timothy J. Philpott

William E. Scott,

Marianne Smith

Dana V. Woods

Robert A. Barricelli

John C. Connors

Natalie C. Daley

J. Michael Faherty

James A. Johnson

Christian L. Murch

Harold J Rogers, II

David W. Slade

Joan L. Waterhouse



# Clinton Savings Bank

200 Church Street

Clinton, MA 01510-0770

**Telephone:** 978-365-3700

**Fax:** 978-365-3719

## Branches:

35 Central Street, Berlin, MA 01503-0251  
 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

## Officers:

Nicole Martin, Vice President/Retail Sales Manager  
 Mary Dean, Senior Vice President / CIO  
 Leonard T. Anctil, Senior Vice President/Senior Commercial Lending Officer  
 Linda M. Midura, Senior Vice President/Director of Human Resources  
 Ellen J. McGovern, Senior Vice President/Chief Marketing Officer  
 Richard R. Hayward, Jr., Executive Vice President / Chief Financial Officer / Treasurer  
 Robert J. Paulhus, Jr., CEO, President & Interim CLO

## Directors/Trustees:

|                         |                        |
|-------------------------|------------------------|
| Charles P. Conroy       | Robert M. Farragher    |
| John F. Hogan           | John F. Kilcoyne       |
| Barbara E. King         | William E. O'Neil, Jr. |
| Robert J. Paulhus, Jr.  | Maureen K. Quill       |
| Stanley B Starr, Jr.    | Timothy H. Wheeler     |
| Christopher J. Williams |                        |

## Cornerstone Bank

176 Main Street,  
Spencer, MA 01562

**Telephone:** 800-939-9103

**Fax:** 508-885-8614

### **Branches:**

2 Center Depot Road, Charlton, MA 01507  
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  
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

**Officers:**

Rachel A. Briggs, VP, Commercial Loan Operations  
 Thomas W Moschos, VP, Commercial Lender  
 Michael J Quink, EVP, Senior Commercial Officer  
 Douglas R. Schmeling, VP, Chief Credit Officer  
 Catherine M. Benoit, VP, Mortgage Loan Officer  
 Michael J Checkosky, VP, Mortgage Loan Officer  
 Heather E Dumais, VP, Commercial Lender  
 Scott M Dungey, VP, Controller  
 Kyle T. Hill, VP, Retail Loan Operations  
 John T. Jawor, VP, Investment Services  
 Robert A Mangan, AVP, Commercial Banking Officer  
 David L Sabourin, VP Commercial Lender  
 James A Sandagato, VP, Commercial Team Leader  
 Albert Cacciagrani, VP, Collection Manager  
 Timothy J Gardell, AVP, Commercial Lender  
 Michael M Pacheco, AVP, IT Officer  
 Maria L Salvatore, SVP, Chief Culture Officer  
 Tracey Jeffries, VP, HR Business Partner  
 Brian J Testarmata, VP, Mortgage Loan Officer  
 Chelsea M Prizio, AVP, Credit Manager  
 Sheri A. Bibinski, AVP, Senior Market Manager  
 Kyle S Bourque, SVP, Commercial Team Leader  
 Altaf Ahmed, SVP, Retail Banking  
 Michael A Sullivan, VP, Information Systems  
 Donna L Tibbetts, VP, Learning & Development Officer  
 Sheila M Veideman, VP, Operations & Retail Service Officer  
 Robert Peritz, VP, Mortgage Loan Officer  
 Andrew D. Burgoyne, AVP, Senior Market Manager  
 Daniel A D'Amico, AVP, Commercial Banking Officer  
 Nada Kanaan, AVP, Senior Market Manager  
 Colleen K Lord, AVP, Senior Market Manager  
 Laila Mhirig, AVP, Senior Market Manager  
 Marcella L Mosio, AVP, Assistant Controller  
 Stacie M Moulton, AVP, Compliance Officer  
 Andrew J Philbrook, AVP, Senior Market Manager  
 Sabrina L Webb, AVP, Senior Market Manager  
 Todd M. Tallman, Chief Executive Officer  
 Randal D. Webber, President  
 Kerri Lee, AVP, Loan Production Manager  
 David Harmon, SVP, Commercial Lender  
 Klara Carter, AVP, Commercial Lender  
 Katelyn Krikorian, AVP, Operations Manager  
 Christopher Mallon, VP, Program Manager  
 Alan Whitney, VP, Marketing  
 Lynne M. Esposito, VP, Mortgage Loan Officer  
 Jennifer A. Anderson, VP, Mortgage Loan Officer  
 Scott L. Auen, SVP, Retail Lending  
 Jason D. Main, SVP, Investment Services

Thomas E. Dufresne, SVP, Chief Information Officer  
Pamela L. Berry, VP, Compliance, BSA and Security  
Brian R. Loveless, SVP, CFO and Treasurer

**Directors/Trustees:**

|                          |                      |
|--------------------------|----------------------|
| Anthony J. Detarando     | Michael A. Engel     |
| Janet E. Garon           | Alfred G. Morin, Jr. |
| Robert B. Muenzberg, Jr. | Alan S Peppel        |
| K. Michael Robbins       | John J. Spillane     |
| Joseph N. Stolberg       | Todd M. Tallman      |
| James H. Waddick         | Randal D. Webber     |
| Stephen F. Wentzell      |                      |

## Country Bank for Savings

75 Main Street

Ware, MA 01082

**Telephone:** 413-967-6221

**Fax:** 413-967-2521

### Branches:

21 North Main Street, Belchertown, MA 01007-0668  
 Main Street, Brimfield, MA 01010-0402  
 37 Worcester Road, Charlton, MA 01507  
 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  
 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

### Officers:

Brady Chianciola, First Vice President, Retail Banking  
 Peter Morales, Senior Vice President, Innovation & Technology  
 Tom Wolcott, Senior Vice President  
 Dawn M. Fleury, Senior Vice President, Chief Risk Officer  
 Shelley M. Regin, Senior Vice President  
 Denise D. Walker, Senior Vice President  
 Mary C. McGovern, Executive Vice President, CFO  
 Julie Yi, First Vice President and Controller  
 Lisa DiMarzio, Compliance Officer  
 Paul F. Scully, Chief Executive Officer & President

### Directors/Trustees:

|                     |                      |
|---------------------|----------------------|
| Keith E Blanchette  | Robert R. Bottomley  |
| Kathryn Crockett    | Teresa Grove         |
| Robert S. Haveles   | Vincent J. McCaughey |
| Peter J. McDonald   | Edward Noonan        |
| James R. Phaneuf    | Kenneth J. Riley, Jr |
| Susan S. Rutherford | Paul F. Scully       |

# Dedham Institution for Savings

55 Elm Street

Dedham, MA 02026-9107

**Telephone:** 781-329-6700

**Fax:** 781-320-4894

## **Branches:**

100 Old Billerica Road, Bedford, MA 01730  
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

**Officers:**

Laura Macs, Vice President  
 David A. Whitney, Vice President  
 Lisa M. Johnson, Vice President-Auditor  
 Kerry A Riggins, Vice President  
 Norman A. Hayes, III, Senior Vice President  
 Lisa Forkey Murphy, Vice President  
 Carol S. Lewis, Vice President  
 Mark C. Ingalls, EVP/COO/CFO  
 Tonia S. Reilly, Senior Vice President  
 Heidi A White, Vice President  
 Victoria A Graves, Senior Vice President/CIO  
 Richard S Burke, Vice President  
 Holly E Lite, Vice President  
 Beverly Somerville, Vice President  
 Laura Timmerman, Vice President  
 Robin McLeod, Vice President  
 Laura W. Dorfman, EVP/Residential and Consumer Lending  
 Elizabeth Bissell, Senior Vice President  
 William A. Kane, Jr., Senior Vice President  
 Gaar Talanian, Senior Vice President  
 James Horrigan, Senior Vice President  
 Robert Madden, Vice President  
 Gerald D. Marcus, Vice President  
 Josephine Mustone, Vice President  
 Tracy Rossi, Vice President  
 Alex Cavallini, Vice President  
 Martin F. Connors, III, Vice President  
 Karen Cohn, Senior Vice President  
 Charles Shediak, Senior Vice President  
 Pauline M Dzengelewski, Vice President  
 Laura Hickson, Vice President  
 Peter Hughes, Vice President  
 Diane Hutchinson, Vice President  
 Frederick Murphy, Jr, Vice President  
 Cynthia J Sullivan, Vice President  
 Christopher Teachout, Vice President  
 Charles M Toczylowski, Vice President  
 Anna Conte, Vice President  
 Douglas R. Shaw, EVP/ Senior Lending Officer  
 Jean M. Tennihan, Senior Vice President  
 Sue Ellen McKinnon, Senior Vice President  
 Maria G. Ingegneri, Senior Vice President  
 Robert M. Erasmi, Senior Vice President  
 Anne V. McBride, Senior Vice President  
 Robert J. Leary, Jr., Senior Vice President  
 Tracy E. Harvard, Senior Vice President  
 James P. Hanlon, Senior Vice President  
 Amanda Justice, Senior Vice President/Treasurer

Peter G. Brown, Chief Executive Officer & President  
Pamela A. Millard, EVP/CRO

**Directors/Trustees:**

David S. Beckwith  
Peter G. Brown  
James L. Elcock  
Mark R. Epker  
Peter S. Gregory  
Jean M Joy  
Alexander K. Leith  
Louis A. Rizoli  
Dean H. Steeger  
Philip R. Weber

Milton J. Benjamin, Jr.  
John Czyzewski,  
John H. Emmons, Jr  
Gary Eeve  
Kevin F. Hampe  
Juanita Allen Kingsley  
Lora Pellegrini  
Charles T. Spiegel  
Christine L. Todd



## Eagle Bank

350 Broadway

Everett, MA 02149-3698

**Telephone:** 617-387-5110

**Fax:** 617-387-3393

### Branches:

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

### Officers:

Derek Delaney, EVP

James J. Barrett, Exec VP, CFO, Treasurer

Jennifer Duarte, EVP

Marc J. Whittaker, President/C.E.O./Trustee

### Directors/Trustees:

Laura Carman

Francis LaRovere III

Judith Moore

Riccardo Rullo

William Solberg

Andrew Hajducky, III

Nicholas Leo

Richard Rocco, Jr.

Lawrence Shuman

James H. Whittaker

# East Cambridge Savings Bank

292 Cambridge Street

Cambridge, MA 02141-1263

**Telephone:** 617-354-7700

**Fax:** 617-354-3475

## **Branches:**

105 Broadway, Arlington, MA 02474  
395 Trapelo Road, Belmont, MA 02478  
1310 Cambridge Street, Cambridge, MA 02139-1377  
459 Broadway, Cambridge, MA 02138-4192  
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

## **Officers:**

Patrick A Normile, Vice President  
Deborah A Dobbins, Senior Vice President  
Stephen E Ferullo, Senior Vice President  
Gisela L Margotta, Executive Vice President - Chief Risk Officer  
Donald S Wallaga, Vice President - Controller  
Ann Marie Robinson, Vice President  
Joseph M Vinard, Senior Vice President - Division President  
Kavitha Venkatakrishnan, Senior Vice President  
Philip Miller, Vice President  
Philip Manuel, Vice President  
Lynn M Wahlquist, VP - Commercial Loan Officer  
Richard J Sullivan, Jr., VP - Commercial Loan Officer  
Margaret C O'Halloran, VP - Retail Banking  
Jeannette Lamberti, Vice President  
Francesca B DeFabrizio, Senior Vice President - Human Resources  
Timothy E Bombard, Executive Vice President - Chief Lending Officer  
Eva T Soares, Senior Vice President - Retail  
Laura J Berg, Vice President  
Michael S Allen, Vice President  
Salwa B Kaldas, Executive Vice President - Chief Financial Officer & Treasurer  
Gilda M Nogueira, President - Chief Executive Officer

**Directors/Trustees:**

Joseph A Amoroso, Jr.  
Richard A Bentubo  
Thomas G Burke  
Susan M Flannery  
Sergio M Jaramillo  
Daniel A Leone  
Gilda M Nogueira  
Albert M Pacheco  
Richard C Rossi, Jr

Charles Aufiero  
Stephanie M Burke  
Lee C Craig  
Susan Gallant  
Ronald A Layne  
Patrick Monkiewicz  
Edward O Owens, Jr.  
Thomas M Pilleri  
Arthur C Spears

# Easthampton Savings Bank

36 Main Street,

Easthampton, MA 01027-0351

**Telephone:** 413-527-4111

**Fax:** 413-527-7213

## **Branches:**

770 Main Street, Agawam, MA 01001  
253 Triangle Street, Amherst, MA 01002  
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  
605 Granby Road, South Hadley, MA 01075  
134 College Highway, Southampton, MA 01073  
85 Broad Street, Westfield, MA 01085

**Officers:**

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  
 Christopher S. Sugrue, Vice President Commercial Lending  
 Maura Kelly, Senior Vice President Cash Management  
 Lori J. Ingraham, Vice President/Controller  
 Melissa Soto, Vice President Commercial Lending  
 Karen Yancik, Vice President Compliance  
 Barbara A. Yanke, Vice President Residential Lending  
 Dena M. Hall, EVP Chief Marketing Officer  
 Susanne deVillier, VP Branch Officer  
 Katrina G. Dziedzic, VP Branch Officer  
 Katherine Latour, VP Security & Fraud Risk Officer  
 Sharon Mahlert, VP Learning & Development  
 Michael Oleksak, VP Commercial Lending  
 Katie Moar, SVP Loan Servicing  
 Thomas Florence, Vice President Government Banking  
 Trenton Taylor, Senior Vice President Commercial Lending  
 Norma Collins, Senior Vice President Deposit Operations  
 Erin M. Joyce, VP Special Assets  
 Lynne P. Feiz, SVP Corporate Communications Officer  
 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  
 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  
 Joan B. Klinakis, Vice President Operations

**Directors/Trustees:**

|                           |                          |
|---------------------------|--------------------------|
| Richard Abbott            | Thomas V. Giles          |
| 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

Thomas A Foresta, SVP/CIO

Nancy J Curry, SVP/Commercial Lending

Shannon F Mahoney, VP/Chief Risk Officer

Richard D Olson, Jr, SVP/Retail and Marketing

Lauren B. Messmore, EVP & CFO

William M. Parent, President and CEO

## Directors/Trustees:

Paul R Donovan

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  
705 Memorial Drive, Chicopee, MA 01020  
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:**

Barbara-Jean DeLoria, Senior Vice President  
Michael Lynch, Senior Vice President  
Susan Seaver, 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 Prickett, 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  
Michelle M Moreau, Vice President  
Jessica L Wales, Vice President  
Toby L. Daniels, Vice President  
Stephanie G. Burbine, Vice President  
Timothy Deshaies, Vice President  
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  
Diane M. Gould, Senior Vice President  
Shelley Daughdrill, Senior 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  
Jeremy Melton, Senior Vice President  
Kevin R Day, President  
Sarah E. Darling, Vice President Treasurer



**Directors/Trustees:**

David W. Alvord  
Robert F. Borawski  
Kevin R Day  
Thomas C. McCarthy  
Frank Stellato

Christine A. Aubrey  
Ruth H. Constantine  
John E. Ebbets  
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  
Linda Dagilus, Vice President & Trust Officer  
Donald LaFontaine, Vice President & Controller  
Matthew Sheridan, Vice President & Infinex Investment Executive  
Karen Cartier, Vice President & Compliance, BSA, Fraud, Red Flag, CRA and Identity Theft Officer  
Tara Brewster, Vice President & Business Development Specialist  
Michelle Laurie, Vice President & Commercial Loan Officer  
William Granger, VP & Chief Information Officer  
Cassandra Morrey, Vice President & Residential Lending Officer  
Hector Toledo, Vice President & Branch Distribution Network Officer  
Prudence Blond, Assistant Vice President & Trust Officer  
Kimberly Alli, Vice President & Commercial Loan Officer  
Panna Royal, Vice President & Senior Network Specialist  
Christina Gay, Vice President & Human Resource Officer  
Mark Grumoli, Senior 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  
John H Howland, President and CEO, Member Executive Committee

**Directors/Trustees:**

Lisa C. Alber

Robert S. Cohn

Mark S. Donoghue

Patrick M. Goggins

John H. Howland

Dennis J. Putnam

Elizabeth H. Sillin

Nicoletta M. Welsh

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  
64 Broad Street, Boston, MA 02109  
14 West Broadway, Boston, MA 02127  
1952-1956 Beacon Steet, Boston, MA 02135  
295 Bedford Street, Bridgewater, MA 02324  
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  
473 Harvard Street, Brookline, MA 02446  
1739 Massachusetts Avenue, Cambridge, MA 02140  
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  
2 West Grove Street, Middleborough, MA 02346  
43 Commerce Way, Plymouth, MA 02360  
180 Washington Street, Providence, RI 02903  
101 Dudley Street, Providence, RI 02905  
180 Washington Street, Providence, RI 02903  
One Chestnut Place, Quincy, MA 02169  
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 Chief Lending Officer  
 James Hanlon, VP Credit & Risk Officer  
 Brenda Kerr, SVP Retail Banking  
 Joseph McQuade, SVP, Chief Enterprise Risk Officer  
 Inez Friedman-Boyce, SVP General Counsel & Corporate Secretary  
 Kevin Hamel, SVP Chief Information Officer  
 Joseph F. Casey, President & COO  
 David Tryder, SVP & Chief Marketing Officer  
 Linda Simmons, EVP CFO  
 David Reilly, SVP Operations  
 James W. Blake, CEO  
 Patricia M. Williams, SVP HR Officer

**Directors/Trustees:**

|                     |                        |
|---------------------|------------------------|
| Joseph F. Barry     | Mandy Lee Berman       |
| James W. Blake      | Joseph F. Casey        |
| David Frenette      | Gordon Jezard          |
| Barry Koretz        | Timothy R. Lynch       |
| William Payne       | Wallace H. Peckham III |
| Andreana Santangelo | Michael Sullivan       |
| Damian W Wilmot     |                        |

# Hingham Institution for Savings

55 Main Street

Hingham, MA 02043-2590

**Telephone:** 781-749-2200

**Fax:** 781-787-2145

## Branches:

540 Tremont Street, Boston, MA 02116

13 Elm Street, Cohasset, MA 02025-1828

300 Linden Ponds Way, Hingham, MA 02043

401 Nantasket Avenue, Hull, MA 02045-2799

35 Main Street, Nantucket, MA 02554

## Officers:

Eileen P. Trainor, Vice President - Treasurer

Cristian A. Melej, Vice President - Chief Financial Officer

Joseph Bears, Vice President

Janice Spiess, Vice President

Holly Cirignano, Vice President

Sara Condgon, Vice President

Patrick Garvey, Vice President

Scott Proper, Vice President

Andrew Garfinkle, Vice President

Shawn T. Sullivan, Vice President

Alexander L. Boyd, Vice President

Patrick R. Gaughen, President

Paul Barry, Vice President

Andrew Vebber, Vice President

Mark W. Constable, Esq., Vice President - Chief Compliance Officer

Robert H. Gaughen, Jr., Chief Executive Officer

Leigh Hemmings, Vice President

## Directors/Trustees:

Howard Berger

Ronald D. Falcione

Patrick R. Gaughen

Kara Gaughen Smith

Brian T. Kenner, Esq.

Scott L. Moser

Robert K. Sheridan

Jacqueline M. Youngworth,

Michael J. Desmond

Robert H. Gaughen, Jr.

Kevin W. Gaughen, Jr.

Julio R. Hernando

Robert A. Lane

Stacey M. Page

Geoffrey C. Wilkinson, Sr.

## Institution for Savings in Newburyport and its Vicinity

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

7 Elm Street, Boxford, MA 01921

4 Parker Street, Gloucester, MA 01930

545 Bay Road, Hamilton, MA 01982

112 County Road, Ipswich, MA 01938

2 Depot Square, Ipswich, MA 01938

161 South Main Street, Middleton, MA 01949

68 Storey Avenue, Newburyport, MA 01950-0510

37 King Street, Rockport, MA 01966

312 Haverhill Street, Rowley, MA 01969

7 Bridge Road, Salisbury, MA 01952

5 Main Street, Topsfield, MA 01983

## **Officers:**

Michael J. Jones, President & CEO  
Lori G. Rostkowski, Vice President, Commercial Lending  
Bruce A. Macdonald, Vice President, Branch Administration  
Christine N Allen, Vice President, IT Security, Infrastructure & Operations  
Marcia C. LaTorre, Senior Vice President, Credit Administration  
Kathleen M Ferreira, Senior Vice President, Human Resources  
Nancy J Taylor, Vice President, Residential Lending  
Hanson M Webster, Vice President, Information Security  
David S. Doucette, Vice President, Commercial Lending  
Kerry A. Hamel-Pope, Vice President, Lending Appraisals  
Sandy A Corrao, Vice President, Residential Lending  
Dawne Studzinski, Vice President, Commercial Lending, Credit Analyst  
Amy L Smith, Vice President & Assistant Treasurer  
Lynda Perkins, Vice President, Lending Compliance  
Mark S Zink, Vice President, Commercial Lending  
Phillip P Noto, Jr, Vice President, Commercial Lending  
Timothy J Burrill, Vice President, CRA Officer  
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 R 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, Marketing and Communications  
Rebecca L. Conary, Vice President, Retail Operations  
Melissa W. LeBel, Vice President, Branch Administration  
Kim A. Rock, Executive Vice President & COO  
Robert C. LeGallo, Senior Vice President & CFO

## **Directors/Trustees:**

|                         |                      |
|-------------------------|----------------------|
| Freeman J. Condon       | James V. Ellard      |
| Ellen Galanis Nich      | Kevin M. Gasiorowski |
| Cindy M. Johnson        | Michael J. Jones     |
| John F. Leary, III      | Jeremiah T. Lewis    |
| Ellen Mackey Rose       | R. Drew Marc-Aurele  |
| Saira Naseer-Ghiasuddin | Kimberly A. Rock     |
| Richard J. Silverman    | David A. Tibbetts    |
| Stuart E. Winfrey       |                      |



## Lee Bank

75 Park Street, P.O Box 627

Lee, MA 01238-0627

**Telephone:** 413-243-0117

**Fax:** 413-243-1524

### 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 - Deposit Operations

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

Brandy McKie, Vice President Retail Banking

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

Kevin Bisaccio, Vice President - Commercial Lending

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

Charles N Leach, President/CEO

### Directors/Trustees:

David J Bruce

Sanda Dignard

Charles N Leach

James Nejaime

Jessie Schoonmaker

Joseph M. Toole

Chauncey Collins

Dani Holmes

Jason McCandless

Pamela Roberts

Craig Smith

# The Lowell Five Cent Savings Bank

30 International Place

Tewksbury, MA 01876

**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:**

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, Commercial Lending  
Kevin A. Kouble, Senior Vice President, Chief Information Officer  
Donald A. Bedard, Executive Vice President, Chief Credit/Lending Administration Officer  
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/Retail Banking  
David J. Karpinsky, Senior Vice President, Financial Analyst Officer  
Steven Martin Rochette, Senior Vice President Electronic Banking  
Jason Stephens, Executive Vice President, Chief Financial Officer and Treasurer

**Directors/Trustees:**

Robert A. Caruso  
Brian Chapman  
James G. Cullen  
Paul F. Gleason  
Amy J. Hoey  
A. Justin McCarthy, Jr.  
Michael S. Reilly  
Steven Saro  
Maura D. Sweeney  
David E. Wallace

James M. Cassin  
Tracey W. Cody  
D. John Gagnon  
James A. Hall, Esq.,  
Brian Lussier  
Dennis E. McHugh  
Angelos Sakelarios  
James C. Shannon, III  
Jay R. Wallace

# Main Street Bank

81 Granger Boulevard

Marlborough, MA 01752-3865

**Telephone:** 508-481-8300

**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

## Officers:

Walter Dwyer, IV, Chief Executive Officer  
Jeff Tucker, Senior Vice President, Strategy & Risk  
Michael Demarco, Senior Vice President, Commercial Lending  
Jamie Conaghan, Vice President, Marketing  
Renee Jaworek, Vice President, BSA  
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  
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  
Suzanne M. Dupre, Senior Vice President, Director of Human Resources  
Ellen Dorian, President  
Deborah M. Campbell-Devries, Senior Vice President  
Dawn Melanson, Senior Vice President, Operations  
Christopher J. Berglund, Executive Vice President  
David McCabe, Senior Vice President, Commercial Lending

**Directors/Trustees:**

David Alexander

Jeffrey J. Batta

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:** 781-631-1158

## 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  
Scott Klocker, Vice President, Technology  
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, President  
Kristin Latulippe, Vice President, Accounting  
Mark Llewellyn, CEO

## Directors/Trustees:

|                     |                       |
|---------------------|-----------------------|
| Mark Bresner        | Alexander Falk        |
| Stephen J. Farrar   | William R. LeBlanc    |
| Julie H Livingston  | Mark Llewellyn        |
| Andrew Lovely       | Sarah McIlroy         |
| Janet Moore         | W. Thomas Moulton, Jr |
| Mark O'Connor       | Charles Pendleton     |
| Mark Shapiro        | Peter Simonsen        |
| Dr. Keith E. Taylor | Dr. Tim Tobin         |

# Martha's Vineyard Bank

78 Main Street

Edgartown, MA 02539-1069

**Telephone:** 508-627-4266

**Fax:** 508-627-6436

## Branches:

517 South 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:

John W Coskie, Jr, Vice President, Director of IT  
 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  
 Benjamin Martin, Jr. Loan Officer  
 James M Anthony, President & CEO  
 Timothy J. Lowe, Vice President, Residential Lender  
 Susan Dostal, Vice President, Human Resource Officer  
 Bart Partington, Vice President, Account Director  
 Philip J. Mercier, Vice President, Commercial Lending  
 Charles A. Kroll, Vice President, Chief Financial Officer & Treasurer

## Directors/Trustees:

|                      |                       |
|----------------------|-----------------------|
| James M Anthony      | Stever Aubrey         |
| Beth S Colt,         | Donna L. Cummins      |
| Antonio G. daRosa    | Frank M. Fenner, Jr.  |
| Kenneth C. Galley    | 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:**

279 Main Street, 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  
1208 Main Street, Concord, MA 01742  
64 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  
177 Broad Street, Hudson, MA 01749  
308 Great Road, Littleton, MA 01460  
72 Powdermill Road, Maynard, MA 01754  
7 Digital Way, 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  
65 East Main Street, Westborough, MA 01581  
160 Littleton Road, Westford, MA 01886



**Officers:**

Debra L. Zurka, Senior Vice President  
 Michael J. Sullivan, Senior Vice President and 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 H. Marchand, Senior Vice President  
 Chris E. Vericker, Senior Vice President  
 Xiaolin ("Tony") Zhang, Senior Vice President  
 Jeffrey L. Glashow, Senior Vice President  
 Lynn R. Schade, Senior Vice President  
 Gregory L. Berks, Senior Vice President  
 Elizabeth J. Hacquebord, Senior Vice President  
 David B. Shorey, Senior Vice President  
 Brian K. Hanley, Senior Vice President  
 Carolyn K. Hardy, Senior Vice President  
 William R. Iberg, Senior Vice President  
 Susan J. Johnson, Senior Vice President  
 Jeffrey Kerl, Senior Vice President  
 Susan M. Mansfield, Senior Vice President  
 Linda M. Nilsson, Senior Vice President  
 Courtney M. O'Regan, Senior Vice President  
 Nicole I. Pecorelli, Senior Vice President  
 Anne E. Plaisted, Senior Vice President  
 Robert D. Pouliot, Senior Vice President  
 Robert Roamer, Senior Vice President  
 Michelle L. Simms, Senior Vice President  
 Michael A. Sundberg, Senior Vice President  
 Robert E. Paulsen, Jr., Senior Vice President  
 Patricia A. Chambers, Senior Vice President  
 Carol C. Brown, Senior Vice President  
 Laura L. Duncan, Senior Vice President  
 Marlene E. Thomas, Senior Vice President  
 Bruce A. Miccile, Senior Vice President  
 Paul M. Missaggia, Senior Vice President  
 Thomas J. McGinn, III, Senior Vice President  
 Mark O. Mitchell, Senior Vice President  
 Timothy P. Fahey, Senior Vice President  
 Cheryl A. Corman, Executive Vice President and Chief Human Resources Officer  
 Carole H. Bernstein, 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 and Compliance Officer  
 Bryan W. Christensen, Senior Vice President  
 Richard P. Cole, Senior Vice President  
 Geoffrey A. Homoliski, Senior Vice President

Michael J. O'Riordan, Senior Vice President and Senior Credit Officer  
Charles T. Dwyer, Senior Vice President  
Kerry C. Morgan, Senior Vice President  
Brian D. Stewart, Executive Vice President, Chief Financial Officer and Treasurer  
Sally M. Eastman, Senior Vice President  
Nicholas J Riley, Senior Vice President  
Sean F. Burke, Executive Vice President and Chief Technology Officer  
Ian D. Hecker, Executive Vice President and General Counsel  
Dana M. Neshe, Executive Vice President and Chief Operating Officer  
Jon C. Auger, Executive Vice President and Chief Retail Lending Officer

**Directors/Trustees:**

|                     |                      |
|---------------------|----------------------|
| Peter M. Burke      | Arthur J. Chaves     |
| 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:

61 North Main Street, East Longmeadow, MA 01028

15 Somers Road, Hampden, MA 01036

136 West Street, Ware, MA 01082

75 Post Office Park, Wilbraham, MA 01095

100 Post Office Park, Wilbraham, MA 01095

## Officers:

Nancy A. Dahlen, Senior Vice President/Residential Lending

Robert Chateauneuf, Senior Vice President/ Commercial Lending Officer

Dina A Merwin, Senior Vice President/Chief Risk Officer

Michael R. Rouette, Executive Vice President/Chief Operating Officer

Kevin Hicks, Vice President/Information Technology

Jack Hibbard, Vice President/Controller

Daniel R. Moriarty, Sr., President

Theresa A Fox, Senior Vice President/Chief Retail Officer

Kandra M Tranghese, Vice President/CFO

Steven E. Lowell, CEO

## 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:** 855-444-6861

**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

Lynn Sullivan, SVP Community Banking

Beth Petropulos, SVP, Human Resources

Steven Munger, VP Commercial Lending

Jill Amato, SVP, Sr Marketing Officer

Richard Kelly, SVP Berkshire Team Leader CML 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,

James Bailey

Daniel E. Bosley

Noreen Carey-Neville

David W. Crane

Robert J Fraser

Susan S. Hogan

Kevin Maguire

Thomas O'Connell

William Spence

Joseph Thompson

## 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  
Beth Dietz-Tuttle, Senior Vice President  
Robert H Jones, Vice President  
Amanda Kelcourse, Assistant Vice President  
Jo Ann Klatskin, Senior 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, Senior Vice President  
James L Thompson, III, Senior Executive Vice President  
Laurie A Aspinwall, Assistant Vice President  
Lisa Brodeur, Senior Vice President  
Joanna Buccieri, Senior 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  
Christine A Morency, Assistant Vice President  
Thomas G Murphy, Vice President  
William R Palm, Vice President  
Tina M Paulsen, Vice President  
Stephanie Santos, Vice President  
Lisa A Stonesifer, Assistant Vice President  
Adam Winn, Vice President  
Michelle Belskis, Assistant Vice President  
Salvatore DeFranco, Assistant Vice President  
Debra DelVecchio, Assistant Vice President  
Christine Doucette, Assistant Vice President  
David M Gallagher, Assistant Vice President  
Brian Harrington, Assistant Vice President  
Katelyn Kneeland, Assistant Vice President  
Matthew Lambert, Assistant Vice President  
Matthew Pappavasiliou, Assistant Vice President  
Kristina Saalfrank, Assistant Vice President  
Joshua Sanchez, Assistant Vice President  
John Sharland, Sr, Vice President  
Christopher Shuka, Assistant Vice President  
Paul Simms, Senior Vice President  
Michael Tager, Assistant Vice President  
Elizabeth J Blackburn, Assistant Vice President/Corporate Clerk  
Kimberly A Bryan, Assistant Vice President  
Amy E Leary, Assistant Vice President

Steven Beaudoin, Senior Vice President  
 John Burke, Senior Vice President  
 Alyson S Graybill, Vice President  
 Alysia M Morse, Vice President  
 Scott A Terry, Vice President  
 Erica Brooks-Sayers, Assistant Vice President  
 Deborah E Tremblay, Assistant Vice President  
 Kellie J Wood, Vice President  
 Timothy L Felter, Senior 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  
 V John Garozzo, Vice President  
 Karen M Turmenne, Vice President/Chief Risk Officer  
 Tricia A Herdrich, Assistant Vice President  
 Kimberley A Foulkes, Executive Vice President  
 Ryan J Bishop, Senior Vice President/Credit Administration Officer  
 Susan M Ballard, Vice President  
 Peter B Matthews, Vice President  
 Amanda J Gray, Vice President  
 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

9 Gilbert 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  
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:**

John H. Thomasian, VP / CFO & Treasurer  
Andrea Healy, SVP / Chief Administrative and Human Resources Officer  
Marco Bernasconi, Jr., President  
Donna L. Boulanger, CEO

## **Directors/Trustees:**

|                     |                         |
|---------------------|-------------------------|
| Thomas C. Baker III | Damien Berthiaume       |
| Donna L. Boulanger  | Harold Chesson, III     |
| Roland A. Gauthier  | Gregory Kline           |
| Vincent Lucchesi    | Elizabeth A. Martinelli |
| M Richard Pluta     | Lloyd A. Rice           |
| 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  
 295 Main Street, 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:

Aileen Zec, SVP & COO

Marilyn M Lewis, Senior Vice President and Chief Risk

Charles P. Berkeley, Treasurer and Senior Vice President

### Directors/Trustees:

|                    |                             |
|--------------------|-----------------------------|
| William Alford     | Robert J Berg               |
| Louis J. Certuse   | Robert N. Clary             |
| Christopher Cooney | Thomas A Deubler            |
| Francis Dillon     | John Duval                  |
| Richard R. Ethier  | John C. Hurley              |
| Susan Joss         | Edward Joubert,             |
| Dolores M. Kent    | Stephanie Lipinski-McDonald |
| Kristina L McGill  | Daniel T. Morse             |
| William Morse      | David Mullare               |
| Raymond A. Nichols | Paul J Schleicher           |
| Richard B Spencer  | Christopher Sulmonte        |
| Hazel L. Varella   | James F. Vaughan            |
| Kevin Welch        | Ronald Whitney              |

# 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:

Eric Leuteritz, Senior Vice President  
Jean L. McCann, Vice President  
Michele Curtis, Senior Vice President  
Thomas Whelton, Vice President  
Leanne Petrou, Vice President  
Marie Ferris, Vice President  
Michael V Milano, Vice President  
Amy Barcelos, Vice President  
Robert Glosner, SVP - Chief Information Officer  
Charles Walker, Vice Chairman  
Karl Denu, SVP - Chief Financial Officer  
Eric Landers, Vice President  
Kerianne Pereira, Vice President  
Samantha Petrou, Vice President  
Michelle Queenan, Vice President  
Lori Lupon, Senior Vice President  
Susan Cammett, Vice President  
Kevin McKinnon, Senior Vice President  
John DeBaun, Senior Vice President  
Carol Wilson, SVP - Chief Experience Officer  
Stephen Jasklevicus, SVP - Chief Credit Officer  
Holly Pouliot, Senior Vice President  
Claire Koffman, Vice President  
Gregory J. Shaw, Executive Vice President - Chief Operating Officer  
Jonathan Dowst, President

## Directors/Trustees:

|                      |                     |
|----------------------|---------------------|
| Terrance A. Beaton   | Peter A. Carbone    |
| Joseph A. Cleary     | Thomas Desmet       |
| E. Lynn Garner       | William J. Klueber  |
| Ronald Pollina       | Elizabeth E. Rogers |
| Timothy J. Schiavoni | Charles Walker      |

# 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  
 314 High Street, Holyoke, MA 01040  
 1866 Northampton Street, Holyoke, MA 01040  
 783 Williams Street, Longmeadow, MA 01106  
 450 Center Street, Ludlow, MA 01056  
 300 King Street, Northampton, MA 01060  
 468 Newton Street, 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  
 102 LaSalle Road, West Hartford, CT 06107  
 547 Memorial Drive, West Springfield, MA 01089  
 1380 Mountain Road, West Suffield, CT 06093  
 281 East Main Street, Westfield, MA 01085

## Officers:

Aleda De Maria, 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,    |                     |

# The Provident Bank

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, Customer Experience

Charles F. Withee, President, Chief Lending Officer

Kevin Feeney, Senior Vice President, Cash Management

Stephanie Harris, Vice President, Controller

Brent Mathews, Senior Vice President

Joseph Mancini, Senior Vice President, Enterprise Risk

Jeffrey Nowicki, Senior Vice President, Strategic Partnerships

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

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  
 One Center Plaza, Boston, MA 02109  
 36 Cambridge Street, Burlington, MA 01803  
 160 Endicott Street, Danvers, MA 01923  
 85 High 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  
 8 Walkers Brook Drive, Reading, MA 01867  
 303 Haverhill Street, Rowley, MA 01969  
 71 Washington Street, Salem, MA 01970  
 424 Essex 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  
 281 Main Street, Wilmington, MA 01887  
 443 Main Street, Woburn, MA 01801

## Officers:

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  
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  
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  
Joseph Bartolotta, Senior Vice President  
Jason Caterino, Senior Vice President  
Michael Maesano, Senior Vice President  
Craig Markiewicz, Senior Vice President  
Shelley Murray, 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. Mandra, Senior Vice President  
Clifford G. Boggis, Senior Vice President  
Keith Graham, Senior Vice President  
Gordon Massey, Senior Vice President  
David W. Fanikos, Senior Vice President  
John Malloy, Senior Vice President  
Patrick F. Padden, Senior Vice President  
Joseph L. Rooney, Senior Vice President, Compliance  
Kevin T. Rourke, Senior Vice President  
Helen H. Topor, Senior Vice President  
Ping Yin Chai, CEO  
Charles M. Begley Jr., Executive Vice President

**Directors/Trustees:**

Ping Yin Chai  
Daniel E Clasby  
Joseph M. Gibbons  
Peter C Gourdeau  
Louise J. Levesque  
Mark A. Mitchelson  
Catherine L. Oatway  
Donald A. Sadoski

Steven L. Cicatelli  
Peter J. Cusato  
Donald S. Glass  
Martin J. Lawler, III  
A. Carmen Marciano  
William H. Mitchelson  
George C. Riccardelli  
John A. Shea

# Savings Bank

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  
Judy Hunt, Vice President  
Nick Kefalas, Vice President  
Fred Maloof, Vice President  
Brendan Szocik, President and CEO of FFT  
Joseph Scurio, Vice President  
Bruce Donovan, Senior 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  
Thomas R. Johnson, Vice President  
Michael K. Silva, CFO / Treasurer  
Mary Rose, Senior Vice President  
Jean Leonard, Senior Vice President  
Maria Larouco, Senior Vice President

### Directors/Trustees:

|                    |                       |
|--------------------|-----------------------|
| Christopher Enos   | Christopher W King    |
| Timothy F. McNulty | Lori F. Meads         |
| John E. Medeiros   | Bonnie-Jean Nunheimer |
| 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  
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  
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:**

Daniela De Pina, BSA/AML Banking Officer  
 Stephen DiPrete, Chief Commercial Banking Officer  
 Joe Cachuela, Director of Compliance and Risk  
 Jennie Jones, Senior Mortgage Underwriter/Consumer Loan Supervisor  
 Karen Peddell, Retail Officer  
 James M Dunphy, Chief Executive Officer  
 Susan K Kelly, Lending Control Officer  
 Lee A Page, Information Assurance Analyst  
 Joanne Tully, Retail & Community Relations Officer  
 Kevin Dabrieo, Controller  
 Cindy Bovaird, Consumer Loan Officer  
 Susan Burns, Retail Officer  
 Robert Corcoran, Team Leader, Commercial Banking Relationship Manager  
 Christine Clymens, Director of Marketing Strategy  
 Mark Coletta, Senior Sales & Service Officer/CRA Officer  
 Joseph Dahlstrom, Banking Officer  
 Patrick Dougherty, VP/Investment Executive  
 Jaclyn Hartshorn, Retail & Mortgage Officer  
 Kevin Joyce, Commercial Banking Relationship Manager  
 David Kelson, VP/Investment Executive  
 Thomas Osuch, Commercial Banking Relationship Manager  
 Douglas Sanroma, Director of Strategic Process Improvement  
 Albert Smith, VP/Investment Executive  
 Anthony Spakoski, Residential Lending Manager  
 James Twiss, II, Retail & Mortgage Officer  
 Craig Gardner, Chief Technology Officer  
 Kristen Rundle, Project Manager/Bank Officer  
 Pamela O'Leary, Chief Operating Officer  
 Jane Wing, Senior Cash Management Officer  
 Amy Geogan, Chief Credit Officer  
 Carol J. Farrell, Business Systems Analyst  
 Carol Shoughrow, Senior Deposit Operations Officer  
 Daniel Picha, Director of Payments, Digital & Specialty Banking  
 Darlene Woo, Director of Human Resources  
 Heather Wilson, Commercial Banking Relationship Manager  
 John Barron, Chief Strategy Officer  
 John Mannion, Team Leader, Business Banking  
 Joseph McPhee, Commercial Banking Relationship Manager  
 Lynn A. Tempesta, Director of Information Technology  
 Mark Pitts, Credit Manager  
 Michael R. Healy, Team Leader, Commercial Banking Relationship Manager  
 Noreen Cahill, Retail & Mortgage Officer  
 Jules Cardin, AVP/Small Business Loan Officer  
 Catherine Cavicchi, Retail & Mortgage Officer  
 Edmond Chan, Retail & Mortgage Officer  
 Kevin C Coote, Retail Officer  
 Vikki Leinas, Retail Officer  
 James Luongo, Retail & Mortgage Officer

Marcia Lyons, Sr. Business Intelligence Officer  
 Matthew Pretti, Commercial Banking Relationship Manager  
 Monalisa Rodrigues, Retail & Mortgage Officer  
 Michael Tinkham, Retail & Mortgage Officer  
 David Willis, Client Manager, Business Banking  
 Kelly-Ann Ferreira, Training Officer  
 Peter Lung, Commercial Banking Relationship Manager  
 Mark Delcore, Director of Infrastructure & Support  
 Joyce F. Duhaine, Systems Liaison and Project Manager  
 Catherine Foley, Retail & Mortgage Officer  
 Julie Heapes, Director of Retail Banking  
 Daniel W Brennan, Chief Financial Officer

**Directors/Trustees:**

|                     |                         |
|---------------------|-------------------------|
| Suzanne Andrade     | Daniel M Andrea         |
| J. Leonard Bicknell | James E. Bristol, Jr.   |
| James M Dunphy      | James Hajjar            |
| Preston H Hoffman   | David S. MacCoy         |
| Frank A Marinelli   | William J. McNulty, Jr. |
| David P O'Brien     | Marisa A O'Dwyer        |
| Paul M Pecci        | Daniel J Quirk          |
| Arthur H. Sharp     | Michael J Sheehan       |
| Margaret K. Spagone | Joseph C Sullivan       |
| Amy B Webb          |                         |

## 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  
137 Bradford Street, Provincetown, MA 02657  
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  
Tracy L. Taylor, Assistant Vice President  
Scott D. Vandersall, Vice President  
Mandee S. Blair, Vice President  
Stephanie M. Dennehy, Senior Vice President  
William T. Garreffi, 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. Fagnoli, 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  
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  
Timothy F. Kelleher, III, Senior Vice President  
Jonathan J. Kelly, Vice President  
Maureen A. Nedder, Assistant Vice President

Patrick F. Savage, Assistant Vice President  
 Samuel C. Watson, Vice President  
 Linda M. Cabral, Assistant Vice President  
 Angela M. Cerrone, Assistant Vice President  
 Melissa V. Farrell, Assistant Vice President  
 Kevin M. Holmes, Vice President  
 Kimberly A. Howes, Assistant Vice President  
 Kristi A. Jackson, Assistant Vice President  
 Peter T. Kaizer, Assistant Vice President  
 Sean F. McLoughlin, Vice President  
 Kristin M. Perkins, Vice President  
 Aisling C. Ross, Assistant Vice President  
 Stephen H. Johannessen, Senior Vice President  
 Patrick J. McCue, Vice President  
 Sarah Ruder, Vice President  
 Liam Cahill, Vice President  
 Lee C. Gatewood, Vice President  
 Kate W. Weld, Vice President  
 Heather D. Brown, Vice President  
 Christopher D. Langlais, Vice President  
 Robert D. Umbro, Vice President  
 John Van Baars, Vice President  
 W. David Brennan, Senior Vice President  
 Karen A. Matland, Vice President  
 James O. Eldredge, Vice President  
 Kimberly J. Geary, Vice President  
 Joseph E. Hawley, Vice President  
 Michael S. Kiceluk, Vice President  
 James L. Botsford, Vice President  
 Kimberly K. Williams, Vice President  
 Robert C. Moberg, Vice President  
 Stephen J. Spitz, Vice President  
 Elizabeth S. Hammann, Senior Vice President  
 Robert E. Reisner, Vice President  
 Kenneth J. Anketell, Vice President  
 Kimberly A. Chesnut, Vice President  
 Shari L. Hayes, Vice President  
 Christopher E. Richards, Executive Vice President  
 Adrian M. Sullivan, Senior Vice President  
 Alison B. Czuchra, Vice President  
 Christopher W. Raber, Senior Vice President  
 Cheryl A. Smith, Vice President  
 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  
 Patricia L. Sylvia-Gonsalves, Assistant Vice President  
 Donna M. Zayatz, Vice President  
 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, Vice President  
 Elizabeth M. Thompson, Vice President  
 Joel J. Brickman, Executive Vice President  
 Robert A. Talerman, First Executive Vice President  
 James C. O'Connor, Senior Vice President  
 Andrea L. Ponte, Senior Vice President  
 Theresa M. Souza, Vice President  
 Richard J. Leonard, Senior Vice President  
 Dorothy A. Savarese, President

**Directors/Trustees:**

|                     |                          |
|---------------------|--------------------------|
| John C. Dawley      | Thomas M. Evans          |
| Karen L. Gardner    | Paul E. Grover           |
| John J. Judge       | 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:

Michael Welch, Chief Executive Officer  
 Alvara Gjylapi, Senior Vice President  
 Tom McGregor, Senior Vice President  
 Todd Mandela, Senior Vice President  
 Nobo Sircar, Chief Financial Officer  
 Sean O'Connell, 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

## Directors/Trustees:

|                          |                      |
|--------------------------|----------------------|
| John T. Andreoli         | John A. Armstrong    |
| 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  
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, VP Finance Officer/Treasurer  
Ronald D. Dean, Chairman of the Board  
Linda M Cheever, VP - Finance

### Directors/Trustees:

|                          |                     |
|--------------------------|---------------------|
| Robert Airasian          | James H. Barwell    |
| Adam N. Berman           | Ronald D. Dean      |
| 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

## Officers:

Keith R. Kirkland, Vice President

Steven G. Anderson, Vice President

Patrick T. Royce, Vice President

Sally Battison, Vice President

Brian McEvoy, Senior Vice President

Christopher J Watson, Senior Vice President

Monica Thomas-Bonnick, Vice President

Darryl Caffee, Vice President

Hugh Adams, Vice President

Jane Cullen, Vice President

Alla Demihovsky, Vice President

Deborah A. Almstrom, Vice President

Charles P. Grandy, 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

Teresa K. Flynn, Senior Vice President

Theodore B. Parkman, Jr., Senior Vice President

John Mannila, Vice President

Donald F Doyle, President, Chief Executive Officer and Director, Trustee

## Directors/Trustees:

Maura E. Aniello

David S. Bayer, II

Benjamin A. Craver

Michael L. Jalbert

Donald O. Maloney, Jr.

Robert E. McKenna

Andrew F. Sylvia

Jane E. Bania

Stephen H. Charniak

Donald F Doyle

Richard T. Leahy

Paul G. Martland

Eric A. Rosen

# 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

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

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

## Directors/Trustees:

James E. Barger, Ph. D.

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, Vice President, Trust Operations, Institutional Trust Officer

Brett Segaloff, AML/BSA Compliance Officer

William Mitchell, Clerk, Community Reinvestment Act Liaison

Todd Brabazon, Assistant Treasurer

Kenneth Robins, Compliance Officer

Douglas Kasper, Assistant Clerk

Krista D'Aloia, Assistant Clerk

Helen Kafkas, Vice President, Finance

Brian Hurton, Vice President, Trust Operations, Assistant Clerk

David Morse, Chairman, President

Kevin M McLaughlin, Treasurer, CFO

### Directors/Trustees:

Steven P. Akin

Thomas E. Cimeno, Jr.

Helen Kafkas

Kevin M McLaughlin

Stephen E. Tibbetts

James Carroll

Casey Condrón

Edward E. Madden

David Morse

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:**

|                      |               |
|----------------------|---------------|
| Lynn Blake           | Tim Corbett,  |
| David Gutschenritter | Kelvin Jones  |
| Steve Lipiner        | Ellen Needham |
| Barry Smith          |               |



# 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  
 979 Central Avenue, Albany, NY 12205  
 30 South Pearl Street, Albany, NY 12207  
 140 Sanford Farms Plaz, Amsterdam, NY 12010  
 3816 VT Route 7A, Arlington, VT 05250  
 11 Vista Boulevard, Bethlehem, NY 12159  
 121 Congress Street, Boston, MA 02110  
 61 Brookline Avenue, Boston, MA 02215  
 1320 Washington Street, Boston, MA 02118  
 413 Washington Street, Brighton, MA 02135  
 536 Providence Road, Brooklyn, CT 02634  
 180 Westminster Road, Route 14, Canterbury, CT 06331  
 50-52 Main Street, Chatham, NY 12037  
 116 Chelmsford Street, Chelmsford, MA 01824  
 63 Norwich Avenue, Colchester, CT 06415  
 98 Wolf Road, Colonie, NY 12205  
 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  
 85 Freshwater Boulevard, Enfield, CT 06082  
 763 Farmington Avenue, Farmington, CT 06032  
 7 Sycamore Street, Glastonbury, CT 06033  
 244 Main Street, Great Barrington, MA 02130  
 255 Stockbridge Road, Great Barrington, MA 01230-1292  
 996 Poquonnock Road, Groton, CT 06340  
 1704 Western Avenue, Guilderland, NY 12204  
 7 Halfmoon Crossing, Halfmoon, NY 12065  
 114 Woodland Street, Hartford, CT 06015  
 115 Main Street, Route 66, Hebron, CT 06248  
 1059 Main Street, Holden, MA 01520-1288  
 561 Warren Street, Hudson, NY 12534  
 1 Central Plaza, Ilion, NY 13357  
 628 New Loudon Road, Latham, NY 12110  
 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  
 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  
 322 Maple Street, Marlborough, MA 01752  
 165 East Main Street, Middletown, RI 02842  
 91 Main Street, Milford, MA 01757  
 344 Prospect Street, Moosup, CT 06354  
 50 Genesee Street, New Hartford, NY 13413  
 8491 Seneca Turnpike, New Hartford, NY 13413

Highway 20 and Highway 22, New Lebanon, NY 12125  
 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  
 108 Salem Turnpike, Norwich, CT 06360  
 30 East Otis Road, Otis, MA 01253  
 445 Liberty Street, Pawcatuck, CT 06379  
 99 North Street, Pittsfield, MA 01201  
 734 Williams Street, Pittsfield, MA 01201  
 165 Elm Street, Pittsfield, MA 02101  
 39 Cheshire Road, Pittsfield, MA 01201  
 66 West Street, Pittsfield, MA 01201  
 183 Quaker Road, Queensbury, NY 12804  
 396 Cromwell Avenue, Rocky Hill, CT 06067  
 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  
 19 Harrison Avenue, Springfield, MA 01103  
 1363 Allen Street, Springfield, MA 01118  
 1259 East Columbus Avenue, Springfield, MA 01105  
 32 Main Street, Stockbridge, MA 01262-0117  
 159 Merrow Road, Tolland, CT 06084  
 50 Auert Avenue, Utica, NY 13502  
 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  
 803 Main Street, Willimantic, CT 06226  
 11 Park Avenue, Worcester, MA 01605  
 386 Main Street, Worcester, MA 01608-1709  
 993 Grafton Street, Worcester, MA 01604  
 560 Park Avenue, Worcester, MA 01603-2584

**Officers:**

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 Scott Houghtaling, SVP/Managing Director - Business Banking  
 Georgia Melas, EVP/Chief Credit Officer  
 James M. Moses, Senior Executive Vice President and CFO  
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 Thomas Barney, SVP/Wealth Management Operations  
 Shelley Guyette, SVP/Human Resources  
 Kevin Nihill, SVP/Treasurer  
 Ben Strauss, SVP/Associate General Counsel  
 James Belliveau, SVP/Operations  
 Erin E. Boggan, SVP/CRA & Fair Lending  
 Jennifer M. Carmichael, SVP/Audit Manager  
 Jacqueline Courtwright, SVP/Chief Human Resources Officer  
 Gene Michael Deary, SVP/Home Lending  
 Susan R. Teixeira, SVP/Risk Management and Policy  
 Douglas MacLean, SVP/Managing Director - CRE Lending  
 James Hickson, SVP/Managing Director - Middle Market Lending  
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 Kathryn Hersey, SVP/Director of Wealth Management & CIO  
 Michael Smith, EVP & COO, Firestone Financial, LLC  
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 Cheryl L. Martin, SVP, Bank Operation  
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 David Gonci, Capital Markets Director  
 Sean A. Gray, Acting CEO  
 George Bacigalupo, Sr. Executive Vice President/Commercial Banking  
 Michael Macy, FVP/Treasury  
 Brett Brbovic, SVP/Chief Accounting Officer  
 Denise Marie Thompson, FVP/Business Banking & Small Business Administration  
 Elizabeth Gore, SVP/Trust Operations and Compliance  
 Jason White, EVP/Chief Technology Officer  
 Ryan Melle, SVP/Information Security Officer  
 Ashlee Flores, SVP/Compliance  
 Wm. Gordon Prescott, EVP/General Counsel and Secretary  
 Tami Gunsch, Sr. Executive Vice President/Relationship Banking

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|                       |                      |
|-----------------------|----------------------|
| Baye Adofo-Wilson     | Rheo A. Brouillard   |
| David M. Brunelle     | Robert M. Curley     |
| John B. Davies        | J. Williar Dunleavy  |
| William H. Hughes III | Cornelius D. Mahoney |
| Sylvia Maxfield       | Laurie N. Moffatt    |
| Jonathan I. Shulman   | D. Jeffrey Templeton |

# 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, Co-Chief Executive Officer

Kenneth P. Scott, Co-Chief Executive Officer

## **Directors/Trustees:**

Stephen J. Amyouny

Domenic Colasacco

Sarah Kelly

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  
Janytra M. Brooks, Chief Human Resources Officer  
Robert E. Brown, EVP, Director of Commercial Real Estate Lending  
Leslie Joannides-Burgos, EVP, Director of Retail Banking  
David L'Heureux, EVP, Division Executive, Commercial Lending  
Marissa S. Martin, Associate General Counsel and Assistant Secretary  
Carl M. Carlson, Chief Financial Officer  
James M. Cosman, Chief Operations Officer  
Michael W. McCurdy, Chief Risk Officer, General Counsel, Secretary, Clerk  
Timothy Dugan, Chief Compliance 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 Savings Bank

1374 Massachusetts Avenue

Cambridge, MA 02138

**Telephone:** 617-864-8700

**Fax:** 617-354-9346

### **Branches:**

1300 Massachusetts Avenue, Arlington, MA 02476  
188 Massachusetts Avenue, Arlington, MA 02474  
626 Massachusetts Avenue, Arlington, MA 02474  
181 Great Road, Bedford, MA 01730  
40 Leonard Street, Belmont, MA 02478  
140 Middlesex Turnpike, Burlington, MA 01803  
154-156 Cambridge Street, Burlington, MA 01803  
53 White Street, Cambridge, MA 02140  
1378 Cambridge Street, Cambridge, MA 02139  
630-632 Massachusetts Avenue, Cambridge, MA 02139  
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  
475 Foley Street, Somerville, MA 02145  
54 Arsenal Street, Watertown, MA 02472

## **Officers:**

David Ault, SVP Senior Commercial Real Estate Loan Officer  
Ian Brandon, SVP Head of Commercial Real Estate Lending  
David Cedrone, SVP Head of Residential, Consumer and Small Business Lending  
Stephen Coukos, Esq., EVP General Counsel and Clerk  
Brian Farrell, SVP Chief Risk Officer  
Dan Fraine, SVP Head of Facilities and Security  
Orla Furey, SVP Chief Compliance and BSA Officer  
Michael Gilles, EVP Chief Operating Officer and Treasurer  
Linda Grace, EVP Chief Human Resources Officer  
Michael Kuhn, SVP Corporate Banking Team Leader  
Stephen Leonard, SVP Head of Corporate Banking  
Michael Lindgren, EVP Chief Lending Officer  
Dana Philbrook, SVP Chief Financial Officer  
Lisa Rodericks, SVP Chief Marketing Officer  
Michael St. Jean, SVP Chief Credit Officer  
Mark Tracy, SVP Chief Technology and Operations Officer  
Rosemarie Valente, SVP Head of Bank Operations  
Keith Broyles, SVP Head of Asset-Based Lending  
Barbara Crystal, SVP Senior Corporate Banking Loan Officer  
Robert Kershaw, SVP Corporate Banking Team Leader  
Yvonne Kizner, SVP Senior Asset-Based Lending Officer  
Brian Landry, SVP Head of Information Technology  
Carol Sexton, SVP Head of Retail Banking  
Kathryn Catlender, EVP Chief Customer Officer  
Susan Nachtigall, SVP Head of Digital Banking  
Andrea Renaud, SVP Cash Management Team Leader  
Aidan Hume, SVP CRE Team Leader  
Peter Oliver, SVP Senior CRE Loan Officer  
Tom Berton, SVP Audit Director  
Angela Gee, SVP Senior Corporate Banking Loan Officer

## **Directors/Trustees:**

|                        |                         |
|------------------------|-------------------------|
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| Jayne K. Donahue       | Thomas W. Falwell       |
| Kevin J. Fitzgerald    | Neal Hesler             |
| Howard B. Hodgson, Jr. | Kurt V. Johnson         |
| Elizabeth W. McNelis   | C. Brendan Noonan, III  |
| Emily Ou               | Wayne F. Patenaude      |
| Mary Ann Pesce         | Robert J. Ramsey        |
| Robert P. Reardon      | Harborne W. Stuart, Jr. |
| Robert M. Wilson       |                         |

## 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  
One Federal Street, Boston, MA 02110  
65 Beacon Street, Boston, MA 02108  
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  
17 Portsmouth Avenue, Stratham, NH 03885  
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:

Vidalia M. DiVito, SVP Residential Lending  
Scott J. Chamberlain, SVP Innovation Banking  
Brian A Bickford, SVP Senior Portfolio Manager NH  
Michael F Carotenuto, SVP, Chief Financial Officer  
Susan Martore-Baker, President Cambridge Trust Company NH  
Judith K Noel, SVP, Sr. Relationship Manager, NH  
Pilar Pueyo, SVP Director of Human Resources  
Joseph Sapienza, SVP, Director of Accounting & Controller  
Ryan Hanna, SVP, Director of Equities  
David Lynch, SVP, Chief Investment Officer  
Jennifer A. Pline, EVP, Head of Wealth Management  
Sara Sarkis, SVP, Private Banker  
John Sullivan, SVP, Director of Consumer Lending  
Jennifer M. Willis, SVP, Chief Marketing Director  
Julie Alix, SVP Senior Relationship Manager WM  
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, SVP, 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, SVP, Commercial Lender NH  
David Felton, SVP, Director of Business Banking  
Robert Gagnon, SVP, Manager Residential Lending - NH  
Laura McGregor, SVP, Senior Relationship Manager  
Susan Black, SVP, Wealth Management  
David Bourret, SVP, Commercial Lender  
Eric Cioffi, SVP, Dir of Enterprise Risk Management & Compliance  
Henry Connors, SVP, Director of Operations & Special Projects  
Michael Fung, SVP, Portfolio Manager  
Ralph Letner, SVP, Director of C&I  
Mary Beth Mahoney, SVP, Sr. Relationship Manager  
John Malvey, SVP, Director of Commercial Lending NH  
Mary Ann Manning, SVP, Sr. Manager - Marketing & Communications  
Roma Mayur, SVP, Commercial Lender and Rel Manager  
Greg Pauplis, SVP, Commercial Lender  
Tanya Stavreva, SVP, Portfolio Manager  
Susan Yahn DePinto, SVP, Sr. Relationship Manager  
Stephen A. Caputo, SVP C&I Lending & Treasury Mgmt  
Eric C Jussaume, SVP, Sr. Portfolio Manager  
Frank Pasciuto, SVP, Director of Digital Channel Service Delivery  
Martin B. Millane, Jr., EVP Chief Lending Officer  
David G. Strachan, Jr., SVP, Director of Relationship Management

Peter J. Halberstadt, SVP, Director of Credit Risk

Steven J. Mead, SVP, Director of Commercial RE Lending

**Directors/Trustees:**

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Christine Fuchs

Pamela A. Hamlin

Edward F Jankowski

Thalia M Meehan

Leon A. Palandjian

Jody A Rose

Denis K. Sheahan

Mark D Thompson

Thomas Fontaine

Simon R Gerlin

Kathryn M. Hinderhofer

Hambleton Lord

Daniel R Morrison

Laila Partridge

Cathleen A. Schmidt

R. Gregg Stone

## Eastern Bank

265 Franklin Street

Boston, MA 02110-3113

**Telephone:** 781-599-2100

**Fax:** 781-477-1208

**Branches:**

300 Western Avenue, Allston, MA 02134  
 15 Elm Street, Andover, MA 01810  
 60 Main Street, Andover, MA 01810  
 1 Atwood Lane, Bedford, NH 03110  
 428 Rantoul Street, Beverly, MA 01915  
 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  
 275 Hanover Street, Boston, MA 02113  
 703 Granite Street, Braintree, MA 02184  
 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  
 1354 Beacon Street, Brookline, MA 02446  
 134 Cambridge Street, Burlington, MA 01803  
 Middlesex Mall - 43 Middlesex Tnpke, Burlington, MA 01803  
 647 Massachusetts Avenue, Cambridge, MA 02139  
 One Brattle Street, Cambridge, MA 02138  
 2309 Massachusetts Avenue, Cambridge, MA 02140  
 291 Chelmsford Street, Chelmsford, MA 01824  
 90 Everett Avenue, Chelsea, MA 02150  
 210 Boylston Street, Chestnut Hill, MA 02467  
 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  
 1763 Revere Beach Parkway, 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  
 130 Pleasant Street, Malden, MA 02148  
 140 Ferry 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  
503 Riverside Avenue Fellsway Plaza, Medford, MA 02155  
400 Mystic Avenue, 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  
32 Langley Road, Newton Centre, MA 02549  
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  
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  
37 Central Street, Salem, MA 01970  
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  
102 Fellsway West, Somerville, MA 02145  
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  
75 Central Street, Wellesley, MA 02482  
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  
522 Main Street, Winchester, MA 01890  
299 Mishawum Road, Woburn, MA 01801



**Officers:**

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 Tyrone Graham, Sr. Vice President  
 Thomas Kinchla, Sr. Vice President  
 David Nussbaum, Sr. Vice President  
 Christopher Scoville, Sr. Vice President  
 Tracy Stokes, Sr. Vice President  
 John Brodrick, Sr. Vice President  
 Kathleen Henry, Executive Vice President  
 Glynn Lloyd, Sr. Vice President  
 Caroline Malone, Sr. Vice President  
 Quincy Miller, President  
 Sujata Yadav, Sr. Vice President  
 Catherine Adams, Sr. Vice President  
 Gregory Buscone, Executive Vice President  
 Anna Clune, Sr. Vice President  
 Ashley Eknaian, Sr. Vice President  
 Ashely Irez, Sr. Vice President  
 Stacey Jackson, Sr. Vice President  
 Thomas Mercuro, Sr. Vice President  
 Joshua Neffinger, Sr. Vice President  
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 Ryan Fullam, Sr. Vice President  
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 Alexander Schmidt, Sr. Vice President  
 Michael Toomey, Sr. Vice President  
 Turahn Dorsey, Sr. Vice President  
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Brian Lavoie, Sr. Vice President  
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Katherine Wheeler, Sr. Vice President  
Stephen Witt, Jr, Sr. Vice President  
Paul Alexander, Executive Vice President  
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Daniel J. Sullivan, Executive Vice President  
Nancy H. Stager, Executive Vice President  
Donald M. Westerman, Executive Vice President  
Rose M. Brooks, Sr. Vice President  
Scott Stephenson, Sr. Vice President  
Karl Renney, Sr. Vice President  
John P. Farmer, Sr. Vice President  
Mary Ann Jordan, Sr. Vice President  
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Jonathan G. Marcus, Sr. Vice President  
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Jan Miller, CCBO and Vice Chairman  
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Peter Kaznoski, Sr. Vice President  
David Sawyer, Sr. Vice President

Carolyn Crowley, Sr. Vice President  
 Karen Carbone, Sr. Vice President  
 Youssef Abdouh, Sr. Vice President  
 Yongmei A. Chen, Sr. Vice President  
 David B. MacManus, Sr. Vice President  
 Katerina Papp, Sr. Vice President  
 Michael A. Tyler, Sr. Vice President  
 William J. Walsh, Sr. Vice President  
 Jared H. Ward, Sr. Vice President  
 Barbara J. Heinemann, Executive Vice President  
 David A. Ahlquist, Sr. Vice President  
 Paul F. Coveney, Sr. Vice President  
 Steven Antonakes, Executive Vice President  
 Heather A. Allen, Sr. Vice President  
 Susan Syversen, Sr. Vice President  
 Robert F. Rivers, CEO and Chairman of Board  
 James B. Fitzgerald, CFO, CAO and Vice Chairman  
 Jillian Belliveau, Sr. Vice President

#### **Directors/Trustees:**

|                     |                    |
|---------------------|--------------------|
| Richard C. Bane     | Luis Borgen        |
| Joseph T. Chung     | Paul M. Connolly   |
| Bari A. Harlam      | Diane Hessian      |
| Richard E. Holbrook | Deborah C. Jackson |
| Peter K. Markell    | Robert F. Rivers   |
| Greg A. Shell       | Paul D. Spiess     |

# Enterprise Bank and Trust Company

222 Merrimack Street

Lowell, MA 01852

**Telephone:** 978-459-9000

**Fax:** 978-275-8609

## **Branches:**

340 Great Road, Acton, MA 01720  
8 High Street, Andover, MA 01810  
674 Boston Road, Billerica, MA 01821  
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  
4 Central Street, Leominster, MA 01453  
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  
253 Middlesex Road, Tyngsborough, MA 01879  
237 Littleton Road, Westford, MA 01886  
13-15 Indian Rock Road, Windham, NH 03087

**Officers:**

James Matthew Coggins, SVP Chief Marketing and Communications Officer  
 Jamie Gabriel, EVP Chief Human Resources Director  
 Susan Covey, EVP Branch Administration Director  
 Peter Rayno, EVP NH Community Banking and Lending Director  
 Marlene Hoyt, EVP Construction Lending Director  
 Brian Collins, EVP, Director of Operations  
 Ryan Dunn, EVP Regional Commercial Lending Officer  
 Diane Jeray, SVP Credit Director  
 Richard W. Main, President  
 Brian Bullock, EVP Chief Commercial Lending Officer  
 Stephen Irish, EVP COO Managing Director of Wealth Management  
 Steven Larochelle, EVP Chief Banking Officer  
 Diane Silva, EVP Chief Mortgage and Consumer Lending Officer  
 Chester Szablak, EVP Chief Sales, Community and Customer Relationship Officer  
 Michael Gallagher, EVP Chief Risk Officer  
 Keith Soucie, EVP Chief Information Officer  
 Michael Sullivan, SVP Controller  
 Charles Wolf, Jr., SVP Internal Audit Director  
 Jack P Clancy, Jr., Chief Executive Officer  
 Joseph R. Lussier, EVP Chief Financial Officer

**Directors/Trustees:**

|                    |                  |
|--------------------|------------------|
| Kenneth Ansin      | Gino Baroni      |
| Jack P Clancy, Jr. | John Clementi    |
| James Conway       | Carole Cowan     |
| Normand Deschene   | George L. Duncan |
| John T. Grady      | Mary Jane King   |
| John Koutsos       | Joseph Lerner    |
| Shelagh E. Mahoney | Richard W. Main  |
| Jacqueline Moloney | Luis Pedroso     |
| Michael Putziger   | Carol Reid       |
| Nick Stavropoulos  | Anita R Worden   |

# Fiduciary Trust Company

53 State Street

Boston, MA 02109

**Telephone:** 617-482-5270

**Fax:** 866-292-4709

## **Branches:**

## **Officers:**

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

Anne K Trinke, General Counsel / Corporate Secretary

## **Directors/Trustees:**

Richard Breed III

Grace K. Fey

Brent Henry

Austin V. Shapard

Benjamin B. Taylor

Leslie Crane Slavin

Robert E. Gallery

Alexander Lynch

Greg A Shell

Ellen M. Zane

## New Valley Bank & Trust

One Monarch Place, 1414 Main Street, Suite 1

Springfield, MA 01144

**Telephone:** 413-739-2265

**Fax:** 413-707-1629

### **Branches:**

1930 Wilbraham Road, Springfield, MA 01129

### **Officers:**

J. Jeffrey Sullivan, President/Chief Executive Officer

Michael Pare, CFO

### **Directors/Trustees:**

Frank M. Antonacci

Maureen Devine

Frank Fitzgerald

Aaron E. Goodman

Sarah Maggi Morin

J. Jeffrey Sullivan

Lamont Clemons

Rocco J. Falcone

Jim Garvey

Tim Lamotte

Peter Martins

Jacob Waah

# Northern Bank & Trust Company

275 Mishawum Road,

Woburn, MA 01801

**Telephone:** 781-937-5400

**Fax:** 781-937-5416

## Branches:

414 Massachusetts Avenue, Acton, MA 01720  
482 Boston Road, Billerica, MA 01821  
13 Center Street, Burlington, MA 01803  
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  
240 Main Street, Stoneham, MA 02180  
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

## Officers:

J. Michael Kosicki, Senior Vice President  
Sean Mahoney, General Counsel  
Katie Gatcomb, Vice President  
Francis Kenney, CFO/EVP  
Donald P. Queenin, Executive Vice President  
Christine Downey, Senior Vice President, Chief Risk Officer  
James J. Mawn, President, Chief Executive Officer

## Directors/Trustees:

|                             |                       |
|-----------------------------|-----------------------|
| Danielle S. Black           | James D Brown III     |
| Brandon D. Kelly            | John C. Martini       |
| Russell A. Mawn             | James J. Mawn         |
| Mary Elizabeth Mawn-Ferullo | Alicia J. Mawn-Mahlau |
| Robert L. McCrensky         | Donald P. Queenin     |
| M. Catherine Riley          | Fred Salvucci         |
| John W. Sullivan            |                       |



## Northmark Bank

89 Turnpike Street

North Andover, MA 01845-5045

**Telephone:** 978-686-9100

**Fax:** 978-686-5779

### Branches:

69 Park Street, Andover, MA 01810-3691

26 Mount Vernon Street, Winchester, MA 01890-2712

### Officers:

John Westwood, CFO

Craig MacKenzie, COO

Joseph Renna, CTO

Daniel J. Murphy, III, Chairman of the Board

Jane C. Walsh, Chief Executive Officer, President & Treasurer

Glenn Johnson, Senior Lending Officer

### Directors/Trustees:

Mary M. Doherty

Dale M. Lodge

Daniel J. Murphy, III

Richard D. Rizzo

Kevin A. Sullivan

Raymond A. Vivenzio

Howard M. Gardner

Camille Miragliotta-Daly

Mary G. Noonan

James F. Scully

Joseph R. Tarby, III

Jane C. Walsh

# OneUnited Bank

100 Franklin Street - 6th Floor

Boston, MA 02110

**Telephone:** 617-457-4400

**Fax:** 617-457-4435

## **Branches:**

648 Warren Street, Dorchester, MA 02121

3683 Crenshaw Boulevard, Los Angeles, CA 90016

3275 NW 79th St., Miami, FL 33147

2343 Washington Street, Roxbury, MA 02119-3288

## **Officers:**

Cecilia Isaac, Chief Lending Officer

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

## **Directors/Trustees:**

Richard D. Carr, DDS

Kevin Cohee

Leander J. Foley, III

Delores Pettis

George A Russell

John L. Sims

Teri Williams

Leon Wilson

## Rockland Trust Company

288 Union Street

Rockland, MA 02370-1896

**Telephone:** 800-826-6100

**Fax:** 508-732-7777

## Branches:

381 Centre Avenue, Abington, MA 02351  
229 N. Harvard Street, Allston, MA 02134  
175 Broadway Street, Arlington, MA 02474  
490 Pleasant Street, Attleboro, MA 02703  
4 North Main Street, Bellingham, MA 02019  
70 Concord Avenue, Belmont, MA 02478  
2250 Dorchester Avenue, Boston, MA 02124-5670  
1134 Washington Street, Boston, MA 02118  
93 Franklin Street, Boston, MA 02110  
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  
1441 Beacon Street, Brookline, MA 02446  
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  
10 Elm Street, Danvers, MA 01923-2824  
749 Providence Highway, Dedham, MA 02026  
489 Gallivan Blvd., Dorchester, MA 02124  
305 Talbot Avenue, Dorchester, MA 02124  
27 Bay Road, Duxbury, MA 02332  
290 Kingstown Way, Duxbury, MA 02332  
10 Meridian Street, East Boston, MA 02128  
10 Meridian Street, East Boston, MA 02128  
1 Bennington Street, East Boston, MA 02128  
856 Bennington Street, East Boston, MA 02128  
397 East Falmouth Highway, East Falmouth, MA 02536  
Two South Water Street, Edgartown, MA 02539  
257 Upper Main Street, Edgartown, MA 02539  
1755 Revere Beach Parkway, Everett, MA 02149  
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  
515 Centre Street, Jamaica Plain, MA 02130  
184 Summer Street, Kingston, MA 02364  
335 Broadway, Lynn, MA 01904  
728 State Road, Manomet, MA 02345  
31 Webster Square, Marshfield, MA 02050

5 Shellback Way, Mashpee, MA 02649  
76 North Street, Medfield, MA 02052  
410 Riverside 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  
67 Prospect Street, Peabody, MA 01960  
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  
495 Hancock Street, Quincy, MA 02170  
301 Quincy Avenue, Quincy, MA 02169  
84 North Main Street, Randolph, MA 02368  
275 New State Highway, Raynham, MA 02767  
575 Broadway, Revere, MA 01951  
126 Squire Road, Revere, MA 02151  
Mobile Branch, Revere, MA 01951  
288 Union Street, Rockland, MA 02370  
333 Cotuit Road, Sandwich, MA 02563  
317 Main Street, Saugus, MA 01906  
320 Central Street, Saugus, MA 01906  
77 Front Street, Scituate, MA 02066  
1400 Fall River Avenue, Seekonk, MA 02771  
193 Boston Turnpike, Suite 5110, Shrewsbury, MA 01545  
100 Slade's Ferry Avenue, Somerset, MA 02726  
399 Highland Avenue, Somerville, MA 02144  
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  
428 Station Avenue, South Yarmouth, MA 02664  
608 Washington Street, Stoughton, MA 02072  
257 Edgartown Road, Vineyard Haven, MA 02568  
381 Main Street, Wakefield, MA 01880  
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, 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  
15 Bartlett Road, Winthrop, MA 02152  
275 Main Street, Woburn, MA 01801  
88 Montvale Ave/Woburn High School, Woburn, MA 01801  
301 Grove Street, Worcester, MA 01605  
967 Grafton Street, Worcester, MA 01604  
633 Park Avenue, Worcester, MA 01604

**Officers:**

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

**Directors/Trustees:**

|                        |                    |
|------------------------|--------------------|
| Donna L. Abelli        | Michael P. Hogan   |
| Kevin J. Jones         | Mary L. Lentz      |
| Eileen C. Miskell      | John J. Morrissey  |
| Gerard F. Nadeau       | Daniel F. O'Brien  |
| Christopher Oddleifson | Scott Smith        |
| Frederick Taw          | Thomas R. Venables |

# State Street Bank and Trust Company

One Lincoln Street

Boston, MA 02111

**Telephone:** 617-786-3000

**Fax:** 617-664-4666

## Branches:

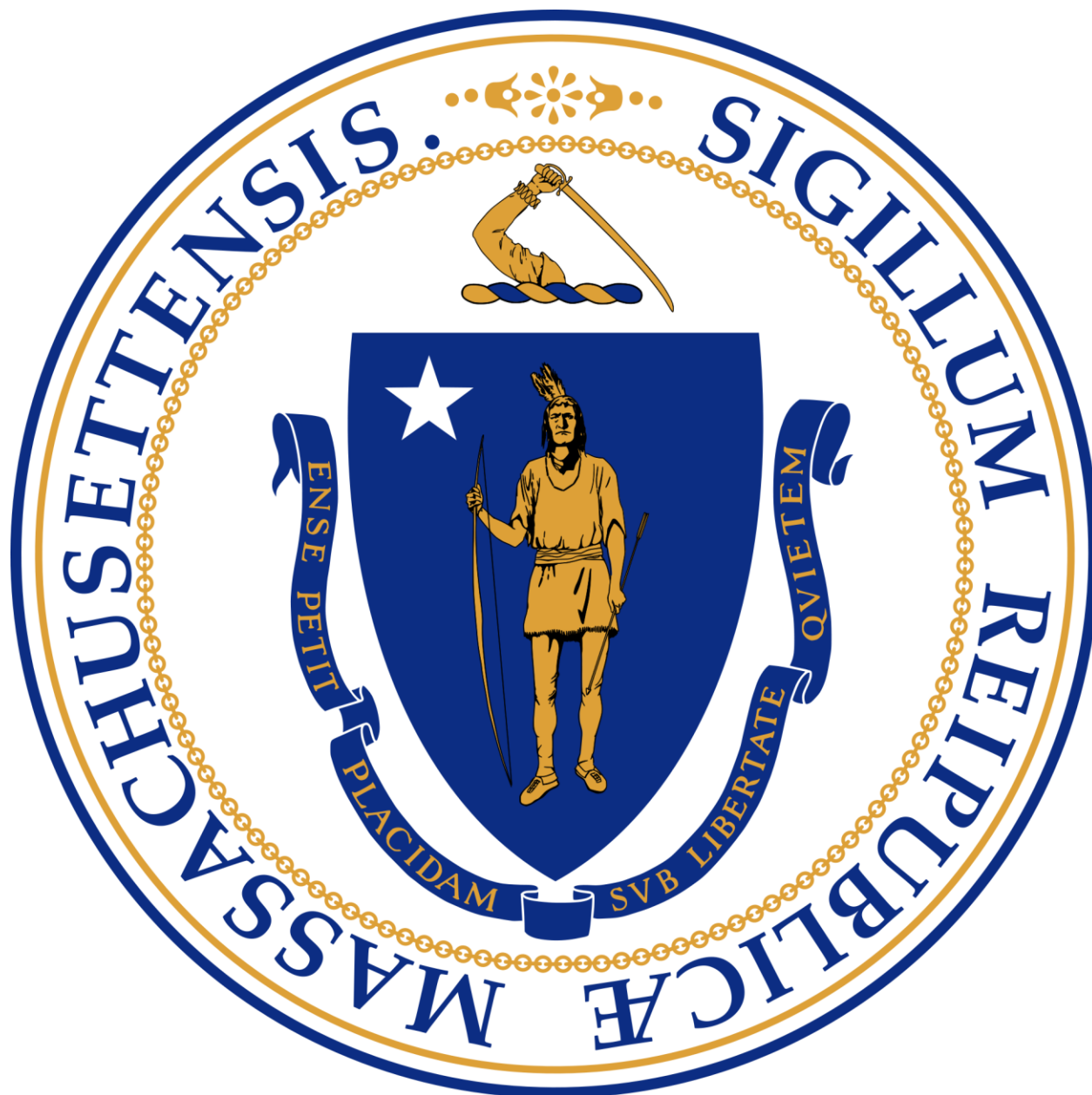
Toranomon Hills Mori Tower, Minato-ku, Tokyo, Japan, XX 105-6325  
 68th Floor, Two International Finance Centre, 8 Finance Street, Central, Hong Kong, China, XX N/A  
 01-02, 15F, Unit 1, Building #1, Chaoyang District, Beijing, China, XX 100020  
 525 Washington Boulevard, Jersey City, NJ 07310  
 801 Pennsylvania Avenue, Kansas City, MO 64105  
 20 Churchill Place, Canary Wharf, London, England, XX E14 5HJ  
 770 Sherbrooke Street West, Montreal, Canada, XX H3A 1G1  
 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:

Andrew J. Erickson, Executive Vice President  
 Louis D. Maiuri, Executive Vice President  
 Cyrus Taraporevala, Executive Vice President, CEO and President of State Street Global Advisors  
 Ian W. Appleyard, Executive Vice President, Global Controller and Chief Accounting Officer  
 Francisco Aristeguieta, Executive Vice President  
 Kathryn M. Horgan, Executive Vice President  
 David C. Phelan, Executive Vice President and General Counsel  
 Michael Richards, Chief Administrative Officer  
 Andrew P. Kuritzkes, Executive Vice President, Chief Risk Officer  
 Eric W. Aboaf, Executive Vice President and CFO  
 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       |



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