

2024
ANNUAL REPORT

Massachusetts Division of Banks



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OCABR

The Office of Consumer Affairs and Business Regulation

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

Letter from

Commissioner of Banks Mary L. Gallagher

The Division of Banks, as mandated by General Laws chapter 167, section 13, presents its Annual Report to the General Court for the year 2024. This report provides an overview of the financial industry regulated by the Division, including a snapshot of agency accomplishments and aggregate statements of the condition of banks and credit unions under the Division's supervision as of December 2024.

I am fortunate to work alongside a team of intelligent, dedicated, and mission-oriented colleagues. We believe in public service and understand that our agency's role is to ensure that supervised entities operate safely and soundly while safeguarding Massachusetts residents' basic consumer protections. In recent years, we have made significant progress on two primary strategic initiatives: bolstering our agency staffing and modernizing the Commonwealth's money transmission laws. Over the past two years, 30 new examiners have joined our ranks, and we are actively channeling resources to provide ample training for these recruits. Additionally, after the Division's persistent advocacy and collaboration with industry stakeholders, the Legislature sent Chapter 312 of the Acts of 2024: *An Act Relative to the Regulation of Money Transmission by the Division of Banks* to Governor Healey, which she signed into law on January 1, 2025. We are working diligently to implement the updated statutory framework by January 2026, when we will join the rest of the country in ensuring consumer protections for the millions of peer-to-peer money transfers made by Massachusetts residents.

The successful passage of Chapter 312 demonstrates the strength of progress for our local financial system, which is notable when compared to less certain collaboration at the national level. Regular dialogue, engagement, collaboration, and trust are both essential and welcomed by us as an agency that oversees a range of financial service providers. We believe that a competitive state charter for both banks and credit unions, as well as a robust licensing framework for non-bank financial service providers, fosters a competitive landscape for greater consumer choice in the Commonwealth. We are fortunate in Massachusetts for a deep and extensive network of public-private relationships. The Division collaborates daily with other state and federal financial regulatory partners, and we regularly engage with industry stakeholders including the Cooperative Credit Union Association, Massachusetts Bankers Association, Massachusetts Mortgage Bankers Association, and the New England Collectors Association. Additionally, we maintain strong relationships with and serve as a ready resource for the Legislature and the Administration. Faced with uncertain policy developments at the federal level, the Division remains committed to consistency and transparency in its operations. In turn, our supervised entities continue to exhibit strength by focusing on doing their jobs—adhering to fundamental risk management principles such as liquidity, earnings, capital, asset quality, succession planning, and cyber security—and ultimately serving well Massachusetts customers.

On behalf of our team, I am pleased to present the Division of Banks' 2024 Annual Report.

Thank you,

Mary L. Gallagher
Commissioner of Banks



Accomplishments

23,009

Consumers receiving reimbursements totaling \$2.3 million from complaint resolution or Division enforcement actions.

15,763

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

533

Total number of completed bank, credit union, licensee approval requests (529) and total number of legal opinions (4) issued.

347

Total number of reports mailed for depository (91), non-depository (215), & cyber (41) examinations.

219

Foreclosure delay requests received by the Division, of which 109 were granted.

74

Total number of major corporate transactions consummated involving banks & credit unions (7), and total number of bank and credit union branch office notices/applications processed (67).

39

Formal & informal regulatory orders issued by the Division.

29

Employment positions filled including 26 Bank Examiners, 1 Legal Counsel, 1 Program Coordinator, and 1 Data Analyst.

10

Division employees achieved a total of 10 new certifications in 2024 and completed, on average, 47 hours of training.

2024 Division of Banks Year in Review Highlights

Staffing/Training:

- The Division hired staff to fill 29 positions: 26 Bank Examiners, 1 Counsel, 1 Program Coordinator, and 1 Data Analyst.
- Training reflected a combination of in-person and virtual courses, providing greater increased opportunities for staff participation. Division examiners receive ongoing opportunities for skill development and refinement as the agency leverages partnerships with federal and industry partners. 18 examiners attended FFIEC virtual conferences, 20 examiners completed core FDIC requirements, 31 examiners attended industry and trade association conferences, 46 examiners attended specialized knowledge courses, and 29 examiners participated in skill building classes.
- Division examiners averaged 47 hours of training in 2024.
- 10 Division examiners achieved new certifications in 2024.
- 44 Division staff serve on 57 industry and national regulatory committees demonstrating the agency's reach, engagement, collaboration, and leadership as a financial regulator.

Notable Actions:

- As reported in the [2024 Annual Enforcement Bulletin](#), the Division issued a total of 39 formal and informal regulatory Enforcement Orders, collected a total of \$658,000 in administrative penalties and reimbursed \$2,323,651.04 to a total of 23,009 consumers.
- On February 13, 2024, the Division hosted a virtual public Board of Bank Incorporation Hearing pertaining to a [petition by Mutual Bancorp, Hyannis, Massachusetts](#) for approval to acquire Fidelity Mutual Holding Company, (Fidelity MHC), Leominster, Massachusetts, the mutual holding company for Fidelity Co-operative Bank, Leominster, Massachusetts. Mutual Bancorp is the mutual holding company of The Cape Cod Five Cents Savings Bank, Hyannis, Massachusetts.
- On March 21, 2024, thirty-nine states plus Puerto Rico and the District of Columbia coordinated to issue a [Consent Order](#) requiring Sigue Corp. to cease engaging in foreign money transmission activities due to its failure to satisfy outstanding transmissions in violation of State laws. The Massachusetts Division of Banks was one of the lead states in this effort. The media release and background information can be found [here](#).
- On April 30, 2024, Massachusetts Governor Healey signed the FY2024 Supplemental Budget, House 4582, into law as [Chapter 88](#) of the Acts of 2024. Chapter 88 includes provisions to authorize telephonic and [remote reverse mortgage counseling](#) on a permanent basis effective as of 3/31/24.
- In recognition of National Cybersecurity Awareness Month, the Division published information throughout the month of October from [Secure Our World](#), the cybersecurity awareness program from The Cybersecurity and Infrastructure Security Agency (CISA). Division posted bulletins included:
 - October 7: [Strong Passwords](#)
 - October 14: [Multifactor Authentication](#)
 - October 21: [Update Software](#)
 - October 28: [Phishing](#)

- On October 8, 2024, the Division hosted a virtual public Board of Bank Incorporation Hearing pertaining to a [petition by PeoplesBancorp, MHC, Holyoke, Massachusetts](#), the mutual holding company for PeoplesBank, Holyoke, Massachusetts, for approval to acquire SSB Community Bancorp MHC, Spencer, Massachusetts (SSB MHC) and SSB Community Bancorp Inc., Spencer, Massachusetts (SSB Bancorp). SSB MHC and SSB Bancorp are the mutual holding company and subsidiary holding company, respectively, of Cornerstone Bank, Spencer, Massachusetts.
- On October 9, 2024, the Division co-hosted a community bank governance event with the Massachusetts Bankers Association, Bank on Women, Inc. and Goodwin Law. This unique program brought together community bank CEOs, senior management teams, and existing and prospective Board members to discuss regulatory updates, emerging trends in board governance, and opportunities for attracting effective board members. This program, titled “Transforming Leadership: Evolving Trends in Community Bank Governance,” was a successful event attended by 100+ community bank leaders and interested stakeholders.
- On October 15, 2024, the Division hosted a community event as part of Fintech Sandbox’s Boston Fintech Week. Over 50 industry leaders, entrepreneurs, and interested parties attended the panel discussion, *Fintech Regulation: The Importance of Risk Management & Compliance* held at MassChallenge in Boston. The session covered fintech licensing and supervision, industry trends and risks, and regulatory observations and concerns.
- On October 24, 2024, the Massachusetts Division of Banks announced the release of Ransomware Self-Assessment Tool, Version 2.0 (R-SAT 2.0) for non-bank financial companies. The R-SAT, which was developed in collaboration with the Bankers Electronic Crimes Task Force, state bank regulators, and the U.S. Secret Service, was originally released in 2020. The nonbank R-SAT includes insights from cybersecurity experts and lessons that nonbanks have learned from their experience with ransomware attacks. This critical and repeatable cybersecurity tool is easy to use and is designed to assist nonbank companies of all sizes assess their readiness for ransomware attacks. The R-SAT is designed to help institutions understand their risks, invest in targeted system improvements, and execute a timely response and recovery in case of attack. More information on the tool can be found in the [press release](#).
- On November 4, 2024, the Division hosted a hybrid public hearing pertaining to [amendments to 209 CMR 18.00 and 209 CMR 48.00](#). 209 CMR 18.00 pertains to the Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers and 209 CMR 48.00 pertains to Licensee Record Keeping.
- On December 4, 2024, the Division joined state financial regulators, five federal financial regulatory agencies, and the Financial Crimes Enforcement Network (FinCEN) in publishing a statement aimed at combatting [Elder Financial Exploitation](#).
- In December 2024, the Division was successful in shepherding the passage of a bill to modernize money transmission law in the Commonwealth. This represented the achievement of the Division’s top legislative priority and one pursued for numerous prior sessions. Governor Healey signed the bill into law on January 1, 2025.
 - Chapter 312 of the Acts of 2024: *An Act Relative to the Regulation of Money Transmission by the Division of Banks* establishes a single statutory framework for the licensing, examination, and regulation of all money transmitters, covering both foreign and domestic transmissions, as well as check sellers, in the Commonwealth by the Division of Banks, pursuant to the establishment of new M.G.L. c. 169B. By modernizing existing Massachusetts law governing money transmission services to reflect the current day marketplace, this statute brings Massachusetts in line with the rest of the country in protecting consumers engaging in money transfers. Chapter 312 also provides the Division with rulemaking authority. The Act utilizes the 2022 Conference of State Bank Supervisors (CSBS) Model Law as the foundation, with some amendments, to modernize the Division’s supervision of this industry.

Division Funded Grant Programs:

- On January 22, 2024, the Division, in collaboration with the State Treasurer's Office of Economic Empowerment and the Office of Consumer Affairs and Business Regulation, announced the recipients of the 2024 Financial Education Innovation Fund Grants. Fifty-nine schools were awarded grants totaling \$223,548.00. These grants provide Massachusetts high schools and special education schools with funding to hold financial education events for students called "Credit for Life Fairs." Read more about the grants [here](#).
- On April 19, 2024, the Division awarded \$3,350,151 in grants to 24 organizations across the state to fund first-time homeownership education programs and foreclosure prevention counseling centers throughout Massachusetts. The funds were awarded through the [Chapter 206 Grant Program](#), which serves to assist homeowners who may be experiencing financial hardship and prospective homebuyers who are determining if homeownership is right for them. The grant program is funded with fees associated with the licensing of mortgage loan originators.
- On July 26, 2024, the Division, the State Treasurer's Office of Economic Empowerment (OEE), and the Office of Consumer Affairs and Business Regulation (OCABR) announced the [recipients of the 2024 round of Operation Money Wise](#) for awards totaling \$35,000. This grant funding promotes financial education programming for non-profit organizations, public agencies, and higher education institutions that serve the military community in Massachusetts.

Agency Strategic Goals

The Division's 2024-2026 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 EOED'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.

Consumer Protection and Outreach

Our consumer protection and outreach goals are to implement and enforce consumer protection laws and regulations, while also providing consumers and/or industries with information to make both informed financial decisions and prepare to mitigate anticipated risks.

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.

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.

Non-Depository Institution Supervision

The Non-Depository Institution Supervision (NDIS) unit licenses and examines the over 16,000 non-depository financial institutions in Massachusetts. These institutions include:

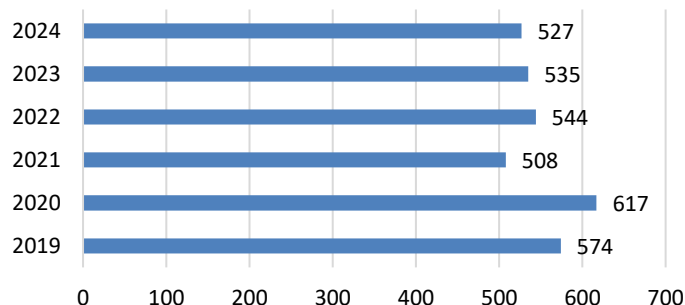
- Mortgage lenders
- Mortgage brokers
- Consumer finance companies
- Money services businesses
- Debt collectors
- Loan servicers
- Check Cashers
- Check Sellers
- Student Loan Servicers

In order to evaluate the overall safety and soundness of the non-depository financial institutions in Massachusetts, while complying 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.

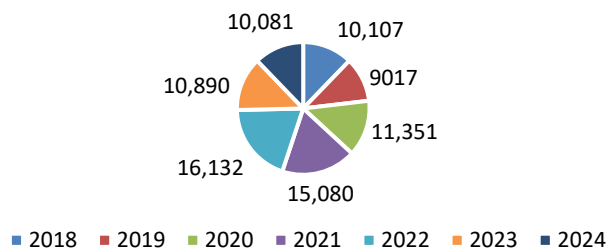
Mortgage Supervision

The Division's Mortgage Exam Unit (MEU) continued to improve its exam scoping, scheduling, and procedures in an effort to increase its efficiency. Where applicable, the MEU participated in coordinated multistate exams through the Multi-State Mortgage Committee (MMC) as well as targeted and full-scoped examinations that utilized the State Examination System (SES) through Network Supervision, One Company One Examination, and other innovative and coordinated national strategies. All examiners in the MEU have been fully trained in the use of SES and the leveraging of other state's exam work, additionally lending to the MEU's efficiencies. MEU personnel maintain leadership positions on the governing boards of both the MMC and the American Association of Mortgage Regulators (AARMR). 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's (NMLS) analytics and mortgage call reporting functions, resulting in efficient risk scoping during the pre-exam phase of all examinations. The MEU is engaged in cyber-security training in order to be better prepared for ever-increasing global cyber threats. The MEU serves as the Agency monitor for all cyber reporting through the Office of Consumer Affairs and Business Regulation data breach reporting portal. The MEU uses all resources at its disposal to help protect Massachusetts consumers against the ever-increasing cyber threat.

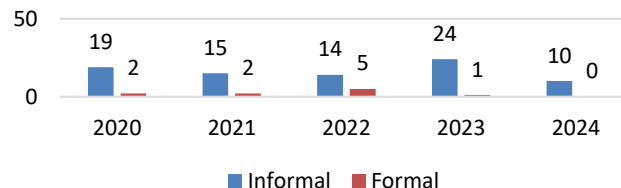
Approved Mortgage Companies by Year End



Approved Mortgage Loan Originators by Year End

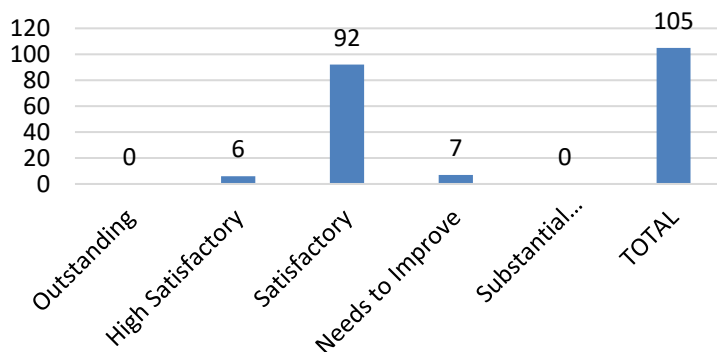


Regulatory Actions Taken by the Division Against Brokers & Lenders



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 17 CRA examinations of mortgage lenders during 2024. There are currently 105 Public Evaluations of mortgage lenders posted on the Division's website.

Mortgage Lender CRA Ratings



Consumer Finance/Money Services Business Activity (CF/MSB)

In 2024, the CF/MSB Unit's many accomplishments helped promote the Division's mission of ensuring a sound, competitive, and accessible financial services environment throughout the Commonwealth.

- Over \$1.8 million was reimbursed to over 20,000 Massachusetts consumers during 2024 as a result of examinations conducted on licensed finance companies and registered loan servicers.
- 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 CF/MSB Unit actively participates in boards and committee leadership for the following groups:
 - Senior Deputy Commissioner Christopher Pope sits on the MTRA Board, MTRA Industry Advisory Council, and the CSBS/MTRA Multi-State MSB Enforcement Task Force.
 - Deputy Commissioner Andrea Cipolla serves on NACCA's Executive Board and is Chairperson of the NACCA Emerging Issues Committee.
 - Chief Director Liam O'Driscoll serves on the NACARA Board.
 - Division staff also serve on the NACARA Regulatory Supervision Committee, the NACCA Multistate Consumer Finance Examinations Committee, the MTRA Multistate MSBCR Committee, the NACARA Debt Standards Working Group and the NACCA/NACARA Student Loan Supervisory Taskforce Examinations and Debt Collection sub-committees.
 - Several CF/MSB Unit staff members also participate on NMLS committees and working groups focusing on Networked Supervision, Consumer Finance Call Reports, Licensing Standards and Examination Standards.
- The Division's CF/MSB Unit completed 11 joint multi-state examinations in 2024: 9 joint money transmitter examinations, 1 coordinated examination of a large national student loan servicer, and 1 joint examination of a large national auto finance company.
- The Division entered into 8 formal regulatory actions with licensees to address deficiencies identified during recent examinations. Highlights include:
 - Consent Orders with Ironhorse Funding, LLC, Two Wheeler Finance, LLC, and Open Road Finance Company to settle allegations of substantial non-compliance with applicable statutes and regulations in relation to Ironhorse's servicing of loans on behalf of Open Road and Two Wheeler. Deficiencies included the rebate of GAP Insurance and ancillary products, excessive delinquency and repossession fees, excessive finance charges, payment representment practices, and collection practices. The Orders included a \$50,000 penalty for Ironhorse, and \$15,000 penalties for both Open Road and Two Wheeler and required consumer reimbursements for overcharges and unrefunded amounts.
 - Consent Order with El Valle De La Sultana Market, Inc. to address the operation of an unlicensed branch location. The Order included a \$50,000 penalty and required consumer reimbursements for fees charged at the unlicensed location.
 - The Division entered into a multi-state Consent Order with Sigue Corporation to address significant deterioration in its financial condition and the cessation of its operations. The Order required Sigue to cease and desist from money transmission activities, surrender licenses, and wind down its business.
 - Consent Order with Fast Cash Corp. d/b/a/ Costa's Cash Express to settle allegations of substantial non-compliance with applicable statutes and regulations. Deficiencies included weaknesses in Fast Cash's AML/CFT program, inadequate record-keeping, and failure to adhere to its posted fee schedule when rounding check cashing fees. The Order included a \$5,000 penalty and required consumer reimbursements for fees charged in excess of the posted fee schedule.

- The Division entered into 17 informal regulatory actions with licensees to address deficiencies identified during recent examinations, including repossession and disposition deficiencies at finance companies, reimbursable violations and the failure to rebate unearned ancillary products cited at finance companies, commingling client funds with operating funds by debt collectors and foreign remittance companies, the use of unlicensed sub-contractors, violations of the Bank Secrecy Act by money services businesses, and information security systems weaknesses.
- The Division has continued to implement a robust supervision program for student loan servicers. The Division has held specialized training for examination staff, implemented an examination program, and conducted offsite monitoring. The Division continued to coordinate and collaborate with the Attorney General's Student Loan Ombudsman's Office, the Consumer Financial Protection Bureau, and fellow state regulators to ensure effective oversight of student loan servicers.
- The CF/MSB Examination Unit explored the implementation and adoption of the CSBS State Examination System for managing examinations, including examination communications and file exchange. The Unit trained staff on the use of the system and piloted the use of the system on several examinations.

Licensing

In 2024, the Division's Licensing Unit continued to process a high volume of non-depository license applications. The Licensing Unit has been evaluating more complex business plans as the nature of the business models presented for review trigger more than one license or registration. Non-depository institutions engaged in the Small Loan Company business and Third Party Loan Servicer Business have seen the most significant growth in this market. The entities seeking a license or registration are fintechs who are expanding their footprints into the Commonwealth by establishing bank partnership arrangements to offer various consumer loan products and services to Massachusetts consumers.

The Licensing Unit has also processed a growing number of mortgage broker and mortgage lender applications. Mortgage Broker applicants continue to grow as the number of sole proprietors entering the market continues to increase year over year. Mortgage Lender applicants are increasing as established entities are expanding their footprints nationwide.

The Licensing Unit regularly evaluates the overall state of the Massachusetts economy and the ever-changing markets while evaluating all non-depository applications which include twelve distinct licenses and registrations spanning from Mortgage Lenders, Mortgage Brokers and Student Loan Servicers to Foreign Transmittal Agencies and Motor Vehicle Sales Finance Companies.

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 each institution's risk management systems, financial condition, and compliance with applicable banking laws and regulations.

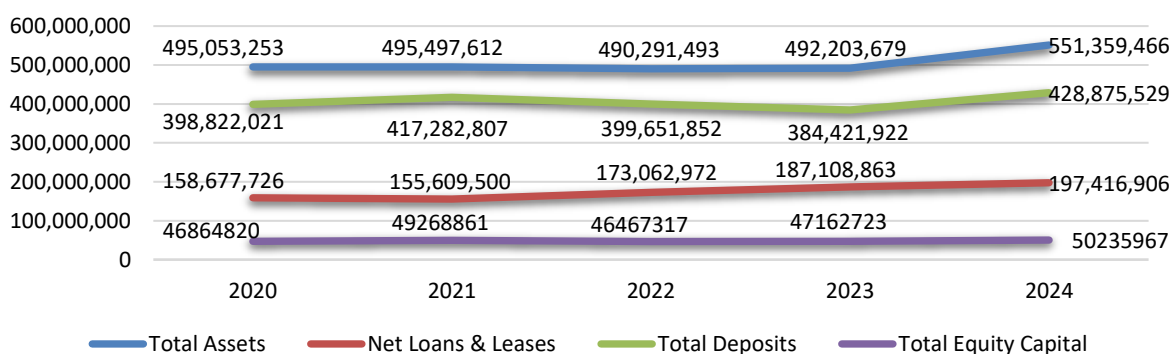
The DIS unit examiners and managers supervise the Commonwealth's 142 state-chartered banks and credit unions, 2 limited purpose trust companies, and 2 excess-deposit insurers to ensure their compliance with federal and state laws and regulations. As prescribed in MGL c. 167, the DIS unit conducts examinations of these institutions for:

- Risk management (also known as safety and soundness)
- Consumer protection compliance
- Community Reinvestment Act (CRA) and Fair Lending

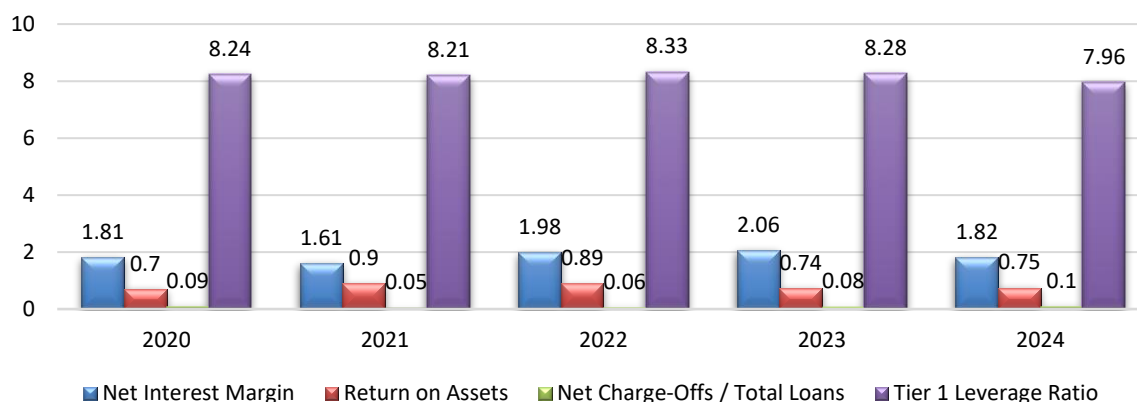
Bank Summary: Balance Sheet and Income Statement

The Massachusetts banking industry experienced a mix of both measured growth and relative stability throughout 2024; however, possible global macroeconomic headwinds in 2025 and beyond may lead to general and targeted economic stress throughout the United States. Our supervised institutions' total assets and deposits grew 12% in 2024. Growth was centered on increased balances of loans and leases of 6%, in comparison cash and deposits increased 26% as our institutions remain ready to meet the current and anticipated liquidity needs of their customers in a dynamic and competitive banking environment. Although our supervised institutions continue to feel the impact of compressing net interest margins due to repricing characteristics of both loans and investments and deposits and borrowings, year-end bottom line net income grew 11% in 2024. Net profitability was negatively impacted by a 39% increase in provisions for credit losses but positively impacted by a 10% increase in total noninterest income and a stable level of overhead expenses. Although both charge-off and delinquency rates remain modest and stable, increased provisions to fund the allowance for credit losses are evident to account for possible future weaknesses in the commercial real estate and commercial and industrial sectors due to both general market and interest rate pricing pressures. In the year ahead, Massachusetts banks are well positioned to navigate the myriad challenges posed by changes to global trade policy, uncertain employment demand (both government and private sector), and potential monetary and/or rate actions from the Federal Reserve.

**Aggregate Massachusetts Bank Balance Sheet Data
2020-2024 (000's)**



**Aggregate Massachusetts Bank Financial Ratios
2020-2024 (%)**



Bank Balance Sheet

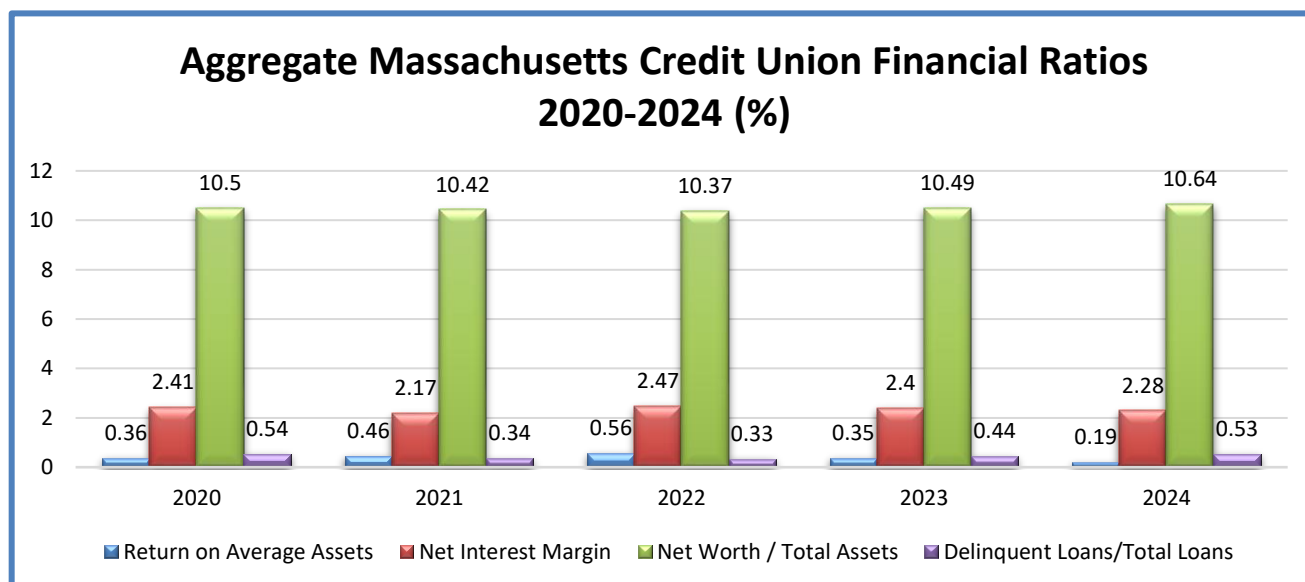
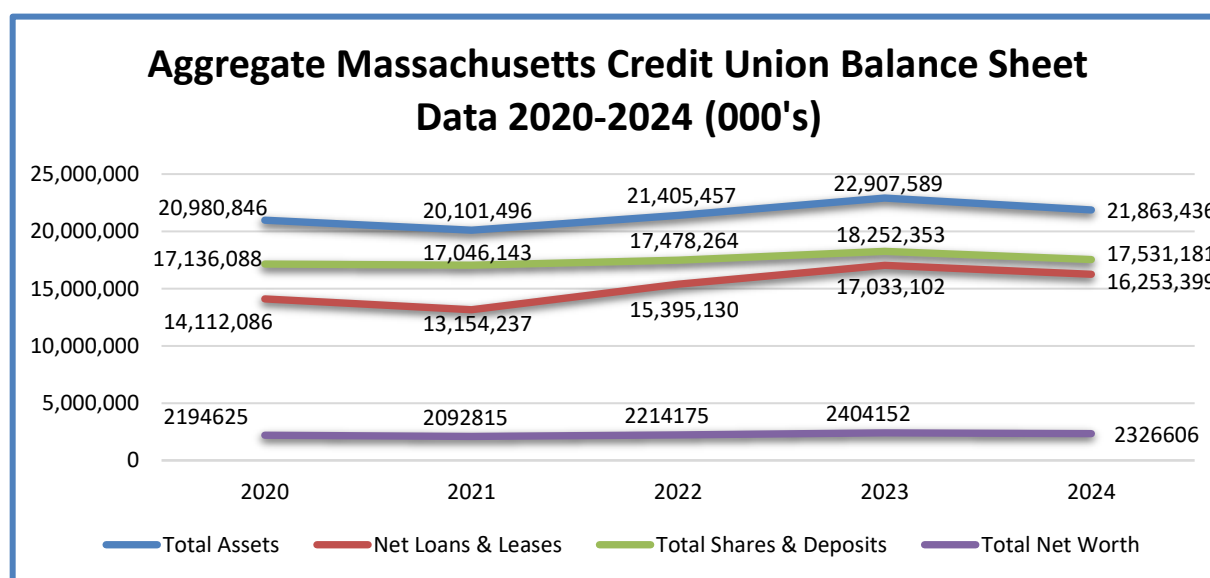
Years Ending December 31	2023	2024	% Change
	\$ in 000's	\$ in 000's	
Cash and Balances Due from Depository Institutions	\$97,777,473	\$123,210,235	26%
Securities	\$130,789,429	\$133,304,697	2%
Federal Funds Sold & Reverse Repurchase Agreements	\$6,801,133	\$6,793,288	0%
Loans and Leases, Gross	\$188,705,746	\$199,193,113	6%
Allowance for loan and lease losses	\$1,600,459	\$1,756,054	10%
Net Loans & Leases	\$187,108,863	\$197,416,906	6%
Trading Account Assets	\$5,687,246	\$11,383,884	100%
Bank Premises and Fixed Assets	\$4,493,178	\$4,834,376	8%
Other Real Estate Owned	\$24,460	\$30,143	23%
Goodwill and Other intangibles	\$10,953,717	\$11,266,709	3%
All Other Assets	\$48,568,180	\$63,119,228	30%
Total Assets	\$492,203,679	\$551,359,466	12%
Total Deposits	\$384,421,922	\$428,875,529	12%
Federal Funds Purchased and Repurchase Agreements	\$2,278,425	\$4,258,230	87%
Trading Liabilities	\$7,558,155	\$6,696,785	-11%
Other Borrowed Funds	\$27,877,984	\$36,312,715	30%
Subordinated Debt	\$536,000	\$530,000	-1%
All Other Liabilities	\$22,368,470	\$24,450,240	9%
Total Liabilities	\$445,040,956	\$501,123,499	13%
Perpetual Preferred Stock	\$19,792	\$74,785	278%
Common Stock	\$83,935	\$81,953	-2%
Surplus	\$24,859,521	\$24,223,136	-3%
Undivided Profits	\$22,194,561	\$25,851,607	16%
Equity, minor interest in consolidated subs	\$4,914	\$4,486	-9%
Total Equity Capital	\$47,162,723	\$50,235,967	7%
Total Liabilities and Equity Capital	\$492,203,679	\$551,359,466	12%

Bank Income Statement

Years Ending December 31	2023	2024	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	\$17,528,291	\$21,090,150	20%
Total Interest Expense	\$9,005,410	\$13,059,053	45%
Net Interest Income	\$8,522,881	\$8,031,097	-6%
Provision for Credit Losses	\$241,074	\$335,186	39%
Fiduciary Activities	\$6,327,412	\$6,678,278	6%
Service Charges on Deposit Accounts	\$200,149	\$206,824	3%
Trading Account Gains & Fees	\$759,274	\$1,164,418	53%
Additional Noninterest Income	\$3,112,680	\$3,374,172	8%
Total Noninterest Income	\$10,399,515	\$11,423,692	10%
Salaries and Employee Benefits	\$7,063,577	\$7,017,853	-1%
Premises and Equipment Expense	\$2,429,501	\$2,589,180	7%
Additional Noninterest Expense	\$4,157,033	\$4,034,204	-3%
Total Noninterest Expense	\$13,650,111	\$13,641,237	0%
Pre-tax Net Operating Income	\$5,031,211	\$5,478,366	9%
Securities Gains (Losses)	(\$586,009)	(\$56,071)	-90%
Applicable Income Taxes	\$906,576	\$1,179,881	30%
Income Before Extraordinary Items	\$3,538,626	\$4,242,414	20%
Discontinued Operations/Extraordinary Items	\$294,866	\$0	-100%
Net Income	\$3,833,492	\$4,242,414	11%

Credit Union Summary: Balance Sheet and Income Statement

Throughout 2024, Massachusetts state-chartered credit unions navigated a competitive banking landscape while maintaining overall industry stability. Although supervised institutions' total assets and shares & deposits declined by 5% and 4%, respectively in 2024, the decreases were primarily driven by a large credit union converting to a federal charter in early 2024. This also affected reported total loans decreasing 5% throughout 2024, while borrowings outstanding fell 10% over the same period. In contrast with these contractionary figures, total cash & deposit levels increased by 25%, as state-chartered credit unions hold ample liquidity to meet the needs of their members. Continued net interest margin pressure has impacted bottom line profitability in 2024, which has declined 45% as compared to 2023 results; however, net profitability was positively impacted by a 7% decrease in provisions for credit losses and a stable level of overhead expenses. In 2025, the Massachusetts state-chartered credit union industry will continue to face interest rate challenges, succession planning considerations, as well as broader macroeconomic uncertainty related to global trade policy and federal administration policy; nevertheless, Massachusetts credit unions remain ready to serve their members with products & services that improve their financial well-being.



Credit Union Balance Sheet

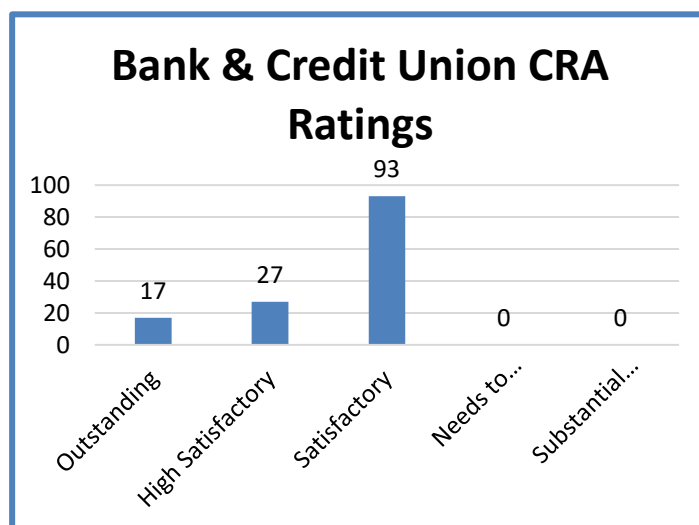
Years ended December 31	2023	2024	% Change
	\$ in 000's	\$ in 000's	
Assets			
Total Cash & Deposits	\$1,203,477	\$1,503,032	25%
Total Investments	\$3,608,604	\$3,106,231	-14%
Loans Held for Sale	\$8,702	\$7,457	-14%
Total Loans & Leases	\$17,135,010	\$16,347,368	-5%
Allowance for Credit Loss	(\$101,909)	(\$93,969)	-8%
Net Loans and Leases	\$17,033,101	\$16,253,399	-5%
Land and Building	\$228,939	\$245,166	7%
Other Fixed Assets	\$78,563	\$61,346	-22%
NCUSIF Deposit	\$169,062	\$158,452	-6%
All Other Assets	\$577,140	\$528,353	-8%
Total Assets	\$22,907,589	\$21,863,436	-5%
Accounts Payable & Other Liabilities	\$254,562	\$198,585	-22%
Accrued Dividends & Interest Payable	\$1,916	\$4,689	145%
Allowance for Credit Loss (Off-Balance Sheet)	\$1,405	\$810	-42%
Borrowings, Notes & Interest Payable	\$2,358,305	\$2,121,711	-10%
Total Shares & Deposits	\$18,252,353	\$17,531,181	-4%
Total Liabilities	\$20,868,541	\$19,856,976	-5%
Undivided Earnings and Other Reserves	\$2,122,498	\$2,049,883	-3%
Equity Acquired in Merger	\$251,562	\$247,270	-2%
Accumulated Unrealized Gain/(Loss) on CF Hedges	\$1,928	\$1,854	-4%
Accumulated Unrealized Gain/(Loss) on AFS	(\$329,194)	(\$294,163)	-11%
Other Comprehensive Income	(\$7,747)	\$1,616	-121%
Total Equity Capital	\$2,039,048	\$2,006,460	-2%
Total Liabilities and Equity Capital	\$22,907,589	\$21,863,436	-5%
Total Cash & Deposits	\$1,203,477	\$1,503,032	25%
Total Investments	\$3,608,604	\$3,106,231	-14%

Credit Union Income Statement

Years ended December 31	2023	202	% Change
	\$ in 000's	\$ in 000's	
Total Interest Income	\$828,758	\$923,066	11%
Total Interest Expense	\$296,591	\$412,365	39%
Net Interest Income	\$532,167	\$510,700	-4%
Total Credit Loss Expense (TCLE)	\$24,691	\$22,880	-7%
Net Interest Income after TCLE	\$507,476	\$487,820	-4%
Fee Income	\$72,776	\$74,586	2%
Other Income	\$65,581	\$52,842	-19%
Gain/(Loss) on Equity Securities	\$3,628	\$8,654	139%
Gain/(Loss) on Other Securities	(\$2,639)	(\$8,089)	207%
Gain/(Loss) on Derivatives	\$0	\$19	
Gain/(Loss) on Disposition of Fixed Assets	\$335	(\$312)	-193%
Gain/(Loss) on Sales of Loans & Leases	\$1,717	\$4,058	136%
Gain/(Loss) on Sales of Other Real Estate Owned	\$246	\$239	-3%
Other Noninterest Income	\$1,397	\$596	-57%
Total Noninterest Income	\$143,041	\$132,591	-7%
Employee Compensation & Benefits	\$295,118	\$296,316	0%
Travel and Conference Expense	\$5,283	\$4,524	-14%
Office Occupancy	\$43,430	\$43,242	0%
Office Operation Expense	\$101,051	\$99,737	-1%
Education and Promotion	\$19,573	\$17,638	-10%
Loan Servicing Expense	\$21,938	\$20,622	-6%
Professional and Outside Service	\$63,982	\$72,002	13%
Member Insurance	\$2,215	\$1,841	-17%
Operating Fees	\$2,357	\$3,017	28%
Miscellaneous Noninterest Expense	\$18,582	\$18,777	1%
Total Noninterest Expense	\$573,530	\$577,715	1%

Bank/Credit Union Consumer Protection

The Consumer Protection Examination Unit has played a crucial role in addressing significant consumer protection regulatory issues over the past year. In 2024, the unit continued to work closely with our federal counterparts to review various banking practices, particularly those related to deposit accounts and the assessment of associated fees. This ongoing collaboration is aimed at ensuring transparency and fairness in banking operations to safeguard consumer interests. Furthermore, the unit is actively engaged in monitoring and examining the state's largest state-chartered banks, specifically those with assets exceeding \$10 billion. By strengthening its examination and supervision of these large financial institutions, the unit aims to ensure compliance with regulations and to foster a safe banking environment for consumers. In addition to its ongoing efforts, the Consumer Protection Examination Unit has also become a valuable resource for other state banking regulatory agencies across the United States. In recent years, several of these agencies have reached out to our unit for information and guidance as they undertake the development of state-level regulations and examination programs tailored to the Community Reinvestment Act (CRA). This collaborative effort underscores the unit's expertise and commitment to enhancing consumer protection laws at both the state and federal levels. By sharing knowledge and best practices, the unit aims to support its counterparts in creating effective regulatory frameworks that benefit all consumers.



In accordance with the Massachusetts Community Reinvestment Act (CRA), M.G.L. c. 267 s. 14, the Division examines state-chartered banks and credit unions to assess the institution's record of meeting the credit needs of its entire assessment area. The Division conducted 38 CRA examinations of banks and credit unions during 2024. There are currently 137 Public Evaluations of banks and credit unions published on the Division's website.

Consumer Assistance and Enforcement and Investigation

In 2024, the Enforcement and Investigation Unit worked with the Non-Depository Unit in issuing a number of enforcement actions against various licensed and unlicensed entities. The Unit focused heavily on compliance and enforcement with the Small Loan Company statute and regulation, ensuring appropriate licensure, and confirming that interest charged to consumers is compliant with the Small Loan Rate Order.

The Consumer Assistance Unit fielded 4,782 calls and closed 249 complaints.

Cyber/IT/Fintech

The Cybersecurity/IT/Fintech Unit remains committed to improving cybersecurity resilience across the financial services industry through collaboration with state and federal partners, participation in cybersecurity working groups, and leveraging known strategies to safeguard information systems of Massachusetts state-chartered banks, credit unions, and nonbank entities. The unit onboarded additional IT Examiners throughout 2024 to assist with the supervision and education of regulated entities on emerging threats, cyber hygiene, and mitigating controls. Members of the unit also conducted examinations of regulated entities to ensure conformance with the Interagency Guidelines Establishing Information Security Standards and Massachusetts's regulatory standards for protecting personal information.

Given the rapidly changing threat environment, the Division has encouraged entities to leverage resources such as the *Conference of State Supervisors (CSBS) Ransomware Self-Assessment Tool 2.0* that help evaluate the strength of cybersecurity programs against ransomware and other threats. The unit has proactively engaged with regulated entities to promote awareness of the upcoming August 2025 sunset of the *Federal Financial Institutions Examination Council's Cybersecurity Assessment Tool (CAT)*—a tool that has been in use for nearly a decade to assess general cybersecurity preparedness. The unit remains engaged with Massachusetts institutions to educate management of supervised entities on numerous alternatives to the CAT.

As both emerging technologies and cyber threats continue to evolve, the Cyber/IT/Fintech Unit remains proactive, vigilant, and engaged with regulatory and industry partners through participation in numerous forums, conferences, and training events. The Cyber/IT/Fintech Unit enjoyed hosting a regulatory panel about Fintech regulation, risk management, and compliance at Boston Fintech Week in October and looks forward to further collaborating with industry partners including fintech companies in 2025. The unit remains poised to adapt its strategies to effectively foster innovation and monitor emerging cyber threats, including those from areas that intersect with cybersecurity such as fraud, artificial intelligence, cryptocurrency, and money laundering, in order to protect Massachusetts financial institutions and consumers from the efforts of cyber criminals.

Legal Unit

The Legal unit provides legal advice and representation to the Commissioner of Banks and Division. Representation and advice are 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 7 major corporate transactions consummated in 2024:

- Two transactions involved mergers which resulted in the reduction of one co-operative bank and one trust company.
- Two transactions involved the merger of two mutual holding companies with the continuing mutual holding company controlling two subsidiary banks. Another merger transaction of two mutual holding companies with the continuing mutual holding company controlling two subsidiary banks was approved in 2024 with an effective date of January 31, 2025.
- One savings bank completed its reorganization into a mutual holding company structure. One other savings bank was approved in 2024 to reorganize into the mutual holding company structure in a transaction with an effective date of January 31, 2025.
- One transaction involved a merger of a federally chartered credit union with and into a Massachusetts state-chartered credit union. A merger of a Massachusetts state-chartered credit union with and into another Massachusetts state-chartered credit union was approved in 2024 with an effective date of February 15, 2025.
- One Massachusetts state-chartered credit union converted to a federally chartered credit union.
- There were no instances for the period ending 12/31/24 where the call provided for in G.L. c. 167A, s. 4 exceeded the amount loaned to the Massachusetts Housing Partnership Fund pursuant thereto.

Bank Transactions

In 2024, there were two bank merger transactions which reduced the number of Massachusetts state-chartered banks.

At year end, there were 40 savings banks, 31 co-operative banks, 18 trust companies, and 2 limited purpose trust companies.

Bank Mergers

- Abington Bank, Abington merged with and into North Shore Bank, a Cooperative Bank, Peabody effective September 20, 2024.
- Cambridge Trust Company, Cambridge merged with and into Eastern Bank, Boston effective July 12, 2024.

Mutual Holding Company Mergers

- South Shore Bancorp, MHC and South Shore Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for South Shore Bank, Weymouth merged with and into 1831 Bancorp, MHC and 1831 Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Dedham Institution for Savings, Dedham effective January 1, 2024. 1831 Bancorp, MHC and 1831 Bancorp, Inc. are the mutual holding company and mid-tier holding company, respectively, for both Dedham Institution for Savings and South Shore Bank, respectively.
- Fidelity Mutual Holding Company, the holding company for Fidelity Co-operative Bank, Leominster merged with and into Mutual Bancorp, the mutual holding company for The Cape Cod Five Cents Savings Bank, Hyannis on April 1, 2024. Mutual Bancorp is the mutual holding company for both Fidelity Co-operative Bank and The Cape Cod Five Cents Savings Bank.
- SSB Community Bancorp, MHC and SSB Community Bancorp, Inc., the mutual holding company and mid-tier holding company, respectively, for Cornerstone Bank, Spencer merged with and into PeoplesBancorp, MHC, the mutual holding company for PeoplesBank, Holyoke effective January 31, 2025¹ and the mid-tier holding company was renamed PeoplesBancorp, Inc. PeoplesBancorp, MHC and PeoplesBancorp, Inc. are the mutual holding company and mid-tier holding company, respectively, for both Cornerstone Bank and PeoplesBank.

Reorganization into Mutual Holding Company Structure

- North Easton Savings Bank, South Easton reorganized into a mutual holding company structure, 1864 Bancorp, MHC, with a mid-tier holding company, 1864 Bancorp, Inc. on January 1, 2024.
- Eagle Bank, Everett was approved to reorganize into a mutual holding company structure, Eagle Bancorp, MHC on December 23, 2024. The reorganization was completed with an effective date of February 15, 2025.²

Name Changes

- Easthampton Savings Bank changed its name to bankESB effective January 26, 2024.
- Hometown Bank changed its name to bankHOMETOWN effective May 31, 2024.

¹ Due to an effective date occurring on January 31, 2025, the mutual holding company merger was excluded from the number of major corporate transactions reported for the 2024 calendar year and therefore is being included in the number of corporate transactions reported for 2025.

² Due to an effective date occurring on February 15, 2025, the mutual holding company reorganization for Eagle Bank was excluded from the number of major corporate transactions reported for the 2024 calendar year and therefore is being included in the number of corporate transactions reported for 2025.

Credit Union Transactions

The number of Massachusetts state-chartered credit unions was reduced from 50 to 49 during the year. One Massachusetts state-chartered credit union converted to a federally chartered credit union. One federally chartered credit union merged with and into a Massachusetts state-chartered credit union. The following is a list of credit union transactions that were consummated in 2024.

Mergers

- Lincoln Sudbury Town Employees Federal Credit Union, Sudbury merged with and into St. Mary's Credit Union, Marlborough, effective May 31, 2024.
- Cabot Boston Credit Union, Boston was approved to merge with and into Merrimack Valley Credit Union, Lawrence on December 6, 2024. The effective date of the merger was January 1, 2025.³

Conversions to Federal Charter

- Harvard University Employees Credit Union, Cambridge converted to a federally chartered credit union, Harvard University Employees Federal Credit Union effective April 12, 2024.

Name Changes

- Leominster Credit Union changed its name to All One Credit Union effective October 4, 2024.

³ Due to the effective date of January 1, 2025, the merger of Cabot Boston Credit Union with and into Merrimack Valley Credit Union was excluded from the number of major corporate transaction for the 2024 calendar year and therefore is being included in the number of corporate transactions for 2025.

Legislative Summary

Enacted Legislation from the 2023-2024 Session Within the Division's Jurisdiction

- **Video and Telephonic Conference Counseling for Certain Reverse Mortgage Applicants – Permanent Statutory Amendments**

- **Chapter 88 of the Acts of 2024: An Act Making Appropriations for the Fiscal Year 2024 To Provide for Supplementing Certain Existing Appropriations and for Certain Other Activities and Projects, SECTIONS 11, 12, and 31**

The purpose of SECTIONS 11 and 12 of Chapter 88 of the Acts of 2024 is to permanently amend the reverse mortgage provisions at G.L. c. 167E, s. 7A and G.L. c. 171, s. 65C½, which set forth a requirement for third party counseling for prospective borrowers below applicable income and asset thresholds, to permit that the required counseling could take place via synchronous, real-time video conference (video conference) or by telephone, as well as in-person.

- **Depositors Insurance Fund (DIF) Amendments**

- **Chapter 140 of the Acts of 2024: FY2025 Budget, SECTIONS 158-162**

SECTIONS 158 through 162, inclusive, of Chapter 140 of the Acts of 2024 (the DIF Amendments) provide corrective language to the enabling statutes for the Depositors Insurance Fund (DIF) for state-chartered savings banks and state-chartered co-operative banks to retain the savings or co-operative bank charter after exiting the DIF. The DIF, which was established by the Massachusetts Legislature in 1934, currently insures deposits for state-chartered savings banks and state-chartered co-operative banks (but not state-chartered trust companies) that are in excess of the deposit amounts insured by the Federal Deposit Insurance Corporation (FDIC). The combination of federal deposit insurance through the FDIC and excess deposit insurance from DIF provide depositors in state-chartered savings banks and state-chartered co-operative banks that are members of the DIF with 100% protection of their deposits. DIF is a private, industry-sponsored insurance fund subject to examination by the Division. Prior to passage of the DIF Amendments, state-chartered savings banks and co-operative banks that the DIF determined could no longer remain DIF members were required to convert to a state-chartered trust company charter by operation of law. The DIF Amendments provide that if the DIF determines that a state-chartered bank or state-chartered co-operative bank can no longer remain a DIF member, then the bank would be able to retain its original charter as a co-operative bank or savings bank without excess deposit insurance rather than converting to a trust company charter.

- **Massachusetts Housing Finance Agency (MassHousing) Exemption from Licensure by the Division of Banks**

- **Chapter 150 of the Acts of 2024: An Act Relative to the Affordable Homes Act, SECTION 54**

This provision creates an exemption for the Massachusetts Housing Finance Agency (MassHousing) from licensure by the Division of Banks as a debt collector pursuant to G.L. c. 93, ss. 24-28; as a mortgage lender or mortgage broker pursuant to G.L. c. 255E; or as a mortgage loan originator pursuant to G.L. c. 255F.

- **Modernization of Money Transmission Licensure in the Commonwealth**

- **Chapter 312 of the Acts of 2024: An Act Relative to the Regulation of Money Transmission by the Division of Banks**

Chapter 312 of the Acts of 2024 (Chapter 312 or the Act) establishes a single statutory framework for the licensing, examination, and regulation of all money transmitters, covering both foreign and domestic transmissions, as well as check sellers, in the Commonwealth by the Division of Banks, pursuant to the establishment of new M.G.L. c. 169B. By modernizing existing Massachusetts law governing money transmission services to reflect the current day marketplace, this statute brings Massachusetts in line with the rest of the country in protecting consumers engaging in money transfers. Chapter 312 also provides the Division with rulemaking authority. The Act utilizes the 2022 Conference of State Bank Supervisors (CSBS) Model Law as the foundation, with some amendments, to modernize the Division's supervision of this industry.

- **Exemption for Division of Banks from Prohibition on Licensure and Related Matters Based on an Individual's Default on an Education Loan**

- **Chapter 353 of the Acts of 2024: An Act Prohibiting License Revocation for Student Loan Default**

Chapter 353 of the Acts of 2024 (Chapter 353), in part, amends G.L. c. 30A, s. 13 to provide that no Board of Registration of the Division of Occupational Licensure (DOL) operating pursuant to G.L. c. 112 or agency shall deny issuance of, revoke or refuse to renew any professional or occupational certificate, registration, license or authority of an individual based on an individual's default on an education loan. This paragraph includes an exemption for the Division of Banks.

Regulations

- **209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers and 209 CMR 48.00: Licensee Record Keeping**

The Division held the public hearing on 11/4/24, at which it received testimony on the proposed amendments. The Division also received additional testimony received during the comment period.

The purpose of 209 CMR 18.00: Conduct of the Business of Debt Collectors, Student Loan Servicers, and Third Party Loan Servicers is to establish standards, by defining unfair or deceptive acts or practices, for the servicing of loans and collection of debts from persons within the Commonwealth of Massachusetts by debt collectors, third party loan servicers, student loan servicers, and automatic federal student loan servicers; to establish procedures and requirements for the licensing and supervision of debt collectors and student loan servicers; and for the registration and supervision of third party loan servicers. The Division licenses debt collectors, student loan servicers, and automatic federal student loan servicers (collectively referred to herein as licensees). Third party loan servicers are required to register with the Division.

The Bureau of Consumer Financial Protection (CFPB) amended Regulation F, 12 CFR Part 1006, which implements the Fair Debt Collection Practices Act (FDCPA), to prescribe federal rules governing the activities of debt collectors covered by the FDCPA. The amendments, among other things, addressed communications in connection with debt collection; interpret and apply prohibitions on harassment or abuse, false or misleading representations, and unfair practices in debt collection; and clarify requirements for certain consumer-facing debt collection disclosures. The amendments to Regulation F became effective on 11/30/21.

The proposed revision of 209 CMR 18.00 adopts the majority of the newly revised CFPB regulation 12 CFR 1006 to 209 CMR 18.00 to better align it with modern practices.

The purpose of 209 CMR 48.00: Licensee Record Keeping is to establish procedures and requirements for record keeping by the Division's licensees.

The proposed amendments to 209 CMR 48.03 increase consistency with Regulation F to increase the record retention timeframe and related clarifications for debt collectors licensed by the Division; and to make the retention of telephone recordings to be consistent with Regulation F.

There are other technical updates to the regulation as well.

The Division has twenty-one effective regulations:

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

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
1 Rockdale Street, Braintree, MA 02184
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
129 North Main Street, Randolph, MA 02368
497 Washington Street, Stoughton, MA 02072
87 Sharon Street, Stoughton, MA 02072

Officers:

Andrew J. Raczka, President & CEO
Gilbert Ehmke, Senior Executive Vice President & CFO
Nancy Curry, Executive Vice President, Senior Commercial Lending Officer
Lynn M. Star, Executive Vice President, Chief Information Officer
Nicole Smith, Vice President, Compliance
Michael Fitzgerald, Vice President, IT Officer

Directors/Trustees:

Carolyn A. Burbine	Robert Curran, Jr.
Paul G. Donlan	Margaret Fredrickson
James A. Gilpin	Kenneth K. Quigley
Andrew J. Raczka	Christopher T. Sexton
Elizabeth M. Stark	Paul J. Sullivan
Angelo M. Tempesta, Jr.	

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 & CEO

Jeanette I. Camara, Treasurer

Margaret Murray, Senior Vice President, Residential Lending

Peter Fresh, Branch Administrator

Directors/Trustees:

Craig Binney

Hossein S. Kazemi

Carolyn Ross

Kenneth J. Fernandes

Mark Lombardi

John Ventresco

Bank Gloucester

160 Main Street

Gloucester, MA 01930

Telephone: 978-283-8200

Fax: 978-283-7283

Branches:

15 Martin Street, Essex, MA 01929

143 High Street, Ipswich, MA 01938

Officers:

Patrick B. Thorpe, President & CEO

Dennis J. Doolin, Senior Vice President, Treasurer & CFO

Mark E. Grenier, Senior Vice President, Chief Lending Officer

Lisa Leahy, Vice President, Operations Officer

Patricia A. Natti, Vice President, Information Technology & ISO

Amy E. Mitchell, Vice President, Residential Lending

Jessica Margiotta, Assistant Vice President, Commercial Operations Officer

Directors/Trustees:

Cynthia Cafasso Donaldson

James C. Greely IV

John P. Judd

Julie Lafontaine

Paul T. Muniz

Patrick B. Thorpe

Dennis J. Doolin

Mark E. Hubbard

George Koshivas

Jonathan Loring

James M. Perry

Canton Co-operative Bank

671 Washington Street,
Canton, MA 02021

Telephone: (781) 828-8811

Fax: 781-828-8815

Branches:

Officers:

Nicholas Maffeo, President & CEO
Laurie O'Leary, Senior Vice President & COO
Kelly Howard, Vice President and Controller
Anabela Vargas, Vice President and Senior Loan Officer
David DiFronzo, Director of Commercial Real Estate

Directors/Trustees:

Daniel J. Erickson	Deborah Kreusch
Nicholas Maffeo	Jeffrey S. Phaneuf
William B. Russell	Stanley C. Taylor

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, MA 02053

1 Hastings Street, Mendon, MA 01756

Officers:

Derek Plourde, President & CEO

Robert E. Leist, Senior Vice President & CFO

Theodosios Katsaros, Senior Vice President & Senior Commercial Lending Officer

Susan E. Correia, Senior Vice President & Chief Information Officer

Cheryl A. Beauvais, Senior Vice President & Senior Retail Lending Officer

Ann M. Sherry, Senior Vice President & Chief Customer Care & Marketing Officer

Directors/Trustees:

Peter L. Brunelli

Paula Cassidy

Pia B. Jarret

Stephen J. Kenney

Paul E. Rao

James M. Reardon

Steven M. Richardson

Coastal Heritage Bank

195 Washington Street

Weymouth, MA 02188

Telephone: 781-796-6001

Fax: 781-337-3069

Branches:

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

30 Franklin Street, Quincy, MA 02169

72 Front Street, Scituate, MA 02066

50 Patriot Parkway, Weymouth, MA 02190

Officers:

Robert W. Terravecchia, Jr., Chairman, President & CEO

Scott Ambroceo, Senior Vice President, Administration and Operations

Maria Vafiades, Senior Vice President, Treasurer & CFO

Richard Crowley, Senior Vice President, Chief Information Officer

James L. Golden, Senior Vice President, Retail Banking, Facilities and Security

Jamar Green, Senior Vice President, Compliance/CRA/Fair Lending

Mark A. D'Onofrio, Senior Vice President, Chief Commercial Loan Officer,

Brian F. Madden, Senior Vice President, Chief Residential and Consumer Loan Officer

John Pelrine, Senior Vice President, Marketing Director

Maria J. Traniello, Assistant Vice President, Executive Assistant/Marketing

Directors/Trustees:

Gary Blume,

Peter Finnegan,

David Leahy, Jr.

Thomas McDonough

Joanne Pompeo

Paul J. Durgin

Paul Haley

Maria Levin,

David Pinkham

Robert W. Terravecchia Jr. A. Stephen Tobin

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:

Carol R. McClintock, Chairman, President & CEO

Migena Garcia, Treasurer

William E. Smith, Senior Vice President, Lending

Mark A. McKinnon, Senior Vice President, Technology

Raphael Barruos, Vice President, Retail Banking

Directors/Trustees:

Vicki C. Balsamo

Leo H. Bonarrigo

Andrew H. Kara

J. Kevin Leary

Carol R. McClintock

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 Boulevard, Bellingham, MA 02019

8 Main Street, Blackstone, MA 01504

32 Hastings Street, Mendon, MA 01756

Officers:

Kevin R. Goffe, President & CEO

Michelle T. D'Aniello, Senior Vice President, Treasurer & CFO

Nancy J. Davidge, Senior Vice President, Chief Retail Officer

Joan E. Moran, Senior Vice President, Chief Lending Officer

Michael Browne, Senior Vice President, Chief Information Officer

Michael Carroll, Senior Vice President, Marketing

Diana Goncalves, Vice President, Operations Officer

Americo A. Pinheiro, Vice President, Compliance & Risk Management Officer

Directors/Trustees:

Peter A. Baglioni

James P. Ginley

Christine Molla

Daniel J. Ranieri

James F. Daddario, Sr.

Kevin R. Goffe

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

331 Montvale Avenue, Woburn, MA 01801

Officers:

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

John Citrano, Executive Vice President, COO/CFO

John Migliozi, Executive Vice President, Chief Lending Officer

Carmela Vitale, Senior Vice President and Treasurer

Brandon Lavertu, Senior Vice President, Chief Accounting Officer

Lawrence Broderick, Senior Vice President, Director of Government Banking

Karen L. Chasse, Senior Vice President, Compliance Officer

Lawrence R. Palmer, Senior Vice President, Chief Information Officer

Cary Lynch, Senior Vice President, Retail Banking

Karima Filali, Senior Vice President, Senior Credit Officer

Eric Jackson, Senior Vice President, Residential Lending

Directors/Trustees:

Paul A. Delory, Esq.

Dennis J. Leonard

Joseph Sachetta

Marjorie A. White

Elizabeth P. Jones

Richard J. O'Neil, Jr., Esq.

Susan Sgroi

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, 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:

Edward F. Manzi, Jr., Chairman & CEO
 Joann Marsili, EVP, Chief Growth and Client Experience Officer
 Joseph Silva, EVP, Chief Lending Officer
 Richard Fay, SVP, Chief Financial Officer
 Sheila King-Goodwin, SVP, Chief Community Banking Officer
 Jennifer Ledoux, SVP, Director of Risk and Compliance
 Brad Kirlin, SVP, Chief Technology Officer
 Deborah Sendrowski, SVP, Human Resources Director
 Lesly Murray, SVP, Director of Business Banking Services
 Barbara Yanke, SVP, Director of Residential Lending

Directors/Trustees:

John Allen	Winfield Brown
Janet S. Chambers	Brian Cirelli
Alvin B. Collins	Edward F. Manzi, Jr.
Christopher W. McCarthy	C. Deborah Phillips
Mary Ritter	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:

Anthony J. Worden, President & CEO
 Michael F. Turley, Executive Vice President, Treasurer & CFO
 Brandon S. Lively, Executive Vice President, Information
 Systems Mary J. Rawls, Executive Vice President,
 Compliance Lisa D. Kmetz, Executive Vice President, Retail
 Banking Jane H. Wolfe, Executive Vice President, Residential
 Lending Jeremy Payson, Senior Vice President and Controller
 Michael P. Buckmaster, Senior Vice President, Commercial
 Lending Sean S. Sormanti, Senior Vice President, Human
 Resources Christopher P. Caouette, Senior Vice President,
 Credit Officer Kevin J. Bowler, Senior Vice President, Loan
 Resolution

Directors/Trustees:

Catherine G. Coleman	William A. Dufraine
Keith C. Finan,	JoAnne J. Finck
Nancy A. Fournier, CPA	Daniel F. Graves, Esq.
Kevin J. O'Neil	Michael E. Tucker, Esq.
Robert L. Underhill	Peter J. Whalen,
Anthony J. Worden	

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

6 West Main Street, Merrimac, MA 01860

396 Main Street, Salem, NH 03079

281 Main Street, West Newbury, MA 01985

Officers:

Thomas L. Mortimer, Chairman, President & CEO

Gregory Shaw, Executive Vice President & COO

Charlette M. Weeden, Executive Vice President, Treasurer & CFO

Harry J. Korslund, III, Senior Vice President, Senior Commercial Loan Officer

Glenn W. Strauss, Senior Vice President, Commercial Lending Market Manager

Kelly C. Quevillon, Vice President, Operations

Amy Barcelos, Vice President, Retail Operations

Evan Cline, Vice President, Controller

Thomas O. Faulkner, Vice President, Mortgage Originator

Erin M. Daley, Vice President, Mortgage Originator

Duncan O. Clark, Vice President, Retail Branch Administrator

Lisa M. Sullivan, Vice President, Residential Production Manager

Elizabeth Cronin, Vice President, Compliance & BSA Officer

Shauna Pendleton, Vice President, Marketing

Nicole A. Moses, Vice President, Commercial Lender

Deven M. Robinson, Vice President, Executive Administration

Angelita Martinoli, Vice President, Human Resources

James P. Henebry, Vice President, Commercial Loan Officer

Alan M. Collopy, Vice President, Information Technology

Stanley R. Ward, Vice President, Loan Servicing

Matthew Currie, Assistant Vice President, Credit Officer

Sherry L. Pruyn, Assistant Vice President, Mortgage Originator

Jodie Pickles, Assistant Vice President, Branch Manager

Marcos C. Melo, Assistant Vice President, Branch Manager

Directors/Trustees:

Paul M. Accardi

Mary E. Carrington

Dana A. Fields

Caitlin Masys

Thomas L. Mortimer

Christos S. Papaefthemiou

Joseph J. Bevilacqua

Stuart B. Davis

Timothy Jordan

Jennifer Matthews

Kristin M. Murphy

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:

Robert J. Morton, President & CEO
 Gilbert F. Ehmke, Senior EVP, Treasurer & CFO
 Bozena Dabek, EVP, Chief Administrative Officer and Risk Management Officer
 Lynn M. Starr, EVP, Chief Information Officer and Information Security Officer
 Michael P. Mahlert, EVP, Senior Loan Officer
 Ryan Kirwin, EVP, Residential Lending
 Randall J. Gage, EVP, Chief Credit Officer
 Dena M. Hall, EVP, Chief Marketing Officer
 Sharon Mahlert, SVP, Retail Banking
 Karen Yancik, SVP, Compliance Officer
 Cassandra S. Day, VP, Controller
 Susan Rheault, AVP, Deposit Service

Directors/Trustees:

Peter Deary	Steven H. Duvarney
Julie A. Fitton	Brian Galonek
Michael J. Grenon	Henry J. LaMountain, Sr.
Helder Machado	Kevin Mack
Robert J. Morton	Sam S. Pappas
Michael D. Stowe	David E. Surprenant

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:

Joseph T. Baptista, Jr., President & CEO
Deborah A. Grimes, Executive Vice President, Retail Banking and Human Resources
Delfina A. Laranjo, Senior Vice President, Treasurer & CFO
Curtis W. McKinney, Senior Vice President, Senior Lending Officer
Thomas B. Steele, Senior Vice President, Chief Technology Officer

Directors/Trustees:

Joseph T. Baptista, Jr.	Richard Bentley, Jr.
Barry R. Bibeau	Edmund J. Brennan, Jr.
Mark Dangoia	Andrew C. Hewitt
Robert A. Iafrate	Adrienne Mollor
Joseph S. Mozzone	Eileen G. 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, President & CEO

Pamela A. Murphy, Vice President, Treasurer & CFO

Directors/Trustees:

Alan Cregg

William D. Fitzgerald

Frederic E. Hoyle, Jr.

John K. Mallen

James W. Wright, Jr.

Kenneth E. Daher

John J. Freeman

Kenneth Hyde, Jr.

Harold S. Otto

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:

Mark R. Haranas, Chairman & CEO
Kristin Carvalho, President, Treasurer & COO
Brian E. Ledwith, Executive Vice President, Chief Lending Officer
Joseph D. Regan, Senior Vice President, Chief Financial Officer
Daniel J. Serafin, Sr., Senior Vice President, Chief Technology Officer
Brady M. Connors, Senior Vice President, Commercial Loan Officer
Timothy Steiner, Senior Vice President, Commercial Loan officer
Andrew Zelman, Senior Vice President, Commercial Loan Officer
Brenda J. Fishlock, First Vice President, Compliance & BSA Officer
Carmela M. Canal, First Vice President, Deposit Operations Officer
Kimberly D. Sambuchi, First Vice President, Risk Management Officer
Osman K. Acheampong, Vice President, Credit Management Officer
Tracy Beando, Vice President, Mortgage Operations Manager
Yasmine S. Oujeiwan, Vice President, Learning & Development Officer/IRA Administrator
James Monette, Vice President, Retail Banking Director
Michelle Rivers, Vice President, Human Resources Officer
Joanne Pizzigno, Vice President, Loan Servicing Officer
Frank W. Chamberlain, Vice President, Credit Officer
Jeffrey D. Ryan, Vice President, Commercial Loan Officer
Lynnette A. Maloney, Vice President, Commercial Loan Support Officer
Kimberly L. Tyler, Vice President, Controller
Pablo Campos, Vice President, Commercial Loan Officer
Michael Bilinsky, Jr., Vice President, Business Development Officer
David Cardoso, Assistant Vice President, IT Manager
Yves F. Munyankindi, Assistant Vice President, Branch Manager - Foundation Administrator
Tyler Bay, Assistant Vice President, Business Banking Relationship Manager
Pia Cordes, Assistant Vice President, Core Banking Manager
Cheryl Suarez, Assistant Vice President, Deposit Operations Manager

Directors/Trustees:

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

Needham Bank

1063 Great Plain Avenue

Needham, MA 02492

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Fax: 781-453-0182

Branches:

41 Front Street, Ashland, MA 01721
326 Washington Street, Dedham, MA 02026
60 Centre Street, Dover, MA 02030
520 Main Street, Medfield, MA 02052
270 Mystic Avenue, Medford, MA 02155
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:

Joseph P. Campanelli, Chairman, President & CEO
 Salvatore Rinaldi, Executive Vice President, Chief Strategy Officer
 Peter Bakkala, Executive Vice President, Chief Risk Officer
 Jean-Pierre Lapointe, Executive Vice President, Chief Financial Officer
 James White, Executive Vice President, Chief Administrative Officer
 Paul Evangelista, Executive Vice President, Director of Specialized Banking
 Stephanie L. Maiona, Executive Vice President, Senior Commercial Lender
 Michael Sinclair, Executive Vice President, Residential & Consumer Lending
 Kevin Henkin, Executive Vice President, Chief Credit Officer
 Joseph Massimo, Senior Vice President, Senior Relationship Manager
 Keith Phelps, Senior Vice President, Chief Information Officer
 Gracine Copithorne, Senior Vice President, Risk & Compliance Officer
 Linda Farley, Senior Vice President, Human Resources
 Blake Bamford, Senior Vice President, Structured Finance Relationship Manager
 Jillian Rafter, Senior Vice President, Director of Project Management
 Karl D. Ruuska, Senior Vice President, Investments
 James Daley, Senior Vice President, Director of Structured Finance
 Karen Marryat, Senior Vice President, Chief Marketing Officer
 Patrick M. Lee, Senior Vice President, CRE Lending Team Leader
 Michael Semizoglou, Senior Vice President, Director of Small Business
 John T. Shea, Senior Vice President, Managed Assets Group
 Brian Sutton, Senior Vice President, Director of Middle Market
 Carrie Vargas, Senior Vice President, Director of Retail Banking
 Margaret Watson, Senior Vice President, General Counsel
 Jeffrey Marshall, Senior Vice President, Consumer Lending Team Leader
 Lawrence Pitman, Senior Vice President, Senior CRE Lending Team Leader
 Eric T. Johnson, Senior Vice President, Commercial Real Estate Lender
 Richard Reder, Senior Vice President, Senior Credit Manager
 Craig Connolly, First Vice President and Controller
 Cory Chamberlain, First Vice President, Chief Data Officer
 Lawrence Erickson, First Vice President, Small Business
 Michael Nunes, First Vice President, Director of Card Services
 Andrew Rafter, First Vice President, Commercial Lending
 Paula Mason, First Vice President, Human Resources
 Wayne Dunn, First Vice President, System Development Director
 Alyson Lobisser, First Vice President, Deposit Operations
 Janelle Rabbottino, First Vice President, Loan Operations
 James O. Roberts, First Vice President, Compliance Officer
 Michelle DeSimone, First Vice President, CRE Relationship Manager
 Kathryn Lawes, First Vice President, Digital Banking
 Adam Cupples, First Vice President, Digital Marketing Director
 Michael Isaac, First Vice President, Residential Lending
 Brittany Bouchard, First Vice President, Retail Regional Manager
 Timothy Day, First Vice President, Residential Lending
 Kathy Wright, First Vice President, Contact Center Director
 Arthur Zweil, First Vice President, CRE Lender
 Jonathan Mack, First Vice President, BSA Officer

Michael Tudino, First Vice President, Cash Management
 Eric Olson, First Vice President, Enterprise Risk
 Katie Gomes, First Vice President, Loan Review Manager
 Todd Barylick, Vice President, Senior Financial Analyst
 Robert Boyda, Vice President, SBC Business Development
 Peter Gray, Vice President, Retail Administration Team Leader
 Cassie Keegan, Vice President, Fraud & Loss Prevention
 Colleen Lally, Vice President, Loan Operations
 Brikena Taraj, Vice President, Assistant Controller
 Glen Riley, Vice President, Facilities Director
 Thomas Bickford, Vice President, Cash Management
 Sivakarthik Maruthappan Nallasivam, Vice President, IT Change Management Director
 James Medugno, Vice President, Systems Engineering Manager
 Anna Phan, Vice President, Credit Analyst
 John Norris, Vice President, SBC Branch Manager
 Indu Saxena, Vice President, Branch Manager
 Lori Schofield, Vice President, Residential Lending
 Stephen Walls, Vice President, Branch Manager
 Matthew Chen, Vice President, Residential Loan Officer
 Krista Girelli, Vice President, Credit Analytics
 Michelle Haughton, Vice President, Structured Finance
 Melissa Glowa, Vice President, CRE Lender
 James T. Sarno, Vice President, Product Marketing & Operations Manager
 Linda Wyble, Vice President, Credit Analyst
 Eugene Kalaw, Vice President, Branch Manager
 Emma Lindsay, Vice President, Retail Market Administration
 Sarah O'Toole, Vice President, Business Development Officer
 Cynthia Wyman, Vice President, Deposit Operations
 Rhiannon Hernandez, Vice President, SBA Relationship Manager
 James Dietel, Vice President, Cash Management
 Wilfred Edwards, Vice President, CRA Residential Lending
 Philip Crotts, Vice President, IT Security
 Stephen Kotsios, Vice President, CRE Lender
 Patrick Murphy, Vice President, CRE Lender
 Jaclyn Biancuzzo, Vice President, Specialized Banking Relationship Manager
 Stephanie Hitchings, Vice President, Review Appraiser
 Catherine Reurs, Vice President, Commercial Credit
 Matthew Seminerio, Vice President, Senior CRE Portfolio Analyst
 Theresa Conroy, Vice President, Senior Relationship Manager
 Margaret Agcaoili, Vice President, Loan Processing Supervisor
 Despina Hixon, Vice President, CRE Lender
 Scott Tower, Vice President, C&I Underwriting Team Leader
 Marjorie Cappucci, Vice President, Branch Manager
 Kevin Reulbach, Vice President, CRE Lender
 Ana Monteiro, Vice President, Loan Administration Team Leader
 Francis P. Driscoll, Vice President, Residential Construction Lending
 Kathleen Heroux, Vice President, IT Operations Manager
 Delisa Joseph, Vice President, CRA Officer
 Kyle Willand, Vice President, Senior Financial Analyst

Deborah Carlson, Vice President, Appraisal Manager

Pamela LeBlanc, Vice President, CRE Lending

Sarah Gosselin, Vice President, Residential Lending Sean O'Brien, Vice President, Branch Manager

Directors/Trustees:

Paul Ayoub,

William Darcey

Angela Jackson

Joseph Nolan, Jr.

Hope Pascucci

Joseph P. Campanelli

Susan Elliott

Christopher Lynch

Francis X. Orfanello

Raza Shaikh 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:

Michael G. Culhane, President & CEO

Lucille A. Stackhouse, Vice President and Treasurer

Tracy A. King, Comptroller

Debra E Lundholm-Reed, Assistant Treasurer

Directors/Trustees:

Joseph G. Adams III

Michael G. Culhane

David W. Masse

Donna I. Perry

John L. Brusch

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
 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
 32 Main Street, Peabody, MA 01906
 637 Lowell Street, Peabody, MA 01960
 31 Harnden Street, Reading, MA 01867
 319 Highland Avenue, Salem, MA 01970
 73 Lafayette Street, Salem, MA 01970
 One Hamilton Street, Saugus, MA 01906-2209
 412 Lynn Fells Parkway, Saugus, MA 01906

Officers:

Kevin M. Tierney, Sr., Chief Executive Officer
 Michael R. Wheeler, President & COO
 Joseph Schueller, Senior Vice President & CFO
 Sheryl L. Shinn, Senior Vice President & CIO
 William S. Beitler, Senior Vice President & Chief Risk Officer
 Kathryn V. Carty, Senior Vice President & Senior Operations Officer
 Lisseth Flores, Senior Vice President, Director of HR
 Kimberly Lovett, Vice President, Senior Compliance Officer

Directors/Trustees:

Thomas J. 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

OneLocal Bank

11 Central Street,
Norwood, MA 02062-3570

Telephone: 781-762-1800

Fax: 781-634-8589

Branches:

1 Central Street, Foxboro, MA 02035
160 Main Street, Norfolk, MA 02056
129 South Street, Plainville, MA 02492

Officers:

John P. Galvani, President & CEO
Julie A. McDermott, Executive Vice President & COO
Victoria L. Lazarova, Executive Vice President & CFO
Carolyn Keough Shea, Senior Vice President, Director of HR and Marketing
Lisa Nichols, Senior Vice President, Senior Operations Officer
Tracy Robbins, Senior Vice President, Retail, Business and Institutional Banking
Christiana Rose, Senior Vice President, Residential Lending and Servicing
Karen Goggin, Vice President and Treasurer
Jeffrey Smith, Vice President, Director Of IT

Directors/Trustees:

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Paul G. Keady	Charles Kennedy
Joseph B. Moriarty	Scott Murphy
William P. O'Donnell	Dennis L. Parente
Joseph Pennini	Matthew D. Smith
Florence Spillane	Robert M. Thornton
Jeanette Wood	

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
 215 Canal Street, Lawrence, MA 01841
 400 Broadway, Lynn, MA 01904-2544
 28 Nahant Road, Nahant, MA 01908-1026
 170 Park Street, North Reading, MA 01864
 62 Oakland Road, Reading, MA 01867
 100 Hemlock Road, Wakefield, MA 01880
 352 Middlesex Avenue, Wilmington, MA 01887
 230 Lowell Street, Wilmington, MA 01887

Officers:

Julieann M. Thurlow, President & CEO
 Anthony J. Patti, Executive Vice President & CFO
 Marianela Vazquez, Executive Vice President & COO
 Phillip J. Bryan, Executive Vice President & Chief Banking Officer
 Maxine Hart, Senior Vice President & Chief Human Resource Officer
 John DaLomba, Senior Vice President & Chief Credit Officer
 Shanna L. Cahalane, Senior Vice President, Director of Marketing and Community Dev
 J. Forest Wallace, Senior Vice President, Director of IT and Security Officer
 Teresa Cunha, Vice President, Branch Administrator
 Lawrence Keenan, Vice President, Deposit Operations
 Lisa DiGregorio, Vice President, Loan Servicing Manager
 Veronica Russo, Vice President, Residential and Consumer Lending
 Karen M. Tavernese, Vice President, Compliance Officer
 Derric Souza, Vice President and Controller

Directors/Trustees:

Terrence J. Bane	Sally Mason Boemer
Paul Bolger	Yvonne Garcia
Michael J. Linnane	James M. Liston
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: 800-649-3036

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:

Rosemary Picard, President & CEO
Christopher M. Wszolek, Senior Vice President, Commercial Lending
Alan P. Melidossian, Senior Vice President, Marketing, Sales & Retail Banking
Peter J. Kaslauskas, Senior Vice President, Investment Services
Eileen C. McGann, Senior Vice President, Human Resources
Keri A. Gonzalez, Senior Vice President, Chief of Technology & Operations
Vanessa R. Stratton, Vice President, Treasurer & CFO
April E. Sterndale, Vice President, Compliance, CRA & Information Security Officer
Michael A. Nordstrom, Vice President, Information Technology

Directors/Trustees:

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

Stoneham Bank - 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:

Edward F. Doherty, Jr., President & CEO
Nancy E. Coyle, Executive Vice President, Chief Financial Officer
Darren R. Sawicki, Senior Vice President, Chief Operating Officer
Anna Dinis, Senior Vice President, Chief Retail Banking and Customer Experience Officer
Gregory M. D'Antona, Senior Vice President, Chief Risk Management Officer
Thomas R. Marshall, Senior Vice President, Chief Information Officer
Kevin Marquis, Senior Vice President, Chief Lending Officer
Patricia Martins-Sousa, Vice President and Treasurer
Janet Hill, Vice President, Operations Officer
Cindy Cohen, Vice President, Accounting Director
Chad Titcomb, Vice President, Credit Manager
Vesela Todorova, Vice President, BSA Officer
Denise LeLievre, Vice President, Information Security Officer
Robert Rossignol, Vice President, Residential Lending Manager

Directors/Trustees:

Patricia A. Brady	Lorene A. Comeau
John R. Cullen, Jr.	Michael P. Dalton
Harvey J. Gordon	Monica L. Herlihy
Janice T. Houghton	Gloria E. Korta,
James T. McIntyre	John J. Melkonian
Gilbert A. Moreira	M. Daria Niewenhous Aricia A. 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:

Luis C. Fortuna, President, Treasurer & CEO

Jason F. Rebelo, Chief Operations Officer

Melissa Weber, Senior Loan Officer

Steven Robbins, Assistant Treasurer and Controller

Directors/Trustees:

Luis C. Fortuna

William A. Habig, Jr.

Joseph M. Clements

Brian J. McGowan

Stephen R. Raymond

Joseph M. Gonsalves, Jr.

John G. Jarvis

Alan D. Lury

Manuel M. Pacheco, Jr.

The Cooperative 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:

John A. Battaglia, President & CEO

Kimberly A. Cobb, EVP, Treasurer & CFO/COO

Miguel Rosado, EVP, Chief Lending Officer

Elaine F. Buckley, SVP, Chief Risk Officer

Peter Lee, SVP, Chief Information Officer

Jeffrey Nolan, SVP, Chief Credit Officer

Gaelle Prospere, SVP, Human Resources

Jessica Pelton, VP, Retail

Steven F. Berry, VP, Controller

O. Thomas Leonardo, VP, Information Technology Operations

Caitlin Burns, VP, Mortgage Operations

Kate Sullivan, VP, Marketing and Communications

Nancy G. Reid, VP, Commercial Loan Operations

Nancy McSurely, VP, Commercial Lender

Jane Wing, VP, Cash Management

Suzanne Kelliher, VP, Loan Servicing Manager

Irine Athanasiadis, AVP, BSA Officer

Samantha Hammond, AVP, Loan Servicing

William T. Coots, AVP, Branch Manager

Khepra Moscatillo, AVP, Branch Manager

Directors/Trustees:

John A. Battaglia

Frances T. Giannakopoulos

Joseph L. Mullen

Clayton O. Samuels

Neal M. Clay, Jr.

Heather Jenkins

Philip M. O'Connor

Shirley B. Walsh

The Cooperative Bank of Cape Cod

25 Benjamin Franklin Way,
Hyannis, MA 02601

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Branches:

1591 Main Street, East Dennis, MA 02641
1470 Orleans Road, 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:

Elizabeth J. Oliver, Chair, President and CEO
Erik M. Porter, Executive Vice President, Treasurer & CFO
Barbara Smith, Executive Vice President & Chief Banking and Strategy Officer
Lee Ann Hesse, Executive Vice President & Chief Engagement Officer
Scott Kwart, Executive Vice President & Chief Risk Officer
Richard Zilewicz, Senior Vice President & Chief Commercial Banking Officer
James P. Quitadamo, Senior Vice President & Chief Credit Officer
Shanika Rogowski, Senior Vice President & Chief Residential Lending Officer
Carlyn Carey, First Vice President, Corporate Counsel & Compliance Officer
Laurie Maul, First Vice President & HR Officer
Katherine J. Hartley, First Vice President and Controller
Stephanie Burbine, First Vice President, Cash Management Officer
Thomas Burton, First Vice President, Commercial Relationship Manager
John Cooke, First Vice President, Marketing Officer
Charlotte Green, First Vice President, Residential Mortgage Sales Manager
Mary Lenihan, First Vice President, Commercial Relationship Manager
Matthew Varnum, First Vice President, Government Banking Officer
Allyson Brainson, First Vice President, Small Business Relationship Manager
Robert Carey, First Vice President, Commercial Relationship Manager
Janet Kieran, First Vice President, Digital Experience Leader
Keith Parsons, First Vice President, Project Manager
Joni Traficante, First Vice President, Commercial Relationship Manager
Pamela Sears, Vice President & BSA Officer
Steven Taylor, Vice President, Residential Lending Operations Manager
Jason Bordun, Vice President, Information Systems Manager
Paul Forni, Vice President & Information Security Officer

Directors/Trustees:

Sarah F. Alger
Matthew H. Cole
Nancy W. Garran
Christopher Lynch
Mary E. O'Neal
Gary M. Sheehan

David G. Brown
Gary DellaPosta
Gene D. Guill
Wendy K. Northcross
Elizabeth J. Oliver
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:

J. Jay Anderson, President & CEO
Harry C. Moore III, Executive Vice President & CFO
Eric Padelford, Senior Vice President, Chief Technology Officer
Adrienne M. DeBlieux Speed, Senior Vice President, Chief Information Officer
David Horan, Jr., Senior Vice President, Director of Commercial Banking
Dana Robb, Vice President, Branch Operations & Administration
Mary Coughlin, Vice President, Residential Mortgage Manager
Edward Schumann, Vice President, Compliance Officer
Scott Cowlin, Vice President, Branch Manager
Vicky Kolodziej, Clerk of Corporation

Directors/Trustees:

Melissa R. Aitken	J. Jay Anderson
Edward A. Chagnon	Frank Contenta
Michaela Dohoney	Matthew D.M. Keator
Karen M. Kowalczyk	John J. Martin, Jr.
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 Street, 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
 251 Moody Street, Waltham, MA 02453
 62 Boston Post Road, Wayland, MA 01778
 1369 Washington Street, West Newton, MA 02465

Officers:

Joseph A. De Vito, President & CEO
 Andrew E. Franklin, Executive Vice President, Chief Lending
 Officer Eric D. Boecher, Senior Vice President, Chief Financial
 Officer Lisa Boccabella, Senior Vice President, Enterprise Risk
 Management John L. Karacalidis, Senior Vice President,
 Operations and IT Amy Werner, Senior Vice President, Chief
 Retail & Marketing Officer Klio DiCenzo, Senior Vice President,
 Human Resources
 Susan M Paley, Senior Vice President, Community Relations
 Stephanie Lewers, Senior Vice President, Residential Lending
 Michael Harrington, Senior Vice President, Information Technology
 David C. Pennybaker, Jr., Senior Vice President, Commercial
 Lending Corey J. Rouleau, Vice President and Treasurer

Directors/Trustees:

Joseph J. Albanese	Janice T. Bourque
Kenneth C. Brennan	John E. Butterworth
Carol E. Chafetz	Joseph A. De Vito
Anne E. Doyle	James W. Duffy
Donna L. Gittens	Thomas R. Keery II
Darryl Settles	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

526 Main Street, Melrose, MA 02176

Officers:

Jeffrey A. Worth, President and CEO

Michael J. Tallo, Vice President, Chief Financial Officer

Ryan Conlon, Vice President, Chief Technology Officer & Branch Operations

Mohammed Bezzat, Vice President, Retail Branch Administration

Christine Teel, Vice President, Controller

Joyce Grasso, Vice President, Human Resources

Todd Goldstein, Vice President, Marketing

David B. Consigli, Vice President, BSA Officer

Directors/Trustees:

Stephen P. Maio

John J. McCarthy, Jr.

Ann McGonigle Santos

Jeffrey A. Worth

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:

Paul M. Chaggaris, President & CEO
Donna M. Leary, Senior Vice President & COO
Sheila L. Gonzalez, Senior Vice President, Senior Loan Officer
Patrick Cucinotta, Vice President, Treasurer & CFO
Gregory J. Mello, Vice President, Information Technology and Security Officer
Mounira Berbara, Vice President, Retail Branch Manager
James McGovern, Vice President, Commercial and Construction Loan Officer
Paul M. Wallace, Vice President, Commercial and Construction Loan Officer
Michael P. Gookin, Vice President, Commercial and Construction Loan Officer
Joanne F. Mailhot, Vice President
Tracy L. Murphy, Vice President
Susan Winters, Deposit Operations Officer
George Gilroy, Information Security Officer
Erik Benson, Commercial & Construction Loan Officer
Thomas Cusack, Credit Officer

Directors/Trustees:

Paul M. Chaggaris	Thomas A. Grimes
Christopher B. Johnson	Donna M. Leary
Ronald E. Lestan	Joseph V. Scholl
John T. Szum	Scott Wassel

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:

Mark H. Kellett, President & CEO

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

Steven G. Stewart, Senior Vice President, Chief Lending Officer

David Van Dyke, Senior Vice President, Chief Information Officer

Katie S. Gatcomb, Senior Vice President, Compliance and Risk Management

Christopher Irving, Senior Vice President, Retail Operations

Directors/Trustees:

Christopher J. Barrett

Mark L. Fisher

Robert J. Hickey

Robert H. Montgomery

Robert C. Penna

Lawrence F. Borges

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:

144 Main Street, Norfolk, MA 02056

1005 South Street, Wrentham, MA 02093-0250

Officers:

Scott G. Terrien, President & CEO

Sarah J. Giovannucci, Vice President and Treasurer

Ann Marie DeCoff, Vice President, Chief Lending Officer

Directors/Trustees:

Mary-Regina M. Bennett

Trevor G. Knott

Douglas V. Mure

Scott G. Terrien

Jeffrey C. Hall

Dr. Jeffrey L. Morrill

Richard J. Ross

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
 342 Stockbridge Road, Great Barrington, MA 01230
 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
 660 Merrill Road, Pittsfield, MA 01201
 273 Main Street, Williamstown, MA 01267-0547

Officers:

Charles P. O'Brien, President & CEO
 Andre P. Charbonneau, Executive Vice President & COO
 Theresa E. Sorrentino, Senior Vice President & CFO
 Lisa A. Trybus, Senior Vice President, Retail Lending
 Dawn M. Canales, Senior Vice President, Chief Information Officer
 Laurie J. Boudreau, Senior Vice President, Compliance & Risk Management
 Barbara A. Guido, Senior Vice President, Retail Banking
 Jacqueline S. McNinch, Senior Vice President, Mortgage Originations
 Elena C. Tucker, Senior Vice President, Human Resources & Payroll
 Maureen E. Baran, Senior Vice President, Communications
 Michael Gwozdz, Vice President, Retail Operations/Security Officer
 Timothy R. Burdick, Vice President, Mortgage Servicing
 Rebecca M. Crouse, Vice President, BSA Officer
 Samantha Tanner, Vice President, Marketing and Digital Strategy
 Emma Tower, Vice President, Mortgage Operations Officer
 Carol Rapisarda, Vice President, Branch Officer
 Tracy McConnell, Senior Vice President, Commercial Lending
 Brad Felix, Vice President, Commercial Loan Officer
 David Eisenberg, Vice President, Commercial Loan Officer
 Kristen Bona, Vice President, Government Banking Advancement
 Laila Boucher, Vice President, Government Banking Development

Directors/Trustees:

Nancy K. Agostini	Richard A. Dunn
Jeffrey P. Grandchamp	David J. Lipinski
Charles P. O'Brien	Stephen N. Pagnotta
William Pignatelli	Sheri L. Quinn
John R. Sinopoli	Francis P.
Waterman, Jr William A. 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:

Daniel J. Zona, President & CEO

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

Douglas E. Moisan, Senior Vice President, Treasurer & CFO

Sarah A. Galvin, Senior Vice President, Commercial Lending

Janice E. Hamel, Vice President, BSA Officer

Lisa M. Osborne, Assistant Vice President, Branch Administration & Security Officer

Shane Quinn, Assistant Vice President, Information Technology

Directors/Trustees:

Larry E. Adams

Marianne Coswell

Jeffrey J. Gallant

Michael A. Hebert

William D. Kessler

Curtis S. Noel

Daniel J. Zona

Bruce E. Coffin, Jr.

David A. Doody

Joseph C. Hawkins

David E. Huhtala

Paul F. Lockwood, Jr.

Zachary B. Rand

Avidia Bank

42 Main Street

Hudson, MA 01749-0190

Telephone: 978-562-2222

Fax: 978-568-0950

Branches:

1073 Main Street, Clinton, MA 01510

270 Cochituate Road, Framingham, MA 01701

193 Washington Street, Hudson, MA 01749

17 Pope Street, Hudson, MA 01749

470 Lancaster Street, Leominster, MA 01453

256 Maple Street, Marlborough, MA 01752

53 West Main Street, Northborough, MA 01532

23 Maple Avenue, Shrewsbury, MA 01545

100 East Main Street, Westborough, MA 01581

Officers:

Robert D. Cozzone, President & CEO
 Margaret Sullivan, Executive Vice President & CFO
 Robert W. Conery, Executive Vice President & Chief Operations Officer
 Nicholas Karmelek, Executive Vice President & Chief Risk Officer
 Bartholomew H. Murphy, Executive Vice President & Chief Operating Officer
 Lee Thompson, Senior Vice President & Chief Credit Officer
 Donald Frost, Executive Vice President, Consumer Banking
 Thomas Doane, Executive Vice President, Human Resources
 Neil Buckley, Senior Vice President, Compliance and Security
 John O'Conner, Senior Vice President & Chief Information Officer
 Stephen McAndrew, Senior Vice President, Senior Commercial Lending Officer
 Jocelyn Arsenault, Senior Vice President & Chief Internal Audit Officer
 Janel Maysonet, Senior Vice President & Chief Marketing Officer
 Trevor Bethel, Senior Vice President & BSA Officer
 Sharon Quinn, Senior Vice President, Cash Management
 Andrew Sabine, Senior Vice President
 Maureen Marshall, Senior Vice President
 Emily Braga, Senior Vice President
 Rita Janeiro, Senior Vice President
 Andrew Miller, Senior Vice President
 Bob Williamson, Senior Vice President
 David Morticelli, Senior Vice President
 Thomas Allain, Senior Vice President
 Daniel Provencher, Senior Vice President
 Avnish Puri, Senior Vice President
 Charles Budd, Senior Vice President
 Clifford Thompson, Senior Vice President
 Cheryl Cain, Senior Vice President
 Joe Sova, Senior Vice President
 Natalie Sousa, Senior Vice President
 Lisa Allegro, Senior Vice President
 Mary McDonald, Senior Vice President
 Karen Moe, Vice President and Assistant Treasurer
 Daniel Rowe, Vice President & Information Security Officer
 Jessica Bonetti, Vice President
 Jarrod Slavinkas, Vice President
 Danielle Avery, Vice President
 Danielle Gaudette, Vice President
 Lisette Arbelli, Vice President
 Keri Brown, Vice President
 Denise Czermak, Vice President
 Daniel DeAngelis, Vice President
 Justin Provencher, Vice President
 Ronald Fraser, Vice President
 Shrenik Shah, Vice President
 Laura Hughes, Vice President
 Erin Curry, Vice President

Mary Brown, Vice President
Kelly Tierney, Vice President
Mikala Geurtsen, Vice President
Patricia Wood, Vice President
Jill A. deSousa, Vice President
Patricia DeSantis, Vice President
Joseph Palombo, Vice President
Lynda Westbrook, Vice President
James Picciotto, Vice President
Edward Perachi, Vice President
Marcy Silva, Vice President
Michelle Chase, Vice President
Joy Sullivan, Vice President
Josh Nasiatka, Vice President
Zachary Grant, Vice President
Jennifer Cardoso, Vice President
Corrine Olson, Vice President
Andrea Blood, Vice President
Jill Mollica, Vice President
Stephanie Luz, Vice President

Directors/Trustees:

Jim Ball	Paul Blazer
Vanessa Candela	M. Neil Flanigan
Carol Gallagher	Mike Girard
Joseph Grimaldo	Jeff Leland
Michael Murphy	Mark R. O'Connell
Brian Parker	Ken Saul

bankESB

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:

Matthew S. Sosik, President & CEO
 Gilbert F. Ehmke, Senior Executive Vice President, Treasurer & CFO
 Bozena V. Dabek, Executive Vice President, Chief Administrative Officer
 William Parent, Executive Vice President, Chief Strategy Officer
 Lynn M. Starr, Executive Vice President, Chief Information Officer
 Dena M. Hall, Executive Vice President, Chief Marketing Officer
 Randall J. Gage, Executive Vice President, Chief Credit Officer
 Ryan Kirwin, Executive Vice President, Residential Lending
 Karen Yancik, SVP, Senior Compliance & Risk Management Officer
 Lynne P. Feiz, SVP, Corporate Communications Officer
 Maryann M. Geiger, SVP, Director of Operations
 William A. Fontes, SVP, Commercial Lending
 Maura Sheldon, SVP, Cash Management
 Christine O'Brien, SVP, Commercial Due Diligence Officer
 Katie Wilde, SVP, Loan Servicing
 Trenton Taylor, SVP, Commercial Lending
 Nicole Smith, VP, Compliance Officer & Reg. O Officer
 Shannon Poirier, VP, Residential Lending Support & Production
 Stacey Tower, VP, Strategic Project Management Officer
 Deva Varela, VP, Project Management
 Katherine Latour, VP, Security & Fraud Risk Officer
 Erin Magliano, VP, Loan Servicing
 Susanne deVillier, VP, Branch Officer
 Michael Oleksak, VP, Commercial Lending
 Katherine L. Sordillo, VP, Branch Officer
 Christopher S. Sugrue, VP, Commercial Lending
 Robert S. Wheten, VP, Commercial Credit
 Tiffany Raines, VP, Branch Officer
 William D. Judd, Jr., VP, Cash Management
 Kristine A. Koczajowski, VP, Wealth Management
 Michael Fitzgerald, VP, Information Technology
 Meredith Salois, VP, Commercial Credit Systems Management
 Thomas Florence, VP, Government Banking
 Alison Tower, VP, Compliance & CRA Officer
 Melissa Soto, VP, Commercial Lending
 Christopher Lee, VP, Secondary & Systems Support
 Aisling Brady, VP, Credit & Underwriting
 Nate Munson, VP, Commercial Credit Officer
 Lori J. Ingraham, VP, Controller
 Cara Crochier, VP, Marketing
 Joseph Williams, VP, Commercial Lending
 Erin M. Joyce, VP, Special Assets
 Joseph Devoe, VP, Residential Lending
 Meagan Barrett, VP, Human Resources
 Gary Turku, VP, Branch Officer
 David Gomes, Director of Facilities

Directors/Trustees:

Richard J. Abbott, Jr.
Mark M. Klepacki, DMD
Carol A. Perman
Matthew S. Sosik

Thomas V. Giles
Charles B. McCullagh, Jr.
Andrew Robb
Anthony P. Villani

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:

Anne P. Tangen, President & CEO
 Catherine A. Dillon, Executive Vice President, Chief Operating Officer
 Jennifer D. St. Pierre, Senior Vice President, Treasurer & CFO
 Maureen A. Terranova, Senior Vice President, Chief Information Officer
 Maria L. Urdi, Senior Vice President, Director of Risk & Compliance
 Jimmy S. Costa, Senior Vice President, Director of Retail
 Gregory J. Medeiros, Senior Vice President, Chief Credit Officer
 Christina D. Johnk, Senior Vice President, Director of Human Resources
 Paul S. Medeiros, Senior Vice President, Director of Commercial Lending
 Lynn A. Motta, Senior Vice President, Commercial Lender
 Charles A. DeSimone, Senior Vice President, Commercial Lender
 Patrick J. Deady, Senior Vice President, Director of Residential & Consumer Lending
 Andrea A. Rodrigues, First Vice President, Marketing & Community Relations
 Deirdre M. Jannerelli, First Vice President, Digital Marketing Manager
 Gregory R. Cambio, First Vice President, Residential Lending
 Christopher M. Craig, First Vice President, Regional Sales Manager

Directors/Trustees:

M. Helena Amaral	John J. Coughlin, Esq.
Raymond S. DeLeo	Lisa N. Graham
Karl D. Hetzler	Peter T. Kavanaugh
William H. Lapointe	Michelle A. Pelletier
Jeffrey J. Reilly	Edward G. Siegal
Fernando Sousa	Anne P. Tangen
Samia Walker	Sumner J. Waring, III

BankProv

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:

Joseph B. Reilly, President & CEO
 Anne Lapointe, Executive Vice President, Chief of Staff
 Joseph Mancini, Executive Vice President, Chief Operating Officer
 Joseph Kenney, Executive Vice President, Chief Lending Officer
 Janine Jakubauskas, Executive Vice President, Chief Risk Officer
 Dave Gagnon, Executive Vice President, Chief Credit Officer
 Kenneth Jones, Executive Vice President, Warehouse Lending
 Leanne Corning, Senior Vice President, Client Experience
 Kenneth R. Fisher, Senior Vice President, Finance
 Loren Swindell, Senior Vice President, Enterprise Operations
 Officer Brandon Dube, Senior Vice President, Information
 Technology Amber Barbere, Senior Vice President, Human
 Resources Galina Gutkin, Vice President, Head of Cash
 Management Stephanie Harris, Vice President, Controller

Directors/Trustees:

Julienne Cassarino	Kathleen Chase Curran
Frank G. Cousins, Jr.	James A. DeLeo
Lisa B. DeStefano	Nathaniel C. Gravel
Laurie H. Knapp,	Barbara A. Piette
Dennis Pollack	Joseph B. Reilly
Arthur W. Sullivan	

Bay State Savings Bank

28-32 Franklin Street

Worcester, MA 01608

Telephone: 508-890-9000

Fax: 508-890-9070

Branches:

99 Auburn Street, Auburn High School, 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:

Seth A. Pitts, President & CEO

David W. Cox, EVP, Chief Financial Officer

Tami M. Gunsch, EVP, Chief Retail Banking Officer

Courtney R.Y. Nuara, EVP, Chief Risk Officer

Diane M. Giampa, Chief Community Engagement Officer

Daniel J. Kelser, SVP, Chief Commercial Banking Officer

Thomas J. Belton, SVP, Information Technology and Information Security

Bernard P. Gagnon, SVP, Commercial Loan Officer

Gerald N. Plange, Senior Consumer Lending Officer

Michelle M. Swiderski, Customer Relationship Officer

Joseph P. Ewing, Commercial Relationship Officer

Jennifer A. Hubert, VP, Marketing

Heather L. Belair, VP, Retail Client Experience Officer

Zachary C. Silverman, VP, Branch Manager (Burncoat Street and Holden)

Cheri E. Carty, VP, Finance and Controller

Joyce B. Shand, VP, Credit Administration

Rosa M. Hernandez, Branch Operations Officer

Lori L. Kowal, VP, Commercial Loan Administration

Rachel Hall, VP, Human Resources

Rebecca Hirtle, VP, Deposit Operations and E-Banking

Stephanie T Soden, AVP, Loan Servicing

Jessica M. Favreau, AVP, Commercial Loan Officer

Pamela Gastori, AVP, Portfolio Manager and Reporting Officer

Lauren M. Piehl, AVP, Training and Financial Literacy Coordinator

Emiljano Beqo, AVP, BSA and Fraud Manager

Gene L. Dow, Financial Center Lead

Jeffrey B. Locke, Sr. Branch Manager [Franklin and Grafton St] and Sr. Mortgage Office

Ariana Dello Stritto, Marketing Outreach Officer

Tiffany L. Ruiz, Branch Manager (Mill Street)

Kathleen A. Sivret, Branch Manager (Auburn)

Directors/Trustees:

John N. Altomare, Esq.

Michael S. Farmer

Carol A. Garofoli

Christine L. Lucey

Alan P. Pandiani

Robert D. Blute III

William J. Fay II

John M. Heald

Joni J. Milluzzo

Seth A. Pitts Sharon M. Wratchford

BayCoast Bank

330 Swansea Mall Drive

Swansea, MA 02777

Telephone: 508-678-7641

Fax: 508-675-4343

Branches:

2 Locust Street, Berkley, MA 02779
 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
 20 Turner Street, Fall River, MA 02720
 8 Foxborough Boulevard, Foxborough, MA 02035
 2 Meeting House Lane, Little Compton, RI 02837
 438 Spring Street, N. Dighton, MA 02764
 23 Elm Street, New Bedford, MA 02740
 1000 Ashley Blvd., New Bedford, MA 02745
 1430 East Main Street, Portsmouth, RI 02871
 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:

Nicholas M. Christ, President & CEO
 James F. Wallace, Executive Vice President, Chief Operating Officer
 Marie Pellegrino, Executive Vice President, Chief Financial Officer
 Carl W. Taber, Executive Vice President, Chief Lending Officer
 Daniel J. DeCosta, Executive Vice President, Chief Information Officer
 Gary J. Vierra, Senior Vice President, Chief Risk Officer
 Robert Bergdoll, Senior Vice President, Chief Marketing Officer
 Matthew Payette, Senior Vice President, Chief Community Banking Officer
 John McMahon, Senior Vice President, Community Engagement
 Ann Auger, Senior Vice President, Chief Credit & Senior Commercial Lending Officer
 Betty-Ann Mullins, Senior Vice President, Commercial Loan Officer
 June Goguen, Senior Vice President, Commercial Loan Officer
 Paul Leveille, Senior Vice President, Commercial Loan Officer
 Steven A. Russo, President & CEO - Plimouth Investment Advisors
 Daniel J. Briand, President & CEO - BayCoast Mortgage Company, LLC

Directors/Trustees:

Maria L. Aguiar, CPA
Gail M. Fortes
Richard K. Gunther
David N. Kelley II
Ronald J. Lowenstein, Esq.
Mary Louise Nunes, CPA
Rezendes Lawrence R. Walsh

Nicholas M. Christ
Kenneth D. Furtado
Paul M. Joncas
Steven W. Kenyon, CPA
Eric B. Mack, Esq.
Christopher J.

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:

Meg D. McIsaac, President & CEO
William Benford, Executive Vice President, Chief Lending Officer
Benjamin Lord, First Senior Vice President, Chief Information & Technology Officer
Joseph W. Mitchell, Jr., First Senior Vice President, Senior Retail Banking Officer
Michael Kemple, First Senior Vice President, Senior Residential Lending Officer
Katherine Watson, First Senior Vice President
Edward F. Sousa, First Senior Vice President
Richard Burgess, Senior Vice President
Lisa Zenack, Senior Vice President, Senior Risk Officer
Robert Peixoto, Senior Vice President, Wealth Management Officer
Christine Moscaritolo, Senior Vice President, Human Resources Officer
Mary Hagen, Senior Vice President, Operations & Process Officer
Frank Davis III, Senior Vice President
Richard Hamilton, Senior Vice President
John Ward, Senior Vice President
John Moran, Senior Vice President
Carie Bailey, Senior Vice President
Mary Vales, Senior Vice President
James Duff, Senior Vice President
Jennifer Colburn, Vice President
Donald Parsons, Vice President
David Simmons, Vice President
Ronald Hill, Vice President
Roosevelt DeLuca, Vice President
Linda Fortier, Vice President
Mary Buck, Vice President
Craig Nardi, Vice President
Tara Williams, Vice President
Corinne O'Neill, Vice President
Patricia Lynch, Vice President
Donna Brunelli, Vice President
Michael Flynn, Vice President
Beth Ellis, Vice President
Helge Liedtke, Vice President
Edward Gaughan, Vice President
Nikole Shriner, Vice President
Shawn McDonough, Vice President
Mary Johnson, Vice President
Carrissa Ayoub, Vice President
Denise Martin, Vice President
Matthew Pretti, Vice President
Joseph T. McMahon, Vice President
Daniel Thomas, Vice President
Michelle Durette, Vice President

Directors/Trustees:

Andrew F. Beise
William L. Clay
Stephen T. Hall
John R. Korona
Reinald G. Ledoux, Jr.
Steven M. Oberlander
Walter Zaverucha

Gilbert J. Campos, Jr.
Michael Giancola
John O. Hopkins, Jr.
Kenneth A. Larsen
Meg O. McIsaac
Kimberly A. Thomas

Cape Ann Savings Bank

109 Main Street

Gloucester, MA 01930

Telephone: 978-283-0246

Fax: 978-281-2252

Branches:

32 Leslie O. Johnson Road, Gloucester, MA 01930

4 School House Road, Gloucester, MA 01930

17 Beach Street, Manchester, MA 01944

247 Main Street, Rockport, MA 01966

Officers:

Marianne Smith, President

Michael J. Luster, Executive Vice President, Commercial Lending

Diane Walker, Senior Vice President, Chief Financial Officer

John T. Brennan, Senior Vice President, Trust & Financial Services

Amy L. Randazza, Senior Vice President, Risk Manager

Victor Conigliaro, Senior Vice President, Information Technology

J. Mark Olsen, Senior Vice President, Residential Lending

Dean H. Murray, Vice President, Trust & Financial Services

Heidi P. Huttunen, Vice President, Controller

Jennifer Orlando, Vice President, Marketing Officer

Andrew G. Marques, Vice President, Commercial Lending

Holly L.S. Wieckowski, Vice President, Residential Lending

Kenneth E. Davis, Vice President, Branch Manager

Directors/Trustees:

Robert B. Audano, Jr.

Robert W. Cunningham

Paula M. Hart

Michael J. Luster

Timothy J. Philpott

David W. Slade

Allyn F. Smith III

Joan L. Waterhouse

Doreen R. Carter,

Robert J. Gillis, Jr.

James A. Johnson,

Christian L. Murch,

Harold J. Rogers II

Marianne Smith

Robert L. Visnick

Dana V. Woods,

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
 200 Hartford Turnpike, Shrewsbury, MA 07702
 1 Main Street, Sterling, MA 01564-0637
 306 West Boylston Street, West Boylston, MA 01583

Officers:

Robert J. Paulhus, Jr., President & CEO
 A. David Darvish, Senior Vice President, Treasurer & CFO
 John T. Peculis, Senior Vice President & Chief Lending Officer
 Mary T. Dean, Senior Vice President, Operations & Chief Information Officer
 Ellen J. McGovern, Senior Vice President & Chief Marketing Officer
 Linda M. Midura, Senior Vice President, Director of Human Resources
 Andrea Santiago, Senior Vice President, Branch Administration

Directors/Trustees:

Cynthia J. Curley	Robert M. Farragher
Jonathan L. Gulliver	Myles F. Heffernan, Jr.
John F. Hogan	John F. Kilcoyne
Barbara E. King	John P. Kittredge, Jr.
William E. O'Neil, Jr.	Robert J. Paulhus, Jr.
Maureen K. Quill	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
195 Main Street, Shrewsbury, MA 01545
253 Main Street, Southbridge, MA 01550-0370
200 Charlton Road, Sturbridge, MA 01566
86 Worcester Road, Webster, MA 01570
70 West Boylston Street, Worcester, MA 01606
230 Park Avenue, Worcester, MA 01609

Officers:

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 Altaf Ahmed, EVP, Retail Banking
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 Christopher Mallon, SVP, Program Manager
 James A. Sandagato, SVP, Commercial Team Leader
 Kyle S. Bourque, SVP, Commercial Team Leader
 David Harmon, SVP, Commercial Lender
 Thomas W. Moschos, SVP, Commercial Lender
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 Alan Whitney, VP, Marketing
 Richard Renaud, VP, Mortgage Loan Officer
 Kerri Lee, VP, Loan Production Manager
 Albert Cacciagrani, VP, Financial Wellness Manager
 Laila Mhirig, VP, Senior Market Manager
 Timothy J. Gardell, VP, Commercial Lender
 Nada Kanaan, VP, Senior Market Manager
 Heather E. Dumais, VP, Commercial Lender
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 Jeffrey Moynihan, VP, Sales Manager
 Jessica L. Johnson, VP, Senior Market Manager
 Lynne M. Esposito, VP, Mortgage Loan Officer

Jacqueline Croft, VP, BSA, Risk and Security Officer
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Elizabeth Dunn, AVP, HR Business Partner
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Robert A. Mangan, AVP, Commercial Banking Officer
Sara Seaver, AVP, Senior Market Manager
Eneo Kureta, AVP, Mortgage Loan Officer
Klara Carter, AVP, Commercial Lender
Alison Nugent, AVP, Commercial Services Program Manager

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Stephen F. Wentzell	

Country Bank for Savings

155 West Street

Ware, MA 01082

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21 North Main Street, Belchertown, MA 01007-0668

9 Main Street, Brimfield, MA 01010

37 Worcester Road, Charlton, MA 01507

1084 Main Street, Leicester, MA 01524

64 Cherry Street, Ludlow, MA 01056

1485 North Main Street, Palmer, MA 01069-0598

687 Pleasant Street, Paxton, MA 01612

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

2379 Boston Road, Wilbraham, MA 01095

278 Park Avenue, Worcester, MA 01609

638 Chandler Street, Worcester, MA 01609

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G. Thomas Wolcott, First Senior Vice President, Commercial Lending

Miriam J. Siegel, First Senior Vice President, Chief Culture & Development Officer

Peter J. Morales, Senior Vice President, Technology & Innovation

Russell D. Fontaine, Senior Vice President, Customer Experience and Retail Banking

Denise D. Walker, Senior Vice President, Retail Lending

Julie M. Yi, Senior Vice President, Controller and Operations

Shelley M. Regin, Senior Vice President, Marketing

Lisa DiMarzio, First Vice President, Compliance and CRA Officer

Paul F. Scully, Chief Executive Officer

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Stacey Luster

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James R. Phaneuf

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Dedham Institution for Savings

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1 Del Pond Drive, Canton, MA 02021-2749
260 Bussey Street, Dedham, MA 02026-2537
420 Washington Street, Dedham, MA 02026-1854
5000 Great Meadow Road, Dedham, MA 02026
1077 Great Plain Avenue, Needham, MA 02492
185 Central Street, Norwood, MA 02062-3534
45 South Main Street, Sharon, MA 02067
636 East Broadway, South Boston, MA 02127
1428 Main Street, Walpole, MA 02081-1708
180 Main Street, Walpole, MA 02081-4033
673 High Street, Westwood, MA 02090-2500

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 Gaar Talanian, Senior Vice President, Sales Manager
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 Peter Hughes, Senior Vice President, Sales Manager
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 Robert Madden, Vice President, CRA Loan Officer
 Christopher Teachout, Vice President, Business Banking Officer
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Manager Alex Cavallini, Vice President, Commercial Loan
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Banking Officer

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Alexander K. Leith	Lora M. Pellegrini
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104 South Main Street, Middleton, MA 01949

Officers:

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Terrance L. Weaver, Senior Vice President, Chief Information Officer

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Lawrence A. Shuman

Marc J. Whittaker

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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
237 Lexington Street, Woburn, MA 01801

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Christopher M. Sousa	Arthur C. Spears, CPA

Florence Bank

85 Main Street

Florence, MA 01062-0700

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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, West Springfield, MA 01089
1 Main Street, Williamsburg, MA 01096

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 Shelley M. Daughdrill, Senior Vice President, Retail Banking
 Jenna Rahilly, Senior Vice President, Human Resources
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 Barbara-Jean DeLoria, Senior Vice President, Chief Credit Risk Officer
 James Hickey, Senior Vice President
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 Sharon Malouin, Audit Officer
 Ryan Hess, Vice President
 Andrew Sullivan, Vice President
 Joseph Kulig, Vice President
 Linda Haley, Vice President
 Jennifer Halpin, Vice President
 Kimberly L. Baker, Vice President
 Toby L. Daniels, Vice President
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 Douglas Gilbert, Vice President
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 Erin Couture, Vice President
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 Michelle M. Moreau, Vice President
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Steve Silverman,
Joel L. Vengco

Greenfield Savings Bank

400 Main Street

Greenfield, MA 01301

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Fax: 413-774-4277

Branches:

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 181 Parsons Road, Conway, MA 01341
 140 Russell Street, Hadley, MA 01035
 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

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 Janice Ward, First Vice President & Trust Officer
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 Cliff Meggison, Vice President, Compliance & BSA Officer
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 Tara Brewster, Vice President & Business Development Officer
 Michael Loughran, Vice President & Commercial Credit Officer
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Gwendolyn Jones Boisseau
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Lynnette Watkins

Carl L. Chatto
Timothy F. Farrell
Shane P. Hammond
Amy McMahan
Dennis J. Putnam
Elizabeth H. Sillin
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Hingham Institution for Savings

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 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
 1061 Thomas Jefferson Street NW, Washington, DC 20007

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Robert K. Sheridan,	Geoffrey C. Wilkinson,
Sr. Jacqueline M. Youngworth,	

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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
6 Paradise Road, Salem, MA 01970
7 Bridge Road, Salisbury, MA 01952
5 Main Street, Topsfield, MA 01983

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 Marcia C. LaTorre, Senior Vice President, Credit Administration
 Anna L. Makos, Senior Vice President, Residential Lending
 Christine N. Allen, Senior Vice President, IT Security, Infrastructure & Operations
 Allan R. Dwyer, Senior Vice President, Asset Liability Management & Profitability
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Cheryl Martin, Senior Vice President, Consumer Banking

Paula Lewis, First Vice President, Retail Lending

Paula Gangell-Miller, First Vice President, Deposit Operations

Brandy McKie, First Vice President, Retail Banking

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Christopher Kinne, First Vice President, Commercial Lending

Mark McKenna, First Vice President, Commercial Lending

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Shannon Steele, Vice President & BSA Officer

Jason McLaughlin, Vice President, SR Credit Analyst

Marianne Fresia, Vice President, Private Banking

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Dani Holmes

Jason McCandless

Pamela Roberts

Craig Smith

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 186 Main Street, Hudson, MA 01749
 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
 6 East Main Street, Southborough, MA 01772
 439 Boston Post Road, Sudbury, MA 01776

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 David Felton, Executive Vice President, Chief Deposit Officer
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 Thomas Dufault, Senior Vice President, Retail Lending
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 Jamie Conaghan, Senior Vice President, Marketing & Digital
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 A. Tyner Lawrence, Senior Vice President, Lending Solutions Officer
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 Donna Driscoll, Vice President, Branch Administrator
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Sem Aykanian,
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Tanya Asnis, Vice President, Compliance

Kristin Latulippe, Vice President, Accounting

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Scott Klocker, Vice President, Technology

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Mark Llewellyn

Sarah McIlroy

Mark O'Connor

Kacie Rowland,

Dr. Keith E. Taylor,

Martha's Vineyard Bank

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

James M. Anthony, President & CEO
 Charles A. Kroll, Vice President, Treasurer & CFO
 Jeanne Ogden, Vice President, Retail Banking
 Susan Dostal, Vice President, Human Resource Officer
 Anthony M Leone, Vice President, Senior Credit Officer
 Philip J. Mercier, Vice President, Commercial Lending
 Edward Murphy, Managing Director Investment Services
 Marta Young, Head of Technology
 Joanna Dimmick, Head of Marketing and Development
 Chris G. White, Head of Deposits and Payments

Directors/Trustees:

James M. Anthony	Stever Aubrey,
Beth S. Colt	Donna L. Cummens
T. George Davis	James M. Hagerty
Wayne C. Lamson,	Ronald H. Rappaport,
George A. Santos, Jr.	Alison Shaw
Reid G. Silva,	Jennifer Smith Turner,
Ann M. Tyra	

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:

Daniel R. Moriarty, Sr., President & CEO

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

Dina A. Merwin, Senior Vice President, Chief Risk & Senior Compliance Officer

Kandra M. Tranghese, Senior Vice President, Chief Financial Officer

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

Nancy A. Dahlen, Senior Vice President, Residential & Consumer Lending

Robert Chateaufneuf, Senior Vice President, Senior Commercial Loan Officer

Kevin Hicks, First Vice President, Operations Officer

Doris C. Carpentier, First Vice President, Human Resources Officer

Caitlin O'Connor, First Vice President, Marketing Officer

Jack W. Hibbard, Vice President, Controller

Directors/Trustees:

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Stephen R. Chiacchia

Claire M. Clini

Stacy S. Gilmour

Gary R. Mayotte

Julie Quink

Mark N. Borsari

Charles A. Christianson

Donald J. Frydryk

Steven E. Lowell

Daniel R. Moriarty, Sr.

Aram P. 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:

Robert J. Fraser, President & CEO

Steven J. Owens, Executive Vice President, Treasurer & COO/CFO/CIO

Michael E. MacArevey, Senior Vice President, Senior Operations Officer

Richard W. Bromberg, Senior Vice President, Director of Information Technology & ISO

Linda B. Levesque, Senior Vice President, Risk Management

Beth Petropulos, Senior Vice President, Human Resources

Jill Amato, Senior Vice President, Marketing & Community Banking Officer

Timothy P. Rhuda, Senior Vice President, Senior Commercial Lending Officer

Matthew B. Kreiser, Senior Vice President, Commercial Lending

Matthew P. Lauro, Senior Vice President, Commercial Lending

Peter Radigan, Senior Vice President, Residential & Consumer Lending Officer

Richard P. Kelly, Senior Vice President, Senior Commercial Risk Officer

Jonathan Denmark, Vice President, Insurance Services

Robert Abel, Vice President, Financial Services

Jennifer A. Field, Vice President, Controller

Stephanie Scott, Vice President, BSA/AML and OFAC Deposit Operations Officer

Marie A. Harris, Vice President, Credit Administration

Alicia Benoit, Vice President, E-Services and Call Center

Michael Dugan, Vice President, Commercial Portfolio Manager

Jennifer Meehan, Vice President, Community Engagement Officer

Lucille A. Weare, Vice President, Regional Community Banking Officer/Branch Operations

Melissa DaCosta, Vice President, Commercial Lending

Randy T. Burdick, Vice President, Regional Community Banking Officer

Michael D. Minicucci, Vice President, Commercial Lending

Kim E. Anderson, Vice President, Loan Compliance Officer

Steven Munger, Vice President, Commercial Lending

Directors/Trustees:

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Noreen Carey-Neville
Robert J. Fraser
Mary K. Grant
Susan S. Hogan
David Moresi,
William Spence

Daniel E. Bosley
David W. Crane
Michael J. Gardner, Jr.
Antony K. Haynes
Kevin Maguire
Thomas P. O'Connell
Karen L. Zink

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 03820
137 Portsmouth Avenue, Exeter, NH 03833
321 Lafayette Road, Hampton, NH 03842
27 High Road, Newbury, MA 01951
21 Storey Avenue, Newburyport, MA 01950
254 State Street, Portsmouth, NH 03801
1390B Lafayette Road, Portsmouth, NH 03801
6 Merrill Street, Salisbury, MA 01952

Officers:

Lloyd L. Hamm, Jr., President & CEO
 Timothy L. Felter, Senior Executive Vice President and Treasurer
 James L. Thompson III, Senior Executive Vice President, Chief Credit Officer
 James J. Williams, Executive Vice President, Chief Financial Officer
 Terence McGinnis, Executive Vice President, Chief Legal Officer
 Kimberley A. Foulkes, Executive Vice President, CRA Officer
 John Burcke, Executive Vice President
 Christopher Lippert, Senior Vice President
 Karen L. Turmenne, Senior Vice President
 Scott A. Eaton, Senior Vice President
 Keri A. Sullivan, Senior Vice President
 Peter Johnston, Senior Vice President
 Lisa G Stevens, Senior Vice President
 Mitchell Marcus, Senior Vice President
 Tina M. Paulsen, Senior Vice President
 Jo Ann Klatskin, Senior Vice President
 Beth Dietz-Tuttle, Senior Vice President
 Joanna Buccieri, Senior Vice President
 Steven A. Beaudoin, Senior Vice President
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 Stephanie Santos, Senior Vice President
 V. John Garozzo, Senior Vice President
 Thomas G. Murphy, Senior Vice President
 Alysia M. Morse, Senior Vice President
 Kellie J. Wood, Senior Vice President
 Beth McNeff, Senior Vice President
 Tricia A. Herdrich, Vice President and Controller
 Elizabeth J. Blackburn, Vice President and Corporate Clerk
 Kerry J. Aponas, Vice President, Compliance Officer
 Elma Mandzo-Jovanovic, Vice President
 Deborah E. Tremblay, Vice President
 Sheri Price-Melone, Vice President
 Brittany Seidman, Vice President
 Kevin F. Hulse, Vice President
 Valerie B. King, Vice President
 Lisa A. Stonesifer, Vice President
 Christine A. Morency, Vice President
 Alyson S. Graybill, Vice President
 Laurie A. Aspinwall, Vice President
 Scott A. Terry, Vice President
 Tara Kidney, Vice President
 Stephanie L. Federico, Vice President
 Corina L. Klein, Vice President
 Amanda J. Gray, Vice President
 Katelyn M. Kneeland, Vice President
 Scott Wolkovich, Vice President
 Kathleen G O'Neil, Vice President

Erica L. LeMire, Vice President
Kimberly J. Matsumoto, Vice President
Anthony Demers, Vice President
Dorothy Tully, Vice President
Matthew A. Lambert, Vice President

Directors/Trustees:

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Christopher M. Bouton	Stephen J. DeGuglielmo
Brian S. Fecteau	Lloyd L. Hamm, Jr.
Edward R. Hayes	Patricia C. Johnson-Bascom
James J. McCarthy	Jeffrey D. Nahas
K. Mark Primeau	Jean L. Trim
Michael A. Webber	

North Brookfield Savings Bank

9 Gilbert Street

North Brookfield, MA 01535

Telephone: 508-637-7434

Fax: 508-867-7574

Branches:

4 Daniel Shays Highway, Belchertown, MA 01007

100 West Main Street, East Brookfield, MA 01515

2060 Main Street, Three Rivers, MA 01080-1115

40 Main Street, Ware, MA 01082-0849

128 West Main Street, West Brookfield, MA 01585

Officers:

Kaz Borawski, President & CEO

Jay Jill, First Senior Vice President, Chief Information Officer

Patricia A. Ostrout, Senior Vice President, Retail Banking

Richard B. Egan II, Senior Vice President, Commercial Loan Officer

Ann M. Brady, Vice President, Treasurer & Controller

Cheryl Orne, Vice President, Deposit Operations Manager

Michelle Ramos, Vice President, Compliance

Directors/Trustees:

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Donna L. Boulanger

Roland A. Gauthier

Vincent J. Lucchesi

Martinelli, Jeffrey A. Spencer

Damien Berthiaume

Harold R. Chesson III

Gregory C. Kline

Elizabeth A.

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 West Grove Street, Middleborough, 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:

Richard B. Spencer, President & CEO
 Aileen A. Zec, Executive Vice President & COO
 Charles P. Berkeley, Senior Vice President, Treasurer & CFO
 Marilyn M. Lewis, Senior Vice President & Chief Risk Officer
 Ralph Letner, Senior Vice President & Chief Lending Officer
 David Hogan, Senior Vice President, Director of IT
 Kelli Poulos, First Vice President, Retail Banking
 Leanne Allegrini, First Vice President, Operations
 Daniel Horgan, First Vice President, Residential and Consumer Lending
 Bethany Bewsher, Vice President & Compliance Officer

Directors/Trustees:

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Louis J. Certuse	Christopher Cooney
Thomas A. Deubler	Susan Joss
Edward Joubert	Dolores M. Kent
Stephanie Lipinski-McDonald	Kristina L. McGill
Daniel T. Morse	William Morse
Paul J. Schleicher	Richard B. Spencer
Christopher Sulmonte	Ronald Whitney

Pentucket Bank

Two 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
 1065 Osgood Street, North Andover, MA 01845
 234 North Broadway, Salem, NH 03079

Officers:

Jonathan H. Dowst, Chief Executive Officer
 Eric G. Leuteritz, President
 Karl J. Denu, Senior Vice President, Chief Financial Officer
 Robert C. Glosner, Senior Vice President, Chief Information Officer
 Carol A. Wilson, Senior Vice President, Chief Experience Officer
 Stephen M. Jasklevicus, Senior Vice President, Chief Credit Officer
 Michele M. Curtis, Senior Vice President, Customer Support Manager
 Eric S. Landers, Senior Vice President, Senior Credit Risk Manager
 Kerianne S. Pereira, Senior Vice President, Commercial Lending
 Stacey L. Palovich, Senior Vice President, Commercial Lending
 Kevin E. McKinnon, Senior Vice President
 Michelle Queenan, Vice President
 Susan B. MacKinnon, Vice President
 Marie Ferris, Vice President
 Erica Candage, Vice President
 Jody Ronayne, Vice President
 Eric Lampedecchio, Vice President
 Sara Wormald, Vice President
 Pamela J. Webster, Vice President
 Kyle Brennan, Vice President
 Michael V. Milano, Vice President
 Jean L. McCann, Vice President
 Leanne Eastman, Vice President
 Claire Koffman, Vice President
 Jon C. Tripp, Vice President
 Danielle Sheehan, Vice President
 Maureen Meletis, Vice President
 Samantha Petrou, Vice President

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Joseph A. Cleary, Esq.
Noemi Custodia-Lora
Jonathan H. Dowst
Michelle A. Lavigne
Joel C. Olbricht

Peter A. Carbone
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Daniel J. Norris, Esq.
Charles A. 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
 255 High Street, Holyoke, MA 01705
 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
 25 Cedar Avenue, South Windsor, CT 06074
 1240 Sumner Avenue, Springfield, MA 01118
 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 Avenue, West Springfield, MA 01089
 281 East Main Street, Westfield, MA 01085

Officers:

Thomas W. Senecal, Chairman & CEO
 Brian M. Canina, President & Chief Operating Officer
 Hayes Murray, Executive Vice President, Treasurer & CFO
 Frank A. Crinella, Executive Vice President, Chief Lending and Credit Officer
 Amy M. Roberts, Executive Vice President, Chief Human Resource Officer
 Aleda C. De Maria, Executive Vice President, Consumer Banking and Operations
 Craig W. Kaylor, Vice President, Compliance and Corporate Secretary

Directors/Trustees:

Tara A. Bucchi	Mark P. Cutting
Carol W. Demas	Michael L. Klofas
James M. Lavelle	G.E. Patrick Leary
Steven M. Mitus	Anne M. Paradis
Russell J. Peotter	Timothy J. Reynolds
Thomas W. Senecal	Thomas A. Terry

Seamen's Bank

221 Commercial Street

Provincetown, MA 02657

Telephone: 508-487-0035

Fax: 508-487-8421

Branches:

4355 Route 6, North Eastham, MA 02651

350 Route 6, North Truro, MA 02652

56 Shankpainter Road, Provincetown, MA 02657

2746 Route 6, Wellfleet, MA 02667

Officers:

Lori F. Meads, President & CEO

Michael K. Silva, Executive Vice President, Treasurer & CFO

Maria D. Larouco, Senior Vice President, Commercial Lending

Peter J. Roderick, Vice President, Operations

Michael A. Andrini, Vice President, Information Technology

Carol Forgione, Vice President, Human Resources

Brian C. Anderson, Vice President, BSA and Security

Carlo C. Caramanna, Vice President, Residential Lending

Amy A. Silva, Vice President, Commercial Loan Officer

Thomas R. Johnson, Vice President, Commercial Loan Officer

Directors/Trustees:

Christopher E. Enos

Timothy F. McNulty

John E. Medeiros

Donald R. Reeves

Steven E. Roderick

Paul R. Silva

Paul M. Souza

Christopher W. King

Lori F. Meads

Bonnie-Jean Nunheimer

Kristen Roberts

John K. Roderick

Sandra L. Silva

South Shore Bank

1530 Main Street
Weymouth, MA 02190

Telephone: 781-682-3715

Fax: 781-331-5881

Branches:

1010 Washington Street, Braintree, MA 02184-5433
1280 Belmont Street, Brockton, MA 02301
225 Bedford Street, East Bridgewater, MA 02333-1901
650 Middle Street, East Weymouth, MA 02189-1130
283 Columbia Road, Hanover, MA 02339
99 South Street, Hingham, MA 02043
400 Washington Street, Norwell, MA 02061
699 Hancock Street, Quincy, MA 02170
370 Quincy Avenue, Quincy, MA 02169
1530 Main Street, South Weymouth, MA 02190
1538 Turnpike Street, Stoughton, MA 02072
383 Bridge Street, Weymouth, MA 02191-1427
295 Washington Street, Weymouth, MA 02188-3188

Officers:

James M. Dunphy, President & CEO
 Pamela O'Leary, Chief Operating Officer
 Daniel W. Brennan, Chief Financial Officer
 Daniel Picha, Chief Banking Officer
 John Barron, Chief Strategy and Growth Officer
 John Huether, Chief Risk Officer
 Stephen DiPrete, Chief Commercial Banking Officer
 Carolyn Normand, Chief Credit Officer
 Mark Delcore, Chief Technology Officer
 Chris McGowan, Chief Information and Data Officer
 Jane Bowman, Chief Marketing Officer
 Kerry Hynes, Chief Human Resources Officer
 Thomas Durfee, Business Intelligence Manager
 Karen Dayton, Government Banking Relationship Manager
 Stephen Lubin, Wealth Management Executive
 Kim Frithsen, Condominium Banking Relationship Manager
 Jake Bock, C&I Relationship Manager
 Toni Cann, BSA/AML Officer
 Joe Cachuela, Senior Risk Officer
 Marla Snyder, Sr. Compliance & CRA Officer
 Patrick Dougherty, Wealth Management Executive
 Douglas Sanroma, Sr. Strategic Project & Process Improvement Officer
 Wes Gardner, Project Manager/Banking Officer
 Christina Kemp, Project Manager/Banking Officer
 Nick Mari, Condo Lending Relationship Manager
 Tavonga Mazando, Lending Business Systems Analyst/Salesforce Lead
 Scott Ewing, Director of Project & Process Management
 Julie Heapes, Director of Facilities Design and Security
 Robert DiGiovanni, Director of Cash Management & Retail Banking
 Antonette Davis, Director of Loan Servicing & Automated Lending
 Kerri-Ann Moores, Human Resources Officer
 Lynn A. Tempesta, Sr. Technology Compliance Security Officer
 Kevin Dabrieo, Controller
 Wael Khalil, Senior Digital Banking & Operations Officer
 David Kelson, Wealth Management Executive
 Tammy Crowe, Senior Business Process Improvement Analyst/Project Manager
 Anthony Spakoski, Sr. Underwriter & Correspondent Lending Specialist
 John Mannion, Commercial Banking Relationship Manager
 Michael R. Healy, Team Leader, Commercial Banking Relationship Manager
 Tammy Hinojosa, Residential Lending Operations Manager
 Paul Moriarty, Commercial Banking Relationship Manager
 Kevin Carpenter, Commercial Banking Relationship Manager
 Susan K. Kelly, Lending Control Officer
 Kayla Masiello, Commercial Credit Portfolio Manager
 Moran-Lee Greene, Cash Management Relationship Manager
 Matthew Morrison, Credit and Construction Manager
 Joanne Tully, Community Relations Officer

Jennie Jones, Compliance Officer
Cate Adams, Commercial Banking Relationship Manager/Team Leader
Heather Wilson, Commercial Banking Relationship Manager
Lorena Hernandez, Loan Servicing Control Officer
Joseph Dahlstrom, Facilities Manager, Banking Officer
Cindy Bovaird, Consumer Loan Officer
Marcia Lyons, Senior Business Intelligence Officer
Branko Badurina, Banking Center Officer
Michael Cashman, Banking Center Officer
Marina Oliveira, Banking Center Officer
Shannon Kilgore, Banking Center Officer
Cassie Fruggiero, Banking Center Officer
James Twiss, II, Banking Center Officer
Edmond Chan, Banking Center Officer
Karen Peddell, Banking Center Officer
Jane Barry, Banking Center Officer
Catherine Cavicchi, Banking Center Officer
Michael Tinkham, Banking Center Officer

Directors/Trustees:

Suzanne Andrade	J. Leonard Bicknell
James M. Dunphy	James N. Hajjar
Frank A. Marinelli	David P. O'Brien
Marisa A. O'Dwyer	Arthur H. Sharp
Michael J. Sheehan	Margaret K. Spagone
Joseph C. Sullivan	

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:

Stephen P. Costello, President & CEO
Michael F. Lindberg, Executive Vice President
Christopher Lake, Senior Vice President & CFO
Shannon F. Mahoney, Senior Vice President, Compliance/CRA/Risk Officer
Charles Gaffney, Senior Vice President, IT & Operations
J. Scott Gannon, Senior Vice President, Consumer & Residential Lending

Directors/Trustees:

James P. Andersen, Jr.	Stephen P. Costello
James M. Downey	Brian T. Fitzgerald
Michael A. Galer	Marian K. Pendergast
Steven V. Rotella,	John M. Sweeney
Linda M. Wirta	

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
 1095 Westford Street, Lowell, MA 01851
 60 Fletcher Street, Lowell, MA 01852
 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
 250 Pawtucket Blvd., Tyngsborough, MA 01879
 499 Groton Road, Westford, MA 01886
 270 Main Street, Wilmington, MA 01887

Officers:

Jason K. Stephens, President & CEO
 Edward Campanella, Executive Vice President, Treasurer & CFO
 Alison E. Kalman, Executive Vice President, Chief Banking Officer
 Trevor J. Bloom, Executive Vice President, Chief Lending Officer
 Glenn B. Goldman, Executive Vice President, Chief Risk Officer
 Maura D. Sweeney, Executive Vice President, Chief Human Resources Officer
 Kevin A. Kouble, Senior Vice President, Chief Information Officer
 Rachel Tierney, Senior Vice President, Retail Administration
 Cheryl Popp, Senior Vice President, Business Development
 Thomas Hosey, Senior Vice President, Risk and BSA
 Colleen Beaumont, Senior Vice President, Business Banking
 David J. Karpinsky, Senior Vice President, Financial Analyst Officer
 Daniel Jacobs, Senior Vice President, Credit Manager
 Steven P. Martin Rochette, Senior Vice President, Electronic Banking
 Christopher Wilcox, Senior Vice President, Commercial Lending
 William Guilfoil, Vice President, Residential & Consumer Lending
 Thomas N. Boucher, Senior Vice President, Commercial Lending
 Lawrence R. Estelle, Jr., Senior Vice President, Commercial Lending Officer
 John S. Pratt, Jr., Senior Vice President, Commercial Lending Officer
 Steven K. Ventre, Senior Vice President, Commercial Lending Officer
 Mark A. Katimy, Senior Vice President, Commercial Lending Officer
 A. Justin McCarthy III, Senior Vice President, Commercial Lending Officer

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Brian L. Chapman
James G. Cullen
Amy J. Hoey
A. Justin McCarthy, Jr.
Angelos D. Sakelarios
James C. Shannon III
Maura D. Sweeney
David E. Wallace

Robert A. Caruso
Tracey W. Cody
D. John Gagnon
Brian L. Lussier
Michael S. Reilly
Steven C. Saro
Jason K. Stephens
Jay R. Wallace

The 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
 60 Farm Street, Wakefield, MA 01880
 599 North Avenue, Wakefield, MA 01880-0030
 907 Main Street, Wakefield, MA 01880-0030

Officers:

Robert J. DiBella, President & CEO
 Raichelle L. Kallery, Executive Vice President & COO
 Denise Carbone, Executive Vice President, Treasurer & CFO
 Kathleen M. Conary, Senior Vice President, Compliance & Audit
 Jeff P. D'Alessandro, Senior Vice President, Senior Retail Lending Officer
 Joseph T. Scurio, Senior Vice President, Senior Commercial Banking Officer
 Bruce G. Donovan, Senior Vice President, Senior Branch Administrator
 Maria F. Melo, Senior Vice President, Systems Manager
 Laura J. Wante, Senior Vice President, Human Resources
 Karen M. Benedetti, Senior Vice President, Marketing
 Molly E. O'Neill, Vice President, Deposit Operations
 Maureen D. Jennings, Vice President, Accounting Manager
 Steven Tromp, Vice President, Senior Credit Officer
 Edward F. Fitzgerald, Vice President, Commercial Banking Officer
 Michael Rossetti, Vice President, Cash Management
 Scott W. Myers, Vice President, Commercial Banking Officer
 Susan M. Cappuccio, Vice President, Commercial Banking
 Nicholas W. Kefalas, Vice President, Commercial Banking Officer
 Frederick P. Maloof, Vice President, Commercial Banking Officer
 Mark A. Semenza, Vice President, Loan Operations
 Judy Hunt, Vice President
 Sheri Sullivan, Assistant Vice President, Executive Coordinator & Clerk of the Corporation
 Brendan M. Szocik, President & CEO; First Financial Trust, N.A.

Directors/Trustees:

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Glenn D. Dolbeare
Thomas A. Mullen
Daniel W. Sherman
Patrick Skulley,

Kelley A. Chapman
Robert J. DiBella
Ann E. Hadley
Joanne S. Reilly
Mark J. Simeola

Washington Savings Bank

30 Middlesex Street

Lowell, MA 01852-2197

Telephone: 978-458-7999

Fax: 978-458-9547

Branches:

100 Broadway Rd, Dracut, MA 01826

Officers:

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John Sharland, Sr., Senior Vice President, Chief Financial Officer
Gerard F. Frechette, Senior Vice President, Lending and
Compliance Sean J. Lydon, Senior Vice President, Retail and
Marketing

Directors/Trustees:

M. Carolyn Cox
Ronald D'Amato
Jeff Donohoe
Arthur V. Ford
Dennis P. Jones
Martin Silva, Jr.

Michael L. Coyne
Raymond Peter Daley
Catherine Flood
James B. Hogan
Bernard V. Nangle, Jr.
Suzanne Toupin

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:

Brett W. Dean, President & CEO
 Robert A. Kelly, Executive Vice President, Retail and Operations
 Torrance P. Dean, Executive Vice President, Lending and Facilities
 Katherine A. Peterson, Senior Vice President, Chief Financial Officer
 Joseph Renna, Senior Vice President, Technology
 Jan Viglirolo, Vice President, Operations
 Linda M. Cheever, Vice President, Finance
 Kelly Cronin, Vice President, Community Relations and Club 50
 Simon Mzaouakk, Vice President, Information Security Officer
 Eileen R. Lauria, Vice President, Commercial Lending
 Diane Ryan, Vice President, Human Resources
 Antonia J. O'Hara, Vice President, Branch Manager
 William K. Burgess, Vice President, Branch Manager
 Robyn Alman, Compliance Officer

Directors/Trustees:

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Adam N. Berman	Ronald D. Dean
Brett W. Dean	Michael P. DelRose
Edward P. Deveau	Paul DiSciullo
Bernard T. Loughran, Jr.	Joseph P. MacDonald
S. Kelley MacDonald	Stephen J. Messina
John F. Nealon	James A. Sgroi
Patricia F. Stenson	Richard Tatarczuk,
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:

Donald F. Doyle, President & CEO

Brian S. Westerlind, Senior Vice President, Treasurer & COO/CFO

Kathryn Gallo Megraw, Senior Vice President, Chief Information Officer

Christopher J. Watson, Senior Vice President, Chief Business Lending Officer

Brian McEvoy, Senior Vice President, Chief Retail Banking Officer

Jennifer Nickerson, Senior Vice President, Chief Risk Officer

Teresa K. Flynn, Senior Vice President, Chief Human Resources Officer

Darryl Caffee, Senior Vice President, Director of Retail Lending & CRA Officer

Steven G. Anderson, Senior Vice President, Business Lending Officer

Jane Cullen, Senior Vice President, Business Services Manager

Cristina Morrissiey, Senior Vice President, Retail Branch Network Manager

John Mannila, Senior Vice President, Business Banking Team Leader

Nicholas Lynch, Senior Vice President, Mortgage Sales Manager

Sean Buckley, Vice President and Controller

Hildee Lewis, Vice President, Technology Project Manager

Patrick T. Royce, Vice President, Business Lending Officer

Sonia Mahnot, Vice President, Director of Marketing

Sally Battison, Vice President, Loan Servicing Officer

Monica M. Thomas-Bonnick, Vice President, Business Lending Officer

Wanita J. Letendre, Vice President, Deposit Operations

Keith R. Kirkland, Vice President, Business Lending Officer

Alla Demihovsky, Vice President, Credit Officer

Seth Bogdan, Vice President, Business Application Manager

Frederick J. Gormley, Vice President, Information Security Officer

Robert Totaro, Vice President, Business Loan Officer

Directors/Trustees:

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

David S. Bayer II
Benjamin A. Craver
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

44 Maple Street, Danvers, MA 01913

344 Cambridge Road, Woburn, MA 01801-6088

375 Main Street, Woburn, MA 01801

Officers:

John A. Carroll, President & CEO

Elda Heller, Executive Vice President, Treasurer & CFO

Jillian P. Jurilla, Senior Vice President, Consumer & Business Banking

Patrick Todd, Senior Vice President, Chief Information Officer

Michael J. Goldberg, Assistant Vice President, Compliance Officer

Directors/Trustees:

Stephen H. Boodakian

Deborah A. Carson, CPA,

Geoffrey A. Curtis

Neal J. Harte, CPA,

William P. Hood

Sara Perkins Salehpour

Richard L. Sampson, Jr.

James R. Willing

John A. Carroll

Paula Cotter

Judson D. Hale, Jr.

David P. Hood,

Alan G. Macdonald

Carol A. Pierce Connolly

John I. Snow III

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:

Kevin M. McLaughlin, President
Tom Vercillo, Treasurer & CFO
Lara Gilman, Vice President, Trust Operations
Brian Hurton, Vice President, Trust Operations and Assistant Clerk
Doug Kasper, Clerk, Community Reinvestment Act Liaison
Krista D'Aloia, Assistant Clerk
Todd Brabazon, Assistant Treasurer
Rachel C. Tyler, Institutional Trust Officer
Chris Gouveia, Compliance Officer
Brett Segaloff, AML/BSA Compliance Officer

Directors/Trustees:

Steven P. Akin	Katherine Buck
Casey Condron	Caroline Frawley,
Lara Gilman	Margaret McKenna,
Kevin M. McLaughlin	Curtis Owens,
Chris Pariseault,	Stephen E. Tibbetts
Rachel C. Tyler,	Tom Vercillo

State Street Global Advisors Trust Company

1 Iron Street

Boston, MA 02210

Telephone: 617-786-3000

Fax: 617-664-4666

Branches:

Officers:

Barry F. X. Smith, President
Timothy P. Corbett, Chief Risk Officer
John A. Tucker, Chief Investment Officer
Jaclyn Collier, Chief Compliance Officer
Sean P. O'Malley, Esq., General Counsel
Baldemar Trevino, Treasurer
John Lyons, AML Officer
Jessica Cross, Corporate Secretary

Directors/Trustees:

Apea Amoa,	Timothy P. Corbett
David Gutschenritter	Kelvin Jones
Barry F. X. Smith	Susan Thompson,
John A. Tucker	

Appendix IV: Trust Companies

Berkshire Bank

66 West Street

Pittsfield, MA 01201

Telephone: 413-443-5601

Fax: 413-443-3587

Branches:

820 Suffield Street, Agawam, MA 01001
 30 South Pearl Street, Albany, NY 12207
 979 Central Avenue, Albany, NY 12205
 140 Sanford Farms Plaza, Amsterdam, NY 12010
 3816 VT Route 7A, Arlington, VT 05250
 61 Brookline Avenue, Boston, MA 02215
 1320 Washington Street, Boston, MA 02118
 121 Congress Street, Boston, MA 02110
 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
 72 Shaker Road, East Longmeadow, MA 01028
 6611 Manlius Center Road, 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
 1055 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
 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
 165 East Main Street, Middletown, RI 02842
 91 Main Street, Milford, MA 01757
 344 Prospect Street, Moosup, CT 06354
 8491 Seneca Turnpike, New Hartford, NY 13413
 50 Genesee Street, New Hartford, NY 13413
 Highway 20 and Highway 22, New Lebanon, NY 12125
 100 Bellevue Avenue, Newport, RI 02840
 3421 State Street, Niskayuna, NY 12309
 37 Main Street, North Adams, MA 01247-3403
 576 North Greenbush Road, North Greenbush, NY 12198

108 Salem Turnpike, Norwich, CT 06360
445 Liberty Street, Pawcatuck, CT 06379 39 Cheshire Road, Pittsfield, MA 01201 165 Elm Street, Pittsfield, MA 02101
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
1259 East Columbus Avenue, Springfield, MA 01105
1363 Allen Street, Springfield, MA 01118
19 Harrison Avenue, Springfield, MA 01103
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
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
560 Park Avenue, Worcester, MA 01603-2584
386 Main Street, Worcester, MA 01608-1709
993 Grafton Street, Worcester, MA 01604
11 Park Avenue, Worcester, MA 01605

Officers:

Nitin J. Mhatre, Chief Executive Officer
 Sean A. Gray, President and Chief Operating Officer
 David Rosato, SEVP, Chief Financial Officer
 Wm. Gordon Prescott, SEVP, General Counsel & Corporate Secretary
 Lucia Bellomia, SEVP, Retail Banking
 James Brown, SEVP, Commercial Banking
 Gregory D. Lindenmuth, SEVP, Chief Risk Officer
 Jacqueline Courtwright, SEVP, Chief Human Resources & Culture Officer
 Ellen Steinfeld, SEVP, Consumer Lending and Payments
 Jason White, SEVP, Chief Information Officer
 Andrew Plumridge, EVP, Chief Internal Audit Officer
 Philip Jurgeleit, EVP, Chief Credit Officer
 Sumant Pustake, EVP, Chief Transformation & Strategy Officer
 Ashlee Flores, EVP, Chief Compliance Officer
 Brett Brbovic, SVP, Chief Accounting Officer
 Ryan Melle, SVP, Chief Information Security Officer
 Kevin A. Conn, SVP, Investor Relations & Corp. Development
 Ben Strauss, SVP, Associate General Counsel
 Gene Michael Deary, SVP, Chief Lending Administrative Officer
 Erin E. Boggan, SVP, CRA & Fair Lending
 Michael King, SVP, Head of Capital, Liquidity, & Stress Testing
 Shelley Guyette, SVP, Human Resources
 Susan R. Teixeira, SVP, Risk Management & Policy
 Gary R. Levante, SVP, Corporate Responsibility and Communications
 Douglas MacLean, SVP, Managing Director of CRE Lending
 James Hickson, SVP, Managing Director of Middle Market Lending
 Kathryn Hersey, SVP, Director of Wealth Management & CIO
 Scott Houghtaling, SVP, Managing Director of Business Banking
 Mark Foster, SVP, Managing Director of ABL
 Thomas Barney, SVP, Wealth Management Administration
 James Belliveau, SVP, Electronic Banking
 Denise Marie Thompson, First VP, Business Banking & Small Business Administration
 David Gonci, Director, Capital Markets
 Michael Smith, EVP & COO; Firestone Financial, LLC

Directors/Trustees:

Baye Adofo-Wilson, Esq.	David M. Brunelle
Mary Anne Callahan	Nina A. Charnley
Mihir A. Desai	William H. Hughes III
Jeffrey W. Kip	Sylvia Maxfield
Nitin J. Mhatre	Laurie N. Moffatt
Karyn E. Polito	Eric S. Rosengren
Michael A. Zaitzeff	

Boston Trust Walden Company

One Beacon Street, 34th Floor

Boston, MA 02108

Telephone: 617-726-7250

Fax: 617-227-2690

Branches:

Officers:

Stephen J. Amyouny, Co-President & Co-CEO

Kenneth P. Scott, Co-President & Co-CEO

Sarah T. Kelly, Managing Director & Chief Operating Officer

Jennifer Ellis, Treasurer & CFO

Directors/Trustees:

Stephen J. Amyouny

Kimberly D. Gluck

Jason T. O'Connell

Heidi H. Vanni

Domenic Colasacco

Sarah T. Kelly

Kenneth P. Scott

Richard Q. Williams

Bristol County Savings Bank

35 Broadway,
Taunton, MA 02780-3242

Telephone: 508-828-5303

Fax: 508-828-5455

Branches:

130 Pleasant Street, Attleboro, MA 02703-2359
1 Blue Pride Way, 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
257 Winthrop Street, Rehoboth, MA 02769-1819
851 County Street, Taunton, MA 02780-3952
50 Williams Street, Taunton, MA 02780

Officers:

Patrick J. Murray, Jr., President & CEO
Dennis F. Leahy, Executive Vice President, Treasurer & CFO
John Silva, Executive Vice President, Chief Lending Officer
Thomas Foresta, Executive Vice President, Chief Information Officer
Robert J. DeMoura, Executive Vice President, Chief Technology Officer
Michele L. Roberts, Executive Vice President, Chief Marketing & Community Relations
James P. Ferrara, Executive Vice President, Chief Human Resources Officer
Francine E. Ferguson, First Senior Vice President, Senior Retail Banking Officer
Michael E. Coppelino, Senior Vice President, Chief Risk Officer
Lisa A. Lassiter, First Vice President, Finance
Teresa M. Janeiro, Vice President & Compliance Officer
Patricia B. Martucci, Vice President and Controller
Renee Vallee, Vice President, Director of Internal Audit
Patrick J. Quinn, Vice President & BSA Officer
Erin L. Riendeau, Vice President, Executive Assistant & Paralegal

Directors/Trustees:

Don A. Backlund
Joseph F.X. Casey
Maureen F. Cody
Paul C. Downey
Patrick J. Murray, Jr.
Eric M. Norberg
Leonard W. Sullivan

Linda A. Bodenmann
Charles W. Cederberg
Edward A. Dion, Jr.
Cheryl S. Haynes
Joseph J. Nauman
Louis M. Ricciardi

Brookline Bank

2 Harvard Street

Brookline, MA 02445-7905

Telephone: (877) 668-2265

Fax:

Branches:

856 Massachusetts Avenue, Arlington, MA 02476
168 Great Road, Bedford, MA 01730
131 Clarendon Street, Boston, MA 02116
31-33 State Street, Boston, MA 02109
1324 Beacon Street, Brookline, MA 02446
1014 Beacon Street, Brookline, MA 02146
1340 Beacon Street, Brookline, MA 02146
1661 Beacon Street, Brookline, MA 02146
1016 Beacon Street, Brookline, MA 02446
1661 Beacon Street, Brookline, MA 02445
72 Burlington Mall Road, Burlington, MA 01803
1220 Boylston Street, Chestnut Hill, MA 02467
1018 West Roxbury Parkway, Chestnut Hill, MA 02167
1018 West Roxbury Parkway, Chestnut Hill, MA 02467
107 High Street, Danvers, MA 01923
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 02494
10 Langley Road, Newton, MA 02459
10 Langley Road, Newton Centre, MA 02459
1160 Walnut Street, Newton Highlands, MA 02461
323 Walnut Street, Newtonville, MA 02460
144 Newburyport Turnpike, Rowley, MA 01969
456 Main Street, Waltham, MA 02452
5 Washington Street, Wellesley, MA 02481
448 Washington Street, Wellesley Hills, MA 02482
1808 Centre Street, West Roxbury, MA 02132

Officers:

Darryl J. Fess, President & CEO
 Michael W. McCurdy, Chief Operating Officer
 Carl M. Carlson, Chief Financial & Strategy Officer
 Janice Costa, Chief Risk Officer
 Michael Schroeder, Chief Information Security Officer
 Mona Macero, Chief Digital Officer
 Jacquelyn McKenzie, Chief Compliance Officer
 Janytra M. Brooks, Chief Human Resources Officer
 Mark Meiklejohn, Chief Credit Officer
 Marissa S. Martin, General Counsel and Secretary
 Robert E. Brown, Executive Vice President, Commercial Real Estate Lending
 David L'Heureux, Executive Vice President, Commercial Banking
 Leslie Joannides-Burgos, Executive Vice President, Retail and Business Banking
 Kelly Bressette, Executive Vice President, Director of Operations

Directors/Trustees:

Joanne B. Chang	John J. Doyle, Jr.
Darryl J. Fess	Margaret Boles Fitzgerald
Thomas J. Hollister	Bogdan Nowak
Charles H. Peck	John M. Pereira
Paul A. Perrault	Merrill W. Sherman Joseph J. Slotnik

Cambridge Savings Bank

1374 Massachusetts Avenue

Cambridge, MA 02138

Telephone: 617-864-8700

Fax: 857-228-6389

Branches:

1300 Massachusetts Avenue, Arlington, MA 02476
188 Massachusetts Avenue, Arlington, MA 02474
626 Massachusetts Avenue, Arlington, MA 02476
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:

Ryan Bailey, President & CEO
 Michael O. Gilles, EVP, Treasurer and Chief Operating Officer
 Stephen J. Coukos, Esq., EVP, General Counsel and Clerk
 Linda Grace, EVP, Chief Human Resources Officer
 Brian Farrell, SVP, Chief Risk Officer
 Kevin McGuire, SVP, Chief Information Officer
 Lisa Rodericks, SVP, Chief Marketing Officer
 Michael Bonsey, SVP, Chief Credit Officer
 Vincent Fennell, SVP, Chief Data Analytics Officer
 Brian Landry, SVP, Chief Technology Officer
 Daniel Carey, SVP, Head of Finance and Accounting
 Orla Furey, SVP, Head of Compliance and BSA
 Stephen A. Leonard, SVP, Head of Corporate Banking
 Carol Sexton, SVP, Head of Retail Banking
 Anthony Macchi, SVP, Head of Digital Products
 Deborah Marcella, SVP, Head of Residential and Consumer Lending
 Rosemarie Valente, SVP, Head of Bank Operations
 Keith Broyles, SVP, Head of Asset-Based Lending
 Dan Fraine, SVP, Head of Facilities and Security
 Tom Berton, SVP, Audit Director
 Ian Brandon, SVP, Head of Commercial Real Estate Lending
 Aidan Hume, SVP, CRE Team Leader
 Michael Kuhn, SVP, Corporate Banking Team Leader
 Nicholas Donofrio, SVP, CRE Lending Team Leader
 Robert Kershaw, SVP, Corporate Banking Team Leader
 Carlos Osornio, SVP, Head of Operations and Service
 Angela Gee, SVP, Senior Corporate Banking Loan Officer
 Yvonne Kizner, SVP, Senior Asset-Based Lending Officer
 David Ault, SVP, Senior Commercial Real Estate Loan Officer
 Barbara Crystal, SVP, Senior Corporate Banking Loan Officer
 Peter Olivier, SVP, Senior CRE Loan Officer
 Kevin Teller, SVP, Commercial Real Estate Loan Officer
 Brendan Kennedy, SVP, Senior Corporate Banking Loan Officer
 Kevin Burke, SVP, Senior Corporate Banking Loan Officer

Directors/Trustees:

Michael J. Costello	Jayne K. Donahue
Neal Hesler	Howard B. Hodgson, Jr.
Kurt V. Johnson	Elizabeth W. McNelis
Daniel O. Mee	C. Brendan Noonan III
Emily Ou	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: 617-441-1409

Fax: 617-441-1421

Branches:

69 Park Street, Andover, MA 01810-3691
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
776-1 Beacon Street, Newton, MA 02459
89 Turnpike Street, North Andover, MA 01845-5045
26 Lafayette Road, North Hampton, NH 03862
143 Daniel Street, Portsmouth, NH 03801
17 Portsmouth Avenue, Stratham, NH 03885
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
26 Mount Vernon Street, Winchester, MA 01890-2712

Officers:

Denis K. Sheahan, President & CEO
 Jeffrey Smith, EVP, Head of Wealth Management
 Steven J. Mead, SVP, Chief Commercial Banking Officer
 Kerri A. Mooney, SVP, Chief Deposit Officer
 Joseph Sapienza, SVP, Director of Accounting & Controller (Interim CFO)
 Peter J. Halberstadt, SVP, Chief Credit Officer
 Puneet Nevatia, SVP, Chief Information Officer
 John J. Sullivan, SVP, Director of Consumer Lending
 Pilar Pueyo, SVP, Director of Human Resources
 David Lynch, SVP, Chief Investment Officer
 Danielle Remis Hackel, SVP, Chief Marketing Officer
 Ryan Hanna, SVP, Director of Equities
 Michael Fung, SVP, Portfolio Manager
 Henry Connors, SVP, Director of Special Projects
 Dina Scianna, SVP, Director of Community Partnerships & Development
 David Tait, SVP, Commercial Real Estate Lender
 Laura McGregor, SVP, Senior Relationship Manager
 Aimee Forsythe, SVP, Portfolio Manager WM
 Vidalia M. DiVito, SVP, Director of Loan Portfolio Quality Control - Residential Lending
 Sara Sarkis, SVP, Senior Relationship Manager - Deposit & Treasury
 William Oberlies, SVP, Senior Relationship Manager
 Eric Cioffi, SVP, Director of Enterprise Risk Management & Compliance
 Andrew Mahoney, SVP, Commercial Real Estate Lender
 John Malvey, SVP, Director of Commercial Lending NH
 Bradford Buckley, SVP, Commercial Lender
 Mary Beth Mahoney, SVP, Sr. Relationship Manager
 Mary Beth Parker, SVP, Commercial Lender
 Robert Maquat, SVP, Wealth Advisor
 Stephen A. Caputo, SVP, C&I Lending & Treasury Management
 Brian A. Bickford, SVP, Senior Portfolio Manager NH
 Brian Kelley, SVP, Commercial Lender
 Jerry Bazata, SVP, Senior Business Banking Specialist
 Robert Gagnon, SVP, Manager of Residential and Construction Lending - NH
 Susan Yahn DePinto, SVP, Sr. Relationship Manager
 Eric C. Jussaume, SVP, Senior Portfolio Manager
 Heather Colleary, Director of Relationship Management
 Judith K. Noel, SVP, Sr. Relationship Manager, NH
 Jeffrey B. Churchill, SVP, Director of Operations
 Doreen DiBari, Senior Relationship Manager
 Kelly Broderick, Associate Director of Fiduciary Services
 William Logan, Senior Relationship Manager
 Michael Rispoli, Senior Relationship Manager
 John Traynor, President, Cambridge Trust WM CT
 Susan Martore-Baker, President, Cambridge Trust Company NH

Directors/Trustees:

Jeanette G. Clough
Simon R. Gerlin
Kathryn M. Hinderhofer
Thalia M. Meehan
Leon A. Palandjian
Jody A. Rose
Denis K. Sheahan
Jane C. Walsh

Christine Fuchs
Pamela A. Hamlin
Hambleton Lord
Daniel R. Morrison
Laila Partridge
Cathleen A. Schmidt
R. Gregg Stone
Andy S. Zelleke

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
 1 Atwood Lane, Bedford, NH 03110
 33 Enon Street, Beverly, MA 01915-2931
 428 Rantoul Street, Beverly, MA 01915
 275 Hanover Street, Boston, MA 02113
 145 Dartmouth Street, Boston, MA 02116
 265 Franklin Street, Boston, MA 02110
 63 Franklin Street, Boston, MA 02110
 51 Commercial Street, Braintree, MA 02184-4307
 703 Granite Street, Braintree, MA 02184
 110 Main Street, Bridgewater, MA 02324
 1265 Belmont Street, Brockton, MA 02301-4400
 276 Quincy Street, Brockton, MA 02302
 1354 Beacon Street, Brookline, MA 02446
 134 Cambridge Street, Burlington, MA 01803
 2309 Massachusetts Avenue, Cambridge, MA 02140
 647 Massachusetts Avenue, Cambridge, MA 02139
 One Brattle Square, Cambridge, MA 02138
 287 Third Street, Cambridge, MA 02142
 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 Lyannough 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
 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
 503 Riverside Avenue Fellsway Plaza, Medford, MA 02155

441 Main Street, Melrose, MA 02176-6676
11 Trafalgar Square, Nashua, NH 03063
2 South Ave., Natick, MA 01760
1433 Highland Avenue, Needham, MA 02492
17 Storey Avenue, Newburyport, MA 01950-1818
2060 Commonwealth Avenue, Newton, MA 02466
32 Langley Road, Newton Centre, MA 02549
80 Washington Street, Norwell, MA 02061
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
63 Franklin Street, Quincy, MA 02169
34 Chapman Street, Quincy, MA 02170
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
19 Congress Street, Salem, MA 01970-5130
6 Trader's Way, Salem, MA 01970-1741
37 Central Street, Salem, MA 01970
365 South Broadway, Salem, NH 03079
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
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
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71 Carver Road, West Plymouth, MA 02360
203 Littleton Road, Westford, MA 01886
1150 Washington Street, Weymouth, MA 02189-2312
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522 Main Street, Winchester, MA 01890
299 Mishawum Road, Woburn, MA 01801

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674 Boston Road, Billerica, MA 01821
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185 Littleton 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
65 Main Street, Leominster, MA 01453
1666 Massachusetts Avenue, Lexington, MA 02421
10 Michels Way, Londonderry, NH 03053
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
247 Chickering Road, North Andover, MA 01845
139 Bridge Street, Pelham, NH 03076
55 Main Street, Salem, NH 03079
1120 Main Street, Tewksbury, MA 01876
910 Andover Street, Tewksbury, MA 01876
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237 Littleton Road, Westford, MA 01886
13-15 Indian Rock Road, Windham, NH 03087

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 Brian M. Collins, EVP, Director of Operations
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 295 Bedford Street, Bridgewater, MA 02324
 1608 Commonwealth Avenue, Brighton, MA 02135
 1601 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
 101 Dudley Street, Providence, RI 02905
 180 Washington Street, Providence, RI 02903
 One Chestnut Place, Quincy, MA 02169
 19 Warren Street, 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

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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
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
657 Main Street, Walpole, MA 02081
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
286 Grove Street, Worcester, MA 01605

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Jill Brody, Senior Vice President, Risk Management

Renee Messier, Senior Vice President, Cash Management and Retail Banking

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14 Littleton Road, Chelmsford, MA 01824
265 Great Road, Littleton, MA 01460
514-516 Franklin Street, Melrose, MA 02176
600 Main Street, Reading, MA 01867
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

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M. Catherine Riley	Fortunato "Fred" Salvucci
John W. Sullivan	Mark Vaughan,

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3683 Crenshaw Boulevard, Los Angeles, CA 90016
3275 NW 79th St., Miami, FL 33147
2343 Washington Street, Roxbury, MA 02119-3288

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 4 North Main Street, Bellingham, MA 02019
 70 Concord Avenue, Belmont, MA 02478
 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
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 1192 Boylston Street, Chestnut Hill, MA 02467
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 10 Elm Street, Danvers, MA 01923
 749 Providence Highway, Dedham, MA 02026
 489 Gallivan Boulevard, Dorchester, MA 02124
 305 Talbot Avenue, Dorchester, MA 02124
 67 Richmond Street, Dorchester, MA 02124
 27 Bay Road, Duxbury, MA 02332
 290 Kingstown Way, Duxbury, MA 02332
 10 Meridian Street, East Boston, MA 02128
 856 Bennington Street, East Boston, MA 02128
 1 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
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 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 02151
126 Squire Road, Revere, MA 02151
Mobile Branch, Revere, MA 02151
288 Union Street, Rockland, MA 02370
193 Washington Street, Salem, MA 01970
333 Cotuit Road, Sandwich, MA 02563
317 Main Street, Saugus, MA 01906
320 Central Street, Saugus, MA 01906
77 Front Street, Scituate, MA 02066
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 104 Main Street, Weymouth, MA 02188
 692 Bedford Street, Whitman, MA 02382
 15 Bartlett Road, Winthrop, MA 02152
 275 Main Street, Woburn, MA 01801
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 85 High Street, Danvers, MA 01923
 160 Endicott Street, Danvers, MA 01923
 2 East Main Street, Georgetown, MA 01833
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 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

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168 Robinson Rd, Singapore, XX 068912
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75 Brackett Road, Eastham, MA 02651
668 Main Street, Falmouth, MA 02540
532 Main Street, Harwich Port, MA 02646
171 Falmouth Road, Hyannis, MA 02601
1550 Iyannough 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
15 Village Green South, Plymouth, MA 02330
17 Commerce Way, 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
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10 Rosebrook Place, Wareham, MA 02571
345 Main Street, Wellfleet, MA 02667

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 91 Prospect Street, Milford, MA 01757
 89 Worcester Street, North Grafton, MA 01536
 193 Boston Turnpike, Shrewsbury, MA 01545
 29 Galaxy Pass, Sutton, MA 01590
 156 Worcester-Providence Turnpike, Sutton, MA 01590
 113 Main Street, Upton, MA 01568
 25 N. Main Street, Uxbridge, MA 01569
 1189 Providence Road, Whitinsville, MA 01588
 101 Barry Road, Worcester, MA 01609
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