

2024  
ANNUAL REPORT

# Massachusetts Division of Banks



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

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:

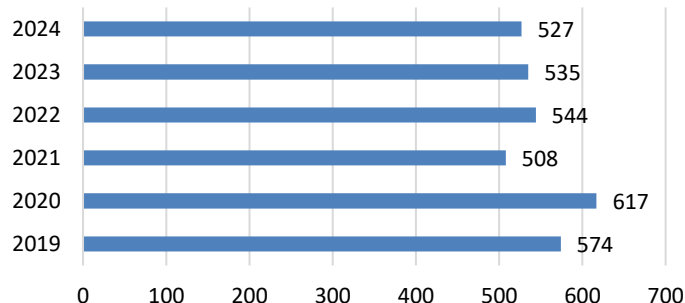
- Mortgage lenders
- Mortgage brokers
- Consumer finance companies
- Money services businesses
- Debt collectors
- Loan servicers
- Check Cashers
- Check Sellers
- Student Loan Servicers

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.

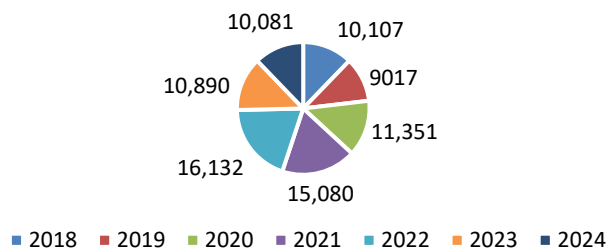
# Mortgage Supervision

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.

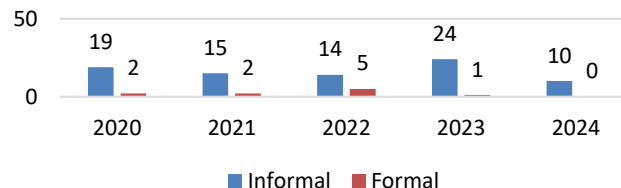
### Approved Mortgage Companies by Year End



### Approved Mortgage Loan Originators by Year End

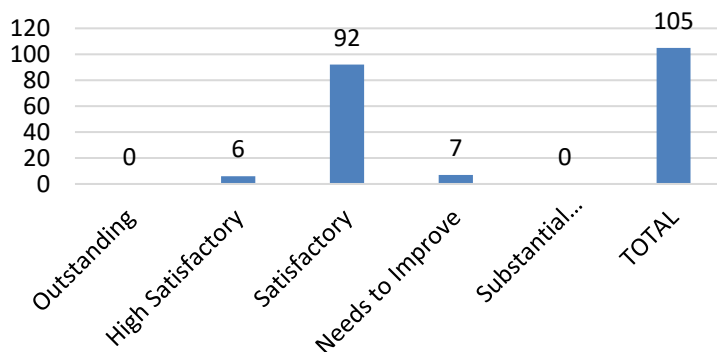


### Regulatory Actions Taken by the Division Against Brokers & Lenders



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

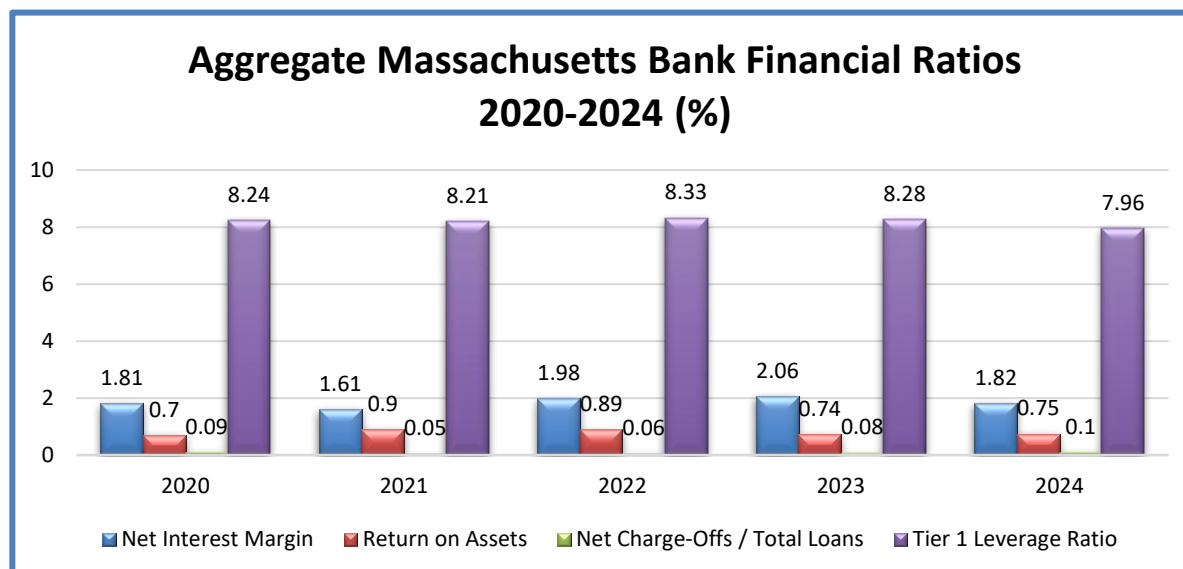
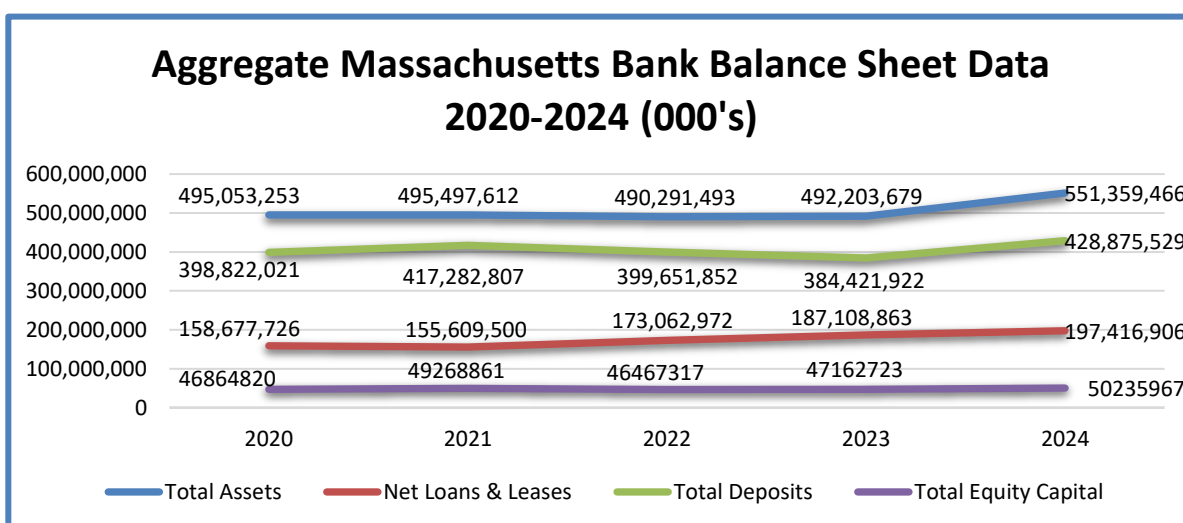
The main objective of the Depository Institution Supervision (DIS) unit is to evaluate the overall safety and soundness of the depository financial institutions in Massachusetts in order to comply with the Division's mission to "ensure a sound, competitive, and accessible financial services environment 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.



# Bank Balance Sheet

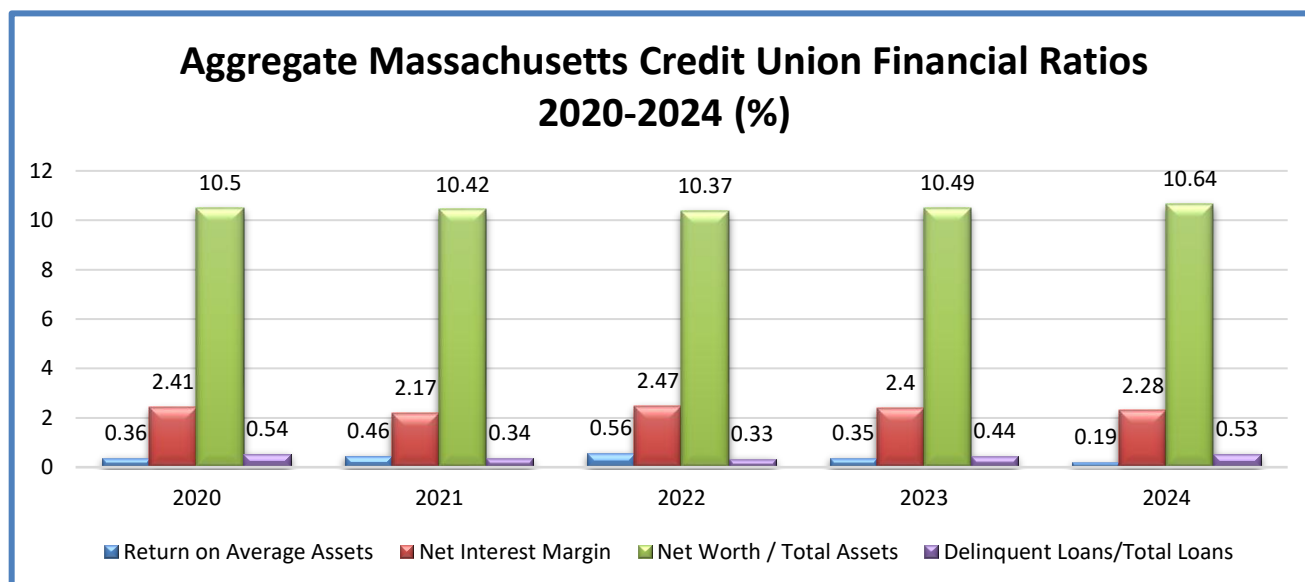
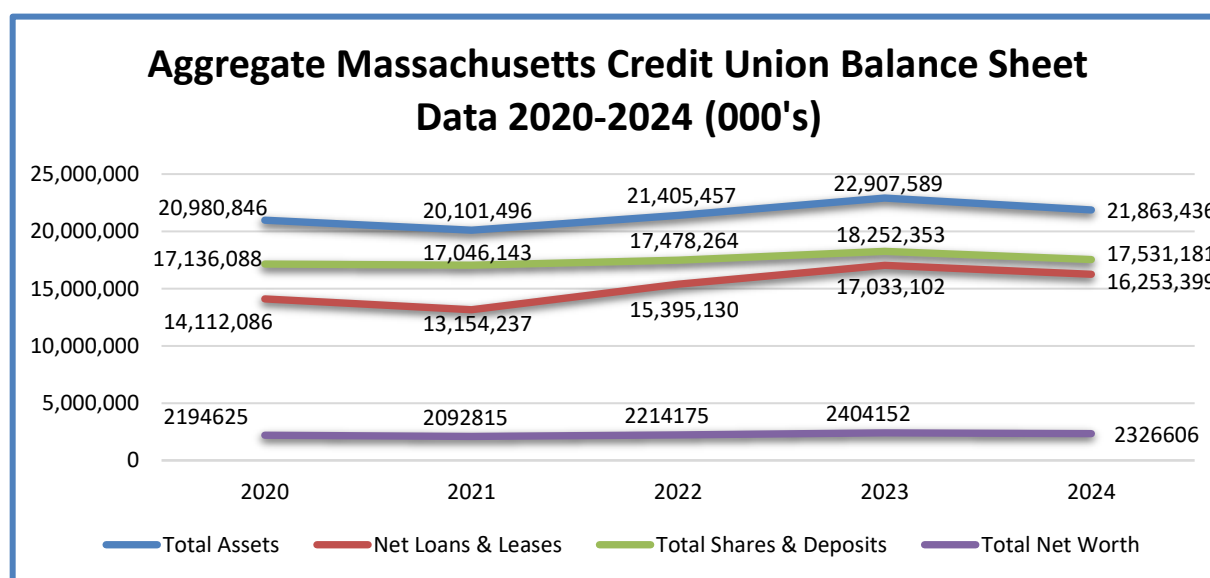
| Years Ending December 31                           | 2023                 | 2024                 | % Change   |
|----------------------------------------------------|----------------------|----------------------|------------|
|                                                    | \$ in 000's          | \$ 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%        |
| <b>Total Assets</b>                                | <b>\$492,203,679</b> | <b>\$551,359,466</b> | <b>12%</b> |
|                                                    |                      |                      |            |
| 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%         |
| <b>Total Liabilities</b>                           | <b>\$445,040,956</b> | <b>\$501,123,499</b> | <b>13%</b> |
|                                                    |                      |                      |            |
| 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%        |
| <b>Total Equity Capital</b>                        | <b>\$47,162,723</b>  | <b>\$50,235,967</b>  | <b>7%</b>  |
|                                                    |                      |                      |            |
| <b>Total Liabilities and Equity Capital</b>        | <b>\$492,203,679</b> | <b>\$551,359,466</b> | <b>12%</b> |

# 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%          |
| <b>Net Interest Income</b>                         | <b>\$8,522,881</b>  | <b>\$8,031,097</b>  | <b>-6%</b>   |
|                                                    |                     |                     |              |
| <b>Provision for Credit Losses</b>                 | <b>\$241,074</b>    | <b>\$335,186</b>    | <b>39%</b>   |
|                                                    |                     |                     |              |
| 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%           |
| <b>Total Noninterest Income</b>                    | <b>\$10,399,515</b> | <b>\$11,423,692</b> | <b>10%</b>   |
|                                                    |                     |                     |              |
| 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%          |
| <b>Total Noninterest Expense</b>                   | <b>\$13,650,111</b> | <b>\$13,641,237</b> | <b>0%</b>    |
|                                                    |                     |                     |              |
| 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%          |
| <b>Income Before Extraordinary Items</b>           | <b>\$3,538,626</b>  | <b>\$4,242,414</b>  | <b>20%</b>   |
|                                                    |                     |                     |              |
| <b>Discontinued Operations/Extraordinary Items</b> | <b>\$294,866</b>    | <b>\$0</b>          | <b>-100%</b> |
|                                                    |                     |                     |              |
| <b>Net Income</b>                                  | <b>\$3,833,492</b>  | <b>\$4,242,414</b>  | <b>11%</b>   |

# 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

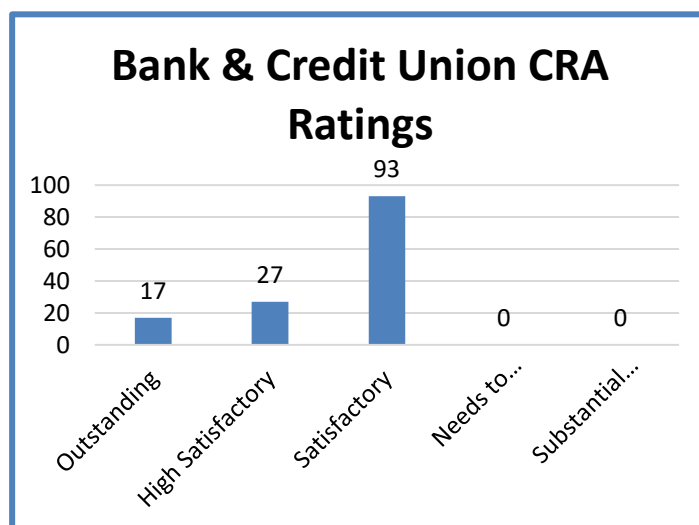
| Years ended December 31                         | 2023                | 2024                | % Change    |
|-------------------------------------------------|---------------------|---------------------|-------------|
|                                                 | \$ in 000's         | \$ in 000's         |             |
| <b>Assets</b>                                   |                     |                     |             |
|                                                 |                     |                     |             |
| 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%         |
| <b>Total Assets</b>                             | <b>\$22,907,589</b> | <b>\$21,863,436</b> | <b>-5%</b>  |
|                                                 |                     |                     |             |
| 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%         |
| <b>Total Liabilities</b>                        | <b>\$20,868,541</b> | <b>\$19,856,976</b> | <b>-5%</b>  |
|                                                 |                     |                     |             |
| 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%       |
| <b>Total Equity Capital</b>                     | <b>\$2,039,048</b>  | <b>\$2,006,460</b>  | <b>-2%</b>  |
|                                                 |                     |                     |             |
| <b>Total Liabilities and Equity Capital</b>     | <b>\$22,907,589</b> | <b>\$21,863,436</b> | <b>-5%</b>  |
| <b>Total Cash &amp; Deposits</b>                | <b>\$1,203,477</b>  | <b>\$1,503,032</b>  | <b>25%</b>  |
| <b>Total Investments</b>                        | <b>\$3,608,604</b>  | <b>\$3,106,231</b>  | <b>-14%</b> |

# Credit Union Income Statement

| Years ended December 31                         | 2023             | 202              | %<br>Change |
|-------------------------------------------------|------------------|------------------|-------------|
|                                                 | \$ in 000's      | \$ in 000's      |             |
| Total Interest Income                           | \$828,758        | \$923,066        | 11%         |
| Total Interest Expense                          | \$296,591        | \$412,365        | 39%         |
| <b>Net Interest Income</b>                      | <b>\$532,167</b> | <b>\$510,700</b> | <b>-4%</b>  |
| Total Credit Loss Expense (TCLE)                | \$24,691         | \$22,880         | -7%         |
| <b>Net Interest Income after TCLE</b>           | <b>\$507,476</b> | <b>\$487,820</b> | <b>-4%</b>  |
| 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%        |
| <b>Total Noninterest Income</b>                 | <b>\$143,041</b> | <b>\$132,591</b> | <b>-7%</b>  |
| 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%          |
| <b>Total Noninterest Expense</b>                | <b>\$573,530</b> | <b>\$577,715</b> | <b>1%</b>   |

# 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, 2025<sup>1</sup> 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.<sup>2</sup>

## 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.

<sup>1</sup> 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.

<sup>2</sup> 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.<sup>3</sup>

## 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.

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<sup>3</sup> 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

**Telephone:** 781-444-2100

**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:

|                      |                     |
|----------------------|---------------------|
| Robert A. Dempsey    | Diane Geraghty Hall |
| 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

**Telephone:** 508-568-3200

**Fax:** 508-568-3473

## 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 Slavinskas, 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:**

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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:**

Todd M. Tallman, Chief Executive Officer  
 Randal D. Webber, President  
 Brian R. Loveless, EVP, Treasurer & CFO  
 Scott L. Auen, EVP, Retail Lending  
 Thomas E. Dufresne, EVP, Chief Information Officer  
 Altaf Ahmed, EVP, Retail Banking  
 Maria L. Salvatore, EVP, Chief Culture Officer  
 Michael Roy, SVP, Chief Risk Officer  
 Douglas R. Schmeling, SVP, Chief Credit Officer  
 Jason D. Main, SVP, Investment Services  
 Rachel A. Briggs, SVP, Commercial Loan Operations  
 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  
 Kyle T. Hill, SVP, Retail Loan Operations  
 Kara Wiersma, VP, Learning and Dev. Business Partner  
 Mark Lussier, VP, Retail Sales Manager  
 Chelsea M. Prizio, VP, Credit Manager  
 Stacie M. Moulton, VP, Audit and Compliance Manager  
 Donna L. Tibbetts, VP, IT Implementation Manager  
 Michael A. Sullivan, VP, Information Systems  
 Scott M. Dungey, VP, Controller  
 Jasiel Correia, VP, Mortgage Loan Officer  
 Heather Pedersen, VP, Mortgage Loan Officer  
 Tracey Jeffries, VP, HR Business Partner  
 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  
 Marcella L. Mosio, VP, Assistant Controller  
 Erin McGinnis, VP, CIC Manager  
 John T. Jawor, VP, Investment Services  
 Katelyn Krikorian, VP, Operations Manager  
 Sheri A. Bibinski, VP, Senior Market Manager  
 Colleen K. Lord, VP, Senior Market Manager  
 Jennifer A. Anderson, VP, Mortgage Loan Officer  
 Daniel A. D'Amico, VP, Commercial Services Manager  
 Michael J. Checkosky, VP, Mortgage Loan Officer  
 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  
Joel Laureano, AVP, Senior Market Manager  
Elizabeth Dunn, AVP, HR Business Partner  
Michael M. Pacheco, AVP, IT Officer  
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

**Directors/Trustees:**

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

## Country Bank for Savings

155 West Street

Ware, MA 01082

**Telephone:** 413-967-6221

**Fax:** 413-967-2521

### Branches:

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

### Officers:

Mary C. McGovern, President & COO

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

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

### Directors/Trustees:

Keith E. Blanchette

Robert K. Dik

Robert S. Haveles

Richard H. Maynard

Edward J. Noonan, II

Elizabeth C. Rappaport

Paul F. Scully

Kathryn M. Crockett

Teresa T. Grove

Stacey Luster

Steven P. Musso

James R. Phaneuf

Kenneth J. Riley, Jr.

## Dedham Institution for Savings

55 Elm Street

Dedham, MA 02026-9107

**Telephone:** 781-329-6700

**Fax:** 781-320-4894

### **Branches:**

100 Old Billerica Road, Bedford, MA 01730  
1 Del Pond Drive, Canton, MA 02021-2749  
260 Bussey Street, Dedham, MA 02026-2537  
420 Washington Street, Dedham, MA 02026-1854  
5000 Great Meadow Road, Dedham, MA 02026  
1077 Great Plain Avenue, Needham, MA 02492  
185 Central Street, Norwood, MA 02062-3534  
45 South Main Street, Sharon, MA 02067  
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

**Officers:**

Peter G. Brown, President & CEO  
 Mark C. Ingalls, Executive Vice President, Chief Financial & Operating Officer  
 Robert M. Erasmi, Executive Vice President, Chief Retail Banking Officer  
 Elizabeth A. Bissell, Executive Vice President, Chief Marketing Officer  
 Laura W. Dorfman, Executive Vice President, Residential & Consumer Lending  
 Victoria A. Graves, Executive Vice President, Chief Information Officer  
 Douglas R. Shaw, Executive Vice President, Senior Lending Officer  
 Victoria B. Kane, Executive Vice President, Chief Human Resources Officer  
 Tonia S. Reilly, Senior Vice President, Director of Dep Ops & Digital Delivery  
 Carol S. Lewis, Senior Vice President, Compliance Officer  
 Maria G. Ingegneri, Senior Vice President, Director of Loan Operations Application  
 Gaar Talanian, Senior Vice President, Sales Manager  
 Lisa M. Johnson, Senior Vice President, Internal Auditor  
 Anne V. McBride, Senior Vice President, Senior Credit Officer  
 Amanda Justice, Senior Vice President and Treasurer  
 James Horrigan, Senior Vice President, Commercial Loan Officer  
 Heidi A. White, Senior Vice President, Branch Administrator Retail Banking  
 Tracy E. Harvard, Senior Vice President, Residential and Consumer Lending Manager  
 Charles Shediach, Senior Vice President, Commercial Real Estate Loan Officer  
 Peter Hughes, Senior Vice President, Sales Manager  
 Karen Cohn, Senior Vice President, Commercial Real Estate Loan Officer  
 William A. Kane, Jr., Senior Vice President, Chief Technology Officer  
 Norman A. Hayes III, Senior Vice President, Commercial Real Estate Loan Officer  
 Martin F. Connors III, First Vice President, Commercial Real Estate Loan Officer  
 Jacqueline Johnson, Vice President, Branch Manager  
 Marcella Musto, Vice President, Business Banking Officer  
 Robert Madden, Vice President, CRA Loan Officer  
 Christopher Teachout, Vice President, Business Banking Officer  
 Tracy Marchand, Vice President, Training Officer  
 Robin McLeod, Vice President, Human Resources Compensation & Benefits Officer  
 Anna Conte, Vice President, Branch Manager  
 Laura Timmerman, Vice President, Information Technology Operations Officer  
 Josephine Mustone, Vice President, Residential and Consumer Loan Production Man  
 Laura Macs, Vice President, Branch Manager  
 Diane Hutchinson, Vice President, Residential Lending Application Administrator  
 Anthony C. Brown, Vice President, Commercial Loan Officer  
 Richard S. Burke, Vice President, Government and Not for Profit Banking Officer  
 Roland J. Lavigne, Vice President, Infrastructure Manager  
 Lindsay J. Wiedemann, Vice President, Controller  
 Elizabeth A. Paolini, Vice President, Residential Loan Officer  
 Holly E. Lite, Vice President, Secondary Market Manager  
 Gerald D. Marcus, Vice President, Commercial Real Estate Loan Officer  
 Frederick Murphy, Jr., Vice President, Commercial Real Estate Loan Officer  
 Kerry A. Riggins, Vice President, Digital Business Banking Application Manager  
 Christopher R. Gleason, Vice President, Residential Loan Officer  
 Laura Hickson, Vice President, BSA & Security Officer  
 Beverly Somerville, Vice President, CRA Officer

Joseph McPhee, Vice President, Commercial Real Estate Loan Officer  
Michael R. Murteira, Vice President, Information Security  
Officer Judith M. Brazil, Vice President, Marketing Operations  
Manager Alex Cavallini, Vice President, Commercial Loan  
Officer Cynthia J. Sullivan, Vice President, Residential Loan  
Officer Charles M. Toczylowski, Vice President, Business  
Banking Officer

**Directors/Trustees:**

|                     |                         |
|---------------------|-------------------------|
| David S. Beckwith   | Milton J. Benjamin, Jr. |
| Peter G. Brown      | John J. Czyzewski       |
| James L. Elcock     | John H. Emmons, Jr.     |
| Mark R. Epker       | Gary Eeve               |
| Peter S. Gregory    | Kevin F. Hampe, Esq.    |
| Jean M. Joy         | Juanita Allen Kingsley  |
| Alexander K. Leith  | Lora M. Pellegrini      |
| Charles T. Spiegel, | Dean H. Steeger         |
| Christine L. Todd   | Philip R. Weber         |

## Eagle Bank

350 Broadway

Everett, MA 02149-3698

**Telephone:** 617-387-5110

**Fax:** 617-387-3393

### Branches:

389 Hanover Street, Boston, MA 02113

299 Ferry Street, Everett, MA 02149-3698

1768 Massachusetts Avenue, Lexington, MA 02420

104 South Main Street, Middleton, MA 01949

### Officers:

Marc J. Whittaker, President & CEO

Jennifer L. Duarte, Executive Vice President, Corporate Administration

James J. Hollis, Executive Vice President, Treasurer & CFO

Derek Delaney, Executive Vice President, Chief Loan Officer

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

Gayle Aponas, Senior Vice President & Controller

Christopher DiBenedetto, Vice President, Compliance & CRA Officer

### Directors/Trustees:

Laura L. Carman, MD

Francis J. LaRovere III

Judith E. Moore

Riccardo Rullo,

William E. Solberg

James H. Whittaker

Andrew J. Hajducky III

Nicholas A. Leo

Richard S. Rocco, Jr.

Lawrence A. Shuman

Marc J. Whittaker

## East Cambridge Savings Bank

292 Cambridge Street

Cambridge, MA 02141-1263

**Telephone:** 617-354-7700

**Fax:** 617-354-3475

### **Branches:**

105 Broadway, Arlington, MA 02474  
395 Trapelo Road, Belmont, MA 02478  
1310 Cambridge Street, Cambridge, MA 02139-1377  
459 Broadway, Cambridge, MA 02138-4192  
360 Broadway, Chelsea, MA 02150-5687  
98 Pleasant Street, Malden, MA 02148  
9 Playstead Road, Medford, MA 02155  
243 Salem Street, Medford, MA 02155  
285 Highland Avenue, Somerville, MA 02143-1397  
860 Lexington Street, Waltham, MA 02452  
237 Lexington Street, Woburn, MA 01801

**Officers:**

Timothy E. Bombard, President & CEO  
 Salwa B. Kaldas, Executive Vice President, Treasurer & CFO  
 Richard Olson, Executive Vice President, Chief Banking Officer  
 John M. O'Donnell, Executive Vice President, Commercial Lending Officer  
 Francesca B. DeFabrizio, First Senior Vice President, Chief Human Resources Officer  
 Donald S. Wallaga, Senior Vice President, Senior Finance Officer & Controller  
 Michael S. Allen, Senior Vice President, Deposit Operations & CRA Officer  
 Joanne Aliber, Senior Vice President, Director of Marketing and Strategy  
 Margaret C. O'Halloran, Senior Vice President, Retail Banking  
 Kavitha Venkatakrishnan, Senior Vice President, Commercial Lending Manager  
 Richard L. Archambault, Senior Vice President, Commercial Lending Officer  
 Deborah A. Dobbins, Senior Vice President, Commercial Lending Officer  
 Stephen E. Ferullo, Senior Vice President, Commercial Lending Officer  
 Richard J. Sullivan, Jr., Senior Vice President, Commercial Lending Officer  
 Patrick A. Normile, Vice President, Compliance Officer  
 Curtis C. Jones, Vice President, Financial Advisor  
 Ann Marie McGilvrey, Vice President, Human Resources Manager  
 Nichole M. Tady, Vice President, Deposit Operations  
 Bonnie L. Pietragallo, Vice President, Retail Lending Operations  
 Philip A. Miller, Vice President, Information Technology Officer  
 Daniel J. Donell, Vice President, Commercial Credit Officer  
 Laura J. Berg, Vice President, Community Outreach Officer  
 Joseph C. Cavallini, Vice President, Commercial Loan Portfolio Manager  
 Lynn M. Wahlquist, Vice President, Commercial Lending Officer  
 Jon C. Carrick, Vice President, Commercial Loan Operations Manager  
 Giselle M. Fuentes-Vazquez, Vice President, Loan Servicing Manager  
 Janice M. Gardiner, Vice President, Lending Regulatory Review Officer  
 Leo R. Gayne, Vice President, Public Relations Officer  
 Seth G. Felix, Vice President  
 Ronellen Gagnon, Vice President  
 Robert T. Nichols, Vice President  
 James E. Tierney, Vice President

**Directors/Trustees:**

|                           |                         |
|---------------------------|-------------------------|
| Joseph A. Amoroso, Jr.    | Charles Aufiero         |
| Richard A. Bentubo        | Timothy E. Bombard,     |
| Thomas G. Burke           | Stephanie M. Burke, CPA |
| Susan M. Flannery         | Susan E. Gallant, CPA   |
| Sergio M. Jaramillo       | Ronald A. Layne         |
| Daniel A. Leone           | Patrick Monkiewicz      |
| Gilda M. Nogueira         | Nancy J. O'Brien        |
| Edward O. Owens, Jr., CPA | Thomas M. Pilleri, CPA  |
| Mark P. Rogers            | Richard C. Rossi, Jr.   |
| Christopher M. Sousa      | Arthur C. Spears, CPA   |

## Florence Bank

85 Main Street

Florence, MA 01062-0700

**Telephone:** 413-586-1300

**Fax:** 413-582-9491

### **Branches:**

385 College Street, Amherst, MA 01002  
20 George Hannum Street, Belchertown, MA 01007  
705 Memorial Drive, Chicopee, MA 01020  
5 Main Street, Easthampton, MA 01027  
68 Pleasant Street, Granby, MA 01033  
377 Russell Street, Hadley, MA 01035  
176 King Street, Northampton, MA 01060  
58 Main Street, Northampton, MA 01060  
1444 Allen Street, Springfield, MA 01118  
1010 Union Street, West Springfield, MA 01089  
1 Main Street, Williamsburg, MA 01096

**Officers:**

Matthew T. Garrity, President & CEO  
 Jeremy W. Melton, Senior Vice President, Operations/Risk Management  
 Shelley M. Daughdrill, Senior Vice President, Retail Banking  
 Jenna Rahilly, Senior Vice President, Human Resources  
 Michael J. Lynch, Senior Vice President, Senior Commercial Loan Officer  
 Barbara-Jean DeLoria, Senior Vice President, Chief Credit Risk Officer  
 James Hickey, Senior Vice President  
 Sarah E. Darling, First Vice President and Treasurer  
 Kathleen G. O'Brien, Vice President, Audit Manager  
 Andre J. Motulski, Vice President, Controller  
 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  
 Timothy Deshaies, Vice President  
 Douglas Gilbert, Vice President  
 Jeanne Woods, Vice President  
 April O'Brien, Vice President  
 Elissa M. Langevin, Vice President  
 Erin Prickett, Vice President  
 Kurt Shouse, Vice President  
 Michele Z. Lawrence-Bennett, Vice President  
 James Montemayor, Vice President  
 Erin Couture, Vice President  
 Mark Cavanaugh, Vice President  
 Susan Seaver, Vice President  
 Maria Hass, Vice President  
 Alicia Valentine, Vice President  
 Henry M. Downey, Vice President  
 Michelle J. Cayo, Vice President  
 Nicole Gleason, Vice President  
 Candace Periera, Vice President  
 Michelle M. Moreau, Vice President  
 Cynthia A. Malinowski, Vice President  
 David J. Limero, Vice President  
 Jessica L. Wales, Vice President  
 Bethany D. Rose, Vice President

**Directors/Trustees:**

Christine A. Aubrey  
Suzanne Beck,  
Ruth H. Constantine  
Matthew T. Garrity  
Frank Stellato

Tania M. Barber  
Robert F. Borawski  
John E. Ebbets  
Steve Silverman,  
Joel L. Vengco

# Greenfield Savings Bank

400 Main Street

Greenfield, MA 01301

**Telephone:** 413-774-3191

**Fax:** 413-774-4277

## Branches:

6 University Drive, Amherst, MA 01002  
 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

## Officers:

Peter Albero, Senior Vice President, Treasurer & CFO  
 Shandra B. Richardson, Senior Vice President & Chief Operating Officer  
 Panna Royal, Senior Vice President & Chief Information Officer  
 Stephen B. Hamlin, Senior Vice President & Senior Trust Officer  
 Mark K. Grumoli, Senior Vice President & Commercial Loan Officer  
 Lori A. Grover, Senior Vice President & Senior Residential Lending Officer  
 Janice Ward, First Vice President & Trust Officer  
 Andrew J. Bresciano, First Vice President & Commercial Loan Officer  
 James Loynd, Vice President, Security & Safety Officer  
 Donald LaFontaine, Vice President & Controller  
 Ian Vukovich, Vice President & Commercial Portfolio Manager  
 Kimberly Montague, Vice President, Cash Management & Development Officer  
 Kevin De Rosa, Vice President & Branch Distribution Network Officer  
 Linda Dagilus, Vice President & Trust Officer  
 Sherie Lewis, Vice President & Operations Officer  
 Tina Flagg, Vice President & Commercial Loan Administration Manager  
 Michelle Laurie, Vice President & Commercial Loan Officer  
 Christina M. Gay, Vice President & Human Resource Officer  
 Prudence Blond, Vice President & Trust Officer  
 Cassandra Morrey, Vice President & Residential Lending Officer  
 Carmen L. Bassett, Vice President, Infinex & Trust Liaison Officer  
 Cliff Meggison, Vice President, Compliance & BSA Officer  
 Matthew Sheridan, Vice President & Infinex Investment Executive  
 Tara Brewster, Vice President & Business Development Officer  
 Michael Loughran, Vice President & Commercial Credit Officer  
 Thomas J. Meshako, President & CEO

**Directors/Trustees:**

Rebecca B. Caplice  
Regina E. Curtis  
William Grinnell  
Gwendolyn Jones Boisseau  
Thomas J. Meshako  
John M. Shanahan  
Pamela H. Stobierski  
Lynnette Watkins

Carl L. Chatto  
Timothy F. Farrell  
Shane P. Hammond  
Amy McMahan  
Dennis J. Putnam  
Elizabeth H. Sillin  
Gregory Thomas

# Hingham Institution for Savings

55 Main Street

Hingham, MA 02043-2590

**Telephone:** 781-749-2200

**Fax:** 781-787-2145

## Branches:

540 Tremont Street, Boston, MA 02116  
 13 Elm Street, Cohasset, MA 02025-1828  
 300 Linden Ponds Way, Hingham, MA 02043  
 401 Nantasket Avenue, Hull, MA 02045-2799  
 35 Main Street, Nantucket, MA 02554  
 1061 Thomas Jefferson Street NW, Washington, DC 20007

## Officers:

Robert H. Gaughen, Jr., Chairman & CEO  
 Patrick R. Gaughen, President & COO  
 Cristian A. Melej, Vice President, Chief Financial Officer  
 Jeremy Martin, Vice President, Chief Compliance Officer  
 Daniel Bagley, Vice President, Chief Information Officer  
 Eileen P. Trainor, Vice President and Treasurer  
 Jeffrey Geifman, Vice President  
 Edward Skou, Vice President  
 Sebi Ovesian, Vice President  
 Kayla Gaspar, Vice President  
 Patrick Garvey, Vice President  
 Erin Graffeo, Vice President  
 Leigh Hemmings, Vice President  
 Andrew Vebber, Vice President  
 Holly Cirignano, Vice President  
 Alexander L. Boyd, Vice President  
 Shawn T. Sullivan, Vice President  
 Sara Condgon, Vice President  
 Janice Spiess, Vice President  
 Paul Barry, Vice President

## Directors/Trustees:

|                               |                        |
|-------------------------------|------------------------|
| Howard M. Berger              | Michael J. Desmond     |
| Ronald D. Falcione,           | Patrick R. Gaughen     |
| Kara Gaughen Smith            | Kevin W. Gaughen, Jr.  |
| Robert H. Gaughen, Jr.        | Julio R. Hernando,     |
| Brian T. Kenner, Esq.         | Robert A. Lane,        |
| Scott L. Moser,               | Stacey M. Page,        |
| Robert K. Sheridan,           | Geoffrey C. Wilkinson, |
| Sr. Jacqueline M. Youngworth, |                        |

## Institution for Savings in Newburyport and its Vicinity

93 State Street

Newburyport, MA 01950-0510

**Telephone:** 978-462-3106

**Fax:** 978-462-1980

### **Branches:**

150 Main Street, Amesbury, MA 01913  
4 Colon Street, Beverly, MA 01915  
7 Elm Street, Boxford, MA 01921  
4 Parker Street, Gloucester, MA 01930  
545 Bay Road, Hamilton, MA 01982  
112 County Road, Ipswich, MA 01938  
2 Depot Square, Ipswich, MA 01938  
161 South Main Street, Middleton, MA 01949  
68 Storey Avenue, Newburyport, MA 01950-0510  
37 King Street, Rockport, MA 01966  
312 Haverhill Street, Rowley, MA 01969  
6 Paradise Road, Salem, MA 01970  
7 Bridge Road, Salisbury, MA 01952  
5 Main Street, Topsfield, MA 01983

**Officers:**

Michael J. Jones, Chairman, President & CEO  
 Kimberly A. Rock, Executive Vice President & COO  
 Robert C. LeGallo, Senior Vice President & CFO  
 Thomas M. Hopp, Senior Vice President & CIO  
 Stella W. Pang, Senior Vice President, Chief Investment Officer  
 Tammy A. Roeger, Senior Vice President, Retail Banking  
 Stephen P. Cote, Senior Vice President, Treasurer and Controller  
 Mary Anne Clancy, Senior Vice President, Marketing and Communications  
 Mark S. Zink, Senior Vice President, Senior Lender  
 Rosemary G. Frost, Senior Vice President, Residential Lending  
 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  
 Kathleen M. Ferreira, Senior Vice President, Human Resources  
 David S. Doucette, Senior Vice President, Commercial Lending  
 M. Alease Hunt, Vice President, Content Marketing and Events Manager  
 Bruce A. Macdonald, Vice President, Branch Administration  
 Caroline M. Meagher, Vice President, Electronic Banking  
 Rebecca L. Conary, Vice President, Retail Operations  
 Rebecca L. Collins, Vice President, Finance  
 Amy L. Smith, Vice President and Assistant Treasurer  
 Timothy J. Burrill, Vice President, CRA Officer  
 Jennifer A. Morgan, Vice President, Branch Administration  
 Hanson M. Webster, Vice President, Information Security  
 Lynda Perkins, Vice President, Lending Compliance  
 Dawne Studzinski, Vice President, Commercial Lending, Credit Analyst  
 Kerry A. Hamel-Pope, Vice President, Lending Appraisals  
 Lori G. Rostkowski, Vice President, Commercial Lending  
 Wesley R. Barry, Vice President, Retail Banking  
 Andrea S. Leal Jessie, Vice President, Residential Lending  
 Sandy A. Corrao, Vice President, Residential Lending  
 Theresa M. Espinola, Vice President, Commercial Lending  
 John A. LeBlanc, Vice President, Loan Operations  
 Nancy J. Taylor, Vice President, Residential Lending  
 Lisa Kriz, Vice President, Commercial Lending  
 Valerie R. Trevisone, Vice President, Commercial Lending

**Directors/Trustees:**

|                      |                         |
|----------------------|-------------------------|
| James V. Ellard      | Ellen Galanis Nich      |
| Kevin M. Gasiorowski | Cindy M. Johnson        |
| Michael J. Jones     | John F. Leary, III      |
| Jeremiah T. Lewis    | Ellen Mackey Rose       |
| R. Drew Marc-Aurele  | Saira Naseer-Ghiasuddin |
| Kerri S. Perry       | Kimberly A. Rock        |
| Richard J. Silverman |                         |

## Lee Bank

75 Park Street

Lee, MA 01238

**Telephone:** 413-243-0117

**Fax:** 413-243-1524

### Branches:

279 Main Street, Great Barrington, MA 01230

450 Pittsfield-Lenox Road, Lenox, MA 01240

180 South Street, Pittsfield, MA 01201

3 Elm Street, Stockbridge, MA 01262-0654

### Officers:

Charles N. Leach III, President & CEO

Charles H. Bashara, Senior Vice President & CFO

Andrew Weibel, Senior Vice President & Chief Technology/Operations Officer

Susan B. Brown, Senior Vice President, Administration

Bruce Marzotto, Senior Vice President, Commercial Lending

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

Christine Quetti, First Vice President, Audit & Compliance

David Harrington, First Vice President, Commercial Lending

Christopher Kinne, First Vice President, Commercial Lending

Mark McKenna, First Vice President, Commercial Lending

Matthew Freitag, Vice President, Financial Wellness, Planning & Advice

Shannon Steele, Vice President & BSA Officer

Jason McLaughlin, Vice President, SR Credit Analyst

Marianne Fresia, Vice President, Private Banking

Jim Terryberry, Assistant Vice President, Information Technology

Laura Lohbauer, Assistant Vice President, Electronic Banking & Payments Officer

Alison Brigham, Assistant Vice President, Marketing & Community Engagement

### Directors/Trustees:

David J. Bruce

Sanda Dignard

Charles N. Leach III

James Nejaime

Jessie G. Schoonmaker

Ilana Steinhauer

Chauncey Collins

Dani Holmes

Jason McCandless

Pamela Roberts

Craig Smith

## Main Street Bank

81 Granger Boulevard

Marlborough, MA 01752-3865

**Telephone:** 508-481-8300

**Fax:** 508-481-2702

### Branches:

7 Main Street, Ayer, MA 01432-0469  
 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

### Officers:

Walter Dwyer IV, Chief Executive Officer  
 Ellen W. Dorian, President & COO  
 Jeff Tucker, Executive Vice President, Strategy & Risk  
 Christopher Seidlich, Executive Vice President, Chief Financial Officer  
 Ruth Cavanagh, Executive Vice President, Chief Lending Officer  
 David Felton, Executive Vice President, Chief Deposit Officer  
 Suzanne M. Dupre, Executive Vice President, Chief Human Resources & Diversity Off  
 Jennifer Berube, Senior Vice President, Cash Management  
 Thomas Dufault, Senior Vice President, Retail Lending  
 Karen Thorne, Senior Vice President, Commercial Credit  
 Jamie Conaghan, Senior Vice President, Marketing & Digital  
 Stephen Maintanis, Senior Vice President, Commercial Loan Officer  
 A. Tyner Lawrence, Senior Vice President, Lending Solutions Officer  
 Jeffrey Morse, Senior Vice President, Commercial Loan Officer  
 Brian Mathes, Vice President, Finance  
 Julie Aldie, Vice President, Compliance Officer  
 John Spinello, Vice President, Controller  
 Andrew McCully, Vice President, Director of Technology  
 Renee Jaworek, Vice President, BSA Officer  
 William M. Keyles, Vice President, Director of HR and Learning & Development  
 Roland Paquette, Vice President, Facilities & Physical Security Officer  
 Donna Morel, Vice President, Senior Branch Administrator  
 Kim Hardiman, Vice President, Deposit Operations  
 Nick Mollo, Vice President, Commercial Loan Officer  
 Donna Driscoll, Vice President, Branch Administrator  
 Sue Mankaruos, Vice President, Regional Branch Manager  
 Patrick Bean, Vice President, Commercial Loan Officer  
 Todd Sibley, Vice President, Commercial Loan Officer

**Directors/Trustees:**

David Alexander,  
Jeffrey J. Batta  
Heidi DeGrazia  
John F. Gervais  
Kevin P. Horgan  
Steve P. Roach

Sem Aykanian,  
Richard K. Bennett  
Walter Dwyer IV  
Emily Greenwood,  
Arthur P. Redding  
Cynthia Russo,

## Marblehead Bank

21 Atlantic Avenue,

Marblehead, MA 01945-0027

**Telephone:** 781-631-5500

**Fax:** 781-631-1158

### Branches:

100 Cummings Center, Suite 101-F, Beverly, MA 01915

One Humphrey Street, Marblehead, MA 01945-0027

125 Canal Street, Salem, MA 01970

### Officers:

Mark Llewellyn, President & CEO

Diane Rossini, Executive Vice President & CFO

Merrill Belmer, Executive Vice President

Kathleen A. Kain, Executive Vice President

Suzanne Pinho, Senior Vice President, Deposit Operations/Retail Banking

Tanya Asnis, Vice President, Compliance

Kristin Latulippe, Vice President, Accounting

Marcia Lewis, Vice President, Residential and Consumer Lending

Chris Speliotis Conroy, Vice President, Systems/Security

Scott Klocker, Vice President, Technology

Amy Hart, Vice President, Lending

Matthew Ingram, Assistant Vice President, Business Development

Kyle Fiske, Assistant Vice President, Loan Servicing

### Directors/Trustees:

Cliff Boggis,

Alexander Falk

William R. LeBlanc

Andrew Lovely

Janet Moore

Charles Pendleton

Mark Shapiro,

Dr. Tim Tobin

Mark Bresner

Stephen J. Farrar

Mark Llewellyn

Sarah McIlroy

Mark O'Connor

Kacie Rowland,

Dr. Keith E. Taylor,

# Martha's Vineyard Bank

78 Main Street

Edgartown, MA 02539

**Telephone:** 508-627-4266

**Fax:** 508-627-7588

## Branches:

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:

Kenneth J. Albano, Esq.

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:**

James Bailey  
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  
 Patricia A. Burns, Senior Vice President  
 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:**

|                       |                            |
|-----------------------|----------------------------|
| Karen E. Andreas      | Stephen P. Blanchette      |
| 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:

Thomas C. Baker III

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:

|                             |                    |
|-----------------------------|--------------------|
| William Alford              | Robert J. Berg     |
| 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

**Directors/Trustees:**

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

Peter A. Carbone  
Scott D. Cote, Sr.  
Thomas E. Desmet  
E. Lynn Garner  
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

**Directors/Trustees:**

Deborah A. Belanger  
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:**

Michael R. Barrett  
Karen S. Conard  
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:**

James B. Hogan, Chairman, President & CEO  
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:

|                          |                     |
|--------------------------|---------------------|
| Robert Airasian          | James H. Barwell    |
| 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  
One Church Street, Watertown, MA 02472  
258 Washington Street, Wellesley, MA 02481  
71 Carver Road, West Plymouth, MA 02360  
203 Littleton Road, Westford, MA 01886  
1150 Washington Street, Weymouth, MA 02189-2312  
370 Main Street, Wilmington, MA 01887  
522 Main Street, Winchester, MA 01890  
299 Mishawum Road, Woburn, MA 01801

**Officers:**

Robert F. Rivers, Chair & CEO  
 Quincy L. Miller, Vice Chair and President  
 James B. Fitzgerald, Vice Chair and Chief Administrative & Financial Officer  
 Kathleen C. Henry, Executive Vice President, General Counsel & Chief HR Officer  
 Barbara J. Heinemann, Executive Vice President, Consumer Banking  
 Gregory P. Buscone, Executive Vice President, Chief Commercial Banking Officer  
 Martha A. Dean, Executive Vice President, Senior Operations Director  
 Steven L. Antonakes, Executive Vice President, Enterprise Risk Management  
 Matthew A. Osborne, Executive Vice President, Chief Credit Officer  
 Donald M. Westermann, Executive Vice President, Chief Information Officer  
 Sujata Yadav, Executive Vice President, Chief Marketing Officer  
 Nancy Huntington Stager, President & CEO, Eastern Bank Foundation  
 Edward Jennings, Senior Vice President  
 Andrew Williamson, Senior Vice President  
 Keith Lusby, Senior Vice President  
 Amanda Lopez, Senior Vice President  
 Ann Houston, Senior Vice President  
 Paul Ruocco, Senior Vice President  
 Julie Colarusso, Senior Vice President  
 Nancy Miller, Senior Vice President  
 Sara Rundell, Senior Vice President  
 Christopher Scoville, Senior Vice President  
 Heather Tittmann, Senior Vice President  
 Cheryle Leonard, Senior Vice President  
 Sarrah Stewart, Senior Vice President  
 David Nussbaum, Senior Vice President  
 Thomas Mercuro, Senior Vice President  
 Mark Leonard, Senior Vice President  
 Deborah Blondin, Senior Vice President  
 John Brodrick, Senior Vice President  
 Richard Donald, Senior Vice President  
 Barbara Frampton, Senior Vice President  
 Ivelisse Gonzalez, Senior Vice President  
 David Arigg, Senior Vice President  
 Shannon Mini, Senior Vice President  
 Lisa Sheehan, Senior Vice President  
 Stephen Witt, Jr., Senior Vice President  
 Stacey Jackson, Senior Vice President  
 Katherine Wheeler, Senior Vice President  
 Frank Coccoluto, Senior Vice President  
 Kristopher Puskar, Senior Vice President  
 Donald Lewis, Senior Vice President  
 James Murphy, Senior Vice President  
 Ryan Fullam, Senior Vice President  
 Joshua Neffinger, Senior Vice President  
 Diana Lamkin, Senior Vice President  
 Daniel Bolger, Senior Vice President

Ashley Eknaian, Senior Vice President  
Nancy Reap, Senior Vice President  
Anna Clune, Senior Vice President  
Aileen Sheehan, Senior Vice President  
Kelly Mulholland, Senior Vice President  
Sean Boucher, Senior Vice President  
Michael McCarthy, Senior Vice President  
Jennifer Porter, Senior Vice President  
Matthew Hunt, Senior Vice President  
Scott Frazer, Senior Vice President  
Carlo Guerriero, Senior Vice President  
Maureen Trefry, Senior Vice President  
Catherine Scherer, Senior Vice President  
Thomas Weber, Senior Vice President  
Alexander Schmidt, Senior Vice President  
Jared Wallace, Senior Vice President  
James Healey, Senior Vice President  
Brendan O'Neill, Senior Vice President  
Dorinne Abkarian, Senior Vice President  
Thomas J. King, Senior Vice President  
Jonathan G. Marcus, Senior Vice President  
Laurie Hannigan, Senior Vice President  
Elizabeth J. O'Hara, Senior Vice President  
Lori Evans, Senior Vice President  
Nicholas K. Moise, Senior Vice President  
David Sawyer, Senior Vice President  
Paul Kurker, Senior Vice President  
Patricia Capalbo, Senior Vice President  
Daniel C. Field, Senior Vice President  
Youssef Abdouh, Senior Vice President  
Rana H. Murphy, Senior Vice President  
David B. MacManus, Senior Vice President  
Wendy L. de Villiers, Senior Vice President  
William J. Walsh, Senior Vice President  
Karen Carbone, Senior Vice President  
Carolyn Crowley, Senior Vice President  
Yongmei A. Chen, Senior Vice President  
Katerina Papp, Senior Vice President  
John P. Farmer, Senior Vice President  
Karl Renney, Senior Vice President  
Heather A. Allen, Senior Vice President  
Scott Stephenson, Senior Vice President  
Robert Beveridge, Senior Vice President  
Patricia Timilty, Senior Vice President  
Kayla Aikins, Senior Vice President  
Kathleen Conlin, Senior Vice President  
Paul F. Coveney, Senior Vice President  
Kevin DeVinney, Senior Vice President  
James Brewer, Senior Vice President

Rebecca Grimm, Senior Vice President  
 M. Elisabeth Avila, Senior Vice President  
 Vadim Kuksin, Senior Vice President  
 Sarah Jones, Senior Vice President  
 Jillian Belliveau, Senior Vice President  
 Hieu Nguyen, Senior Vice President  
 Dolores Bogosian, Senior Vice President  
 David A. Ahlquist, Senior Vice President  
 Pamela Feingold, Senior Vice President  
 Stephanie Monaghan, Senior Vice President  
 Eric Pashley, Senior Vice President  
 Rekha Sampath, Senior Vice President  
 Mark Walker, Senior Vice President  
 Jerome Rubin, Senior Vice President  
 Adriana Moschella, Senior Vice President  
 Andrea Goodman, Senior Vice President  
 Natalia Urtubey, Senior Vice President  
 Jeffrey Fuhrer, Senior Vice President  
 Justin Mills, Senior Vice President  
 Ruth Bitchell, Senior Vice President  
 Michael A. Tyler, Senior Vice President  
 Annmarie Hewitt, Senior Vice President  
 Michael Leofanti, Senior Vice President  
 Sergey Rusak, Senior Vice President  
 Katrina Privett, Senior Vice President  
 Christopher Reall, Senior Vice President  
 Brian Welch, Senior Vice President  
 Andrew Rosen, Senior Vice President  
 Turahn Dorsey, Senior Vice President  
 John Prendergast, Senior Vice President  
 Brian Sheehan, Senior Vice President  
 Ian Willard, Senior Vice President  
 Tracy Plants, Senior Vice President  
 Julio Garcia, Senior Vice President

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

|                     |                      |
|---------------------|----------------------|
| Richard C. Bane,    | Luis A. Borgen,      |
| Joseph T. Chung,    | Paul M. Connolly,    |
| Bari A. Harlam,     | Marisa J. Harney,    |
| Diane S. Hessian,   | Richard E. Holbrook, |
| Deborah C. Jackson, | Peter K. Markell,    |
| Robert F. Rivers,   | Paul D. Spiess,      |
| Linda M. Williams,  |                      |

## Enterprise Bank and Trust Company

222 Merrimack Street

Lowell, MA 01852

**Telephone:** 978-459-9000

**Fax:** 978-275-8609

### Branches:

340 Great Road, Acton, MA 01720  
8 High Street, Andover, MA 01810  
674 Boston Road, Billerica, MA 01821  
20 Drum Hill Road, Chelmsford, MA 01824  
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  
253 Middlesex Road, Tyngsborough, MA 01879  
237 Littleton Road, Westford, MA 01886  
13-15 Indian Rock Road, Windham, NH 03087

**Officers:**

Jack P. Clancy, Jr., Chief Executive Officer  
 Richard W. Main, President  
 Joseph R. Lussier, EVP, Treasurer & Chief Financial Officer  
 Stephen J. Irish, EVP, Sr Managing Director of Wealth Management & COO  
 Steven R. Larochelle, EVP, Chief Banking Officer  
 Meaghan Lally-McGurl, EVP, Chief Risk Officer  
 Brian M. Collins, EVP, Director of Operations  
 Chester J. Szablak, Jr., EVP, Chief Sales, Community and Customer Relationship Office  
 Jamie L. Gabriel, EVP, Chief Human Resources Director  
 Susan Covey, EVP, Branch Administration Director  
 Diane J. Silva, EVP, Mortgage Lending Director  
 Ryan C. Dunn, EVP, Regional Commercial Lending Director  
 Marlene P. Hoyt, EVP, Construction Lending Director  
 Brian H. Bullock, EVP, Chief Commercial Lending Officer  
 Peter J. Rayno, EVP, NH Community Banking and Lending Director  
 Walter McGinness, SVP, Internal Audit Director  
 Peter Fraser, SVP, Chief Mortgage & Consumer Lending Director  
 Hicham Naciri, SVP, Chief Information Officer  
 Diane Jeray, SVP, Credit Director

**Directors/Trustees:**

|                       |                       |
|-----------------------|-----------------------|
| Kenneth S. Ansin      | Gino J. Baroni        |
| Jack P. Clancy, Jr.   | John R. Clementi      |
| James F. Conway III   | Carole A. Cowan       |
| Normand E. Deschene   | George L. Duncan      |
| John T. Grady, Jr.    | Mary Jane King        |
| John Koutsos,         | Joseph C. Lerner      |
| Shelagh E. Mahoney    | Richard W. Main       |
| Jacqueline F. Moloney | Michael T. Putziger   |
| Carol L. Reid         | Nickolas Stavropoulos |

## Fiduciary Trust Company

53 State Street

Boston, MA 02109

**Telephone:** 617-482-5270

**Fax:** 866-292-4709

### **Branches:**

### **Officers:**

Austin V. Shapard, President & CEO

Robert J. Jeffers, Chief Operating Officer

Adam D. Thompson, CPA, Chief Financial Officer

Anne K. Trinqué, General Counsel & Corporate Secretary

### **Directors/Trustees:**

Richard P. Breed III

Robert E. Gallery

Alexander P. Lynch

Leslie Crane Slavin

Ellen M. Zane

Grace K. Fey

Brent L. Henry

Austin V. Shapard

Benjamin B. Taylor

# HarborOne Bank

68 Legion Parkway

Brockton, MA 02301

**Telephone:** 508-895-1000

**Fax:** 508-895-1677

## Branches:

660 Bedford Street, Abington, MA 02351  
 607 Pleasant Street, Attleboro, MA 02703  
 64 Broad Street, Boston, MA 02109  
 14 West Broadway, Boston, MA 02127  
 1952-1956 Beacon Street, Boston, MA 02135  
 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

## Officers:

Joseph F. Casey, President & CEO  
 Brenda Diepold, EVP, Chief Banking Officer  
 Stephen W. Finocchio, EVP, Chief Financial Officer  
 Inez H. Friedman-Boyce, Esq., EVP, Chief Legal Officer, General Counsel & Corporate  
 H. Scott Sanborn, EVP, Chief Lending Officer  
 Joseph E. McQuade, EVP, Chief Enterprise Risk Officer  
 Brent W. Grable, SVP, Chief Information Officer  
 Susan B. Stewart, SVP, Chief Human Resources Officer  
 David E. Tryder, SVP, Chief Marketing Officer  
 James Hanlon, FVP, Chief Credit Officer  
 Jean M. Levesque, FVP, Regulatory Reporting Manager

**Directors/Trustees:**

Joseph F. Barry  
Joseph F. Casey  
Gordon Jezard  
Timothy R. Lynch  
William A. Payne  
Michael J. Sullivan

Mandy Lee Berman,  
David P. Frenette  
Barry R. Koretz  
Anne Hurley Marguiles  
Andreana Santangelo,  
Damian W. Wilmot

## Middlesex Savings Bank

6 Main Street

Natick, MA 01760

**Telephone:** 508-653-0300

**Fax:** 508-653-8146

### Branches:

279 Main Street, Acton, MA 01720  
2 West Union Street, Ashland, MA 01721  
186 The Great Road, Bedford, MA 01730  
267 Hartford Avenue, Bellingham, MA 02019  
629 Massachusetts Avenue, Boxborough, MA 01719  
1208 Main Street, Concord, MA 01742  
64 Main Street, Concord, MA 01742  
598 Worcester Road, Framingham, MA 01702  
899 Edgell Road, Framingham, MA 01701  
1000 Franklin Village Drive, Franklin, MA 02038  
112 Boston Road, Groton, MA 01450  
830 Washington Street, Holliston, MA 01746  
10 Main Street, Hopkinton, MA 01748  
177 Broad Street, Hudson, MA 01749  
308 Great Road, Littleton, MA 01460  
72 Powdermill Road, Maynard, MA 01754  
7 Digital Way, Maynard, MA 01754  
495 Main Street, Medfield, MA 02052  
81 Main Street, Medway, MA 02053  
36A Milliston Road, Millis, MA 02054  
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

**Officers:**

Michael G. McAuliffe, Chairman and CEO  
 Dana M. Neshe, President  
 Brian D. Stewart, Executive Vice President, Treasurer and CFO  
 Ian D. Hecker, Executive Vice President, General Counsel, Chief Risk Officer  
 Bryan W. Christensen, Executive Vice President, Chief Community Banking Officer  
 Jon C. Auger, Executive Vice President, Chief Retail Lending Officer  
 Sean F. Burke, Executive Vice President, Chief Technology Officer  
 Cheryl A. Corman, Executive Vice President, Chief Human Resources Officer  
 Geoffrey A. Homoliski, Senior Vice President, Chief Commercial Banking Officer  
 Charles T. Dwyer, Senior Vice President, Senior Credit Officer  
 Mary Ann Devlin, Senior Vice President, Director of Commercial Real Estate  
 Michael J. Sullivan, Senior Vice President, Director of Internal Audit  
 Henry A. Liu, Senior Vice President, Compliance Director  
 Robert F. Millerick, Senior Vice President  
 Nicole I. Pecorelli, Senior Vice President  
 Blain H. Marchand, Senior Vice President  
 Susan J. Johnson, Senior Vice President  
 Gregory L. Berks, Senior Vice President  
 Lynn R. Schade, Senior Vice President  
 Jeffrey L. Glashow, Senior Vice President  
 Susan M. Mansfield, Senior Vice President  
 Andrew H. Howard, Senior Vice President  
 Lisa F. Lopes, Senior Vice President  
 Patricia R. Crawford, Senior Vice President  
 William J. Brassard, Senior Vice President  
 Nicholas A. Giberson, Senior Vice President  
 Tiziana Rossi, Senior Vice President  
 Tracy L. Flanagan, Senior Vice President  
 Elena Stonkevitch, Senior Vice President  
 Carolyn K. Hardy, Senior Vice President  
 Courtney M. O'Regan, Senior Vice President  
 Michelle L. Simms, Senior Vice President  
 Elizabeth J. Hacquebord, Senior Vice President  
 Adam C. Fandrey, Senior Vice President  
 Brian K. Hanley, Senior Vice President  
 David M. Bennett, Senior Vice President  
 Mary F. Trifero, Senior Vice President  
 Mark O. Mitchell, Senior Vice President  
 Paul J. Adams, Senior Vice President  
 Patricia A. Chambers, Senior Vice President  
 William M. Kuza, Senior Vice President  
 Mark A. Diebus, Senior Vice President  
 Holly A. Connors, Senior Vice President  
 Kenneth C. Watt, Senior Vice President  
 Timothy M. Farrell, Senior Vice President  
 Kathleen A. Maroney, Senior Vice President  
 Robert D. Pouliot, Senior Vice President

Kerry C. Morgan, Senior Vice President

Mary J. Sammon, Senior Vice President Andrew R. Boardman, Senior Vice President Dawn M. Seymour,  
Senior Vice President Jonpaul Sallese, Senior Vice President Brian R. Haney, Senior Vice President Laura L.  
Duncan, Senior Vice President Paul M. Missaggia, Senior Vice President Robert Roamer, Senior Vice  
President Robert E. Paulsen, Jr., Senior Vice President Thomas J. McGinn III, Senior Vice President Michael  
A. Sundberg, Senior Vice President Lacey E. Teixeira, Senior Vice President Anne E. Plaisted, Senior Vice  
President Paul E. Van Corbach, Senior Vice President Chris E. Vericker, Senior Vice President Robert W.  
Look, Jr., Senior Vice President Nicholas J. Riley, Senior Vice President

**Directors/Trustees:**

Peter M. Burke

Arthur B. Fair, III

Donna M. Gallo

Kenneth C.A. Isaacs

Brian D. Lanigan,

Dana M. Neshe,

Ian E. Rubin

Arthur J. Chaves

Carolyn Hatch Flood

Paul J. Gerry, Jr.

Kelly A. Kober

Michael G. McAuliffe,

Margery L. Piercey

Jeanne L. Sherlock

## New Valley Bank & Trust

One Monarch Place, 1414 Main Street, Suite 100

Springfield, MA 01144

**Telephone:** 413-739-2265

**Fax:** 413-707-1629

### Branches:

1930 Wilbraham Road, Springfield, MA 01129

333 Elm Street, West Springfield, MA 01089

### Officers:

J. Jeffrey Sullivan, President & CEO

Michael A. Pare, Senior Vice President, Treasurer & CFO

Becky Elias, Senior Vice President, Chief Lending Officer

Jeannette Ramos, Senior Vice President, Operations & Technology

Elizabeth Beaudry, Senior Vice President, Chief Credit Officer

Jill Brody, Senior Vice President, Risk Management

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

### Directors/Trustees:

Frank M. Antonacci,

Maureen A. Devine,

Francis P. Fitzgerald, Esq.,

Timothy M. Lamotte,

Sarah Maggi Morin,

Sullivan Jacob T. Waah,

Lamont E. Clemons,

Rocco J. Falcone II,

James M. Garvey,

Peter Martins,

J. Jeffrey

# Northern Bank & Trust Company

275 Mishawum Road,  
Woburn, MA 01801

**Telephone:** 781-937-5400

**Fax:** 781-937-5416

## Branches:

414 Massachusetts Avenue, Acton, MA 01720  
482 Boston Road, Billerica, MA 01821  
13 Center Street, Burlington, MA 01803  
14 Littleton Road, Chelmsford, MA 01824  
265 Great Road, Littleton, MA 01460  
514-516 Franklin Street, Melrose, MA 02176  
600 Main Street, Reading, MA 01867  
240 Main Street, Stoneham, MA 02180  
430 Boston Post Road, Sudbury, MA 01776  
45 Main Street, Westford, MA 01886  
303 Main Street, Woburn, MA 01801  
215 Lexington Street, Woburn, MA 01801

## Officers:

James J. Mawn, President & CEO  
Francis Kenney, Executive Vice President, Chief Financial Officer  
Raymond Clark, Executive Vice President  
Michael J. Kosicki, Senior Vice President, Chief Operating Officer  
Jeffrey Hall, Senior Vice President, Chief Technology Officer  
Kathleen A. Harris, Senior Vice President, Chief Human Resources Officer  
Bridgeen M. Doherty, Senior Vice President, Chief Commercial Loan Operations Officer  
Sean P. Mahoney, General Counsel  
Thomas A. Shola II, Chief Risk Officer  
Joseph Saling, Vice President, Information Technology  
Bhawesh Raj Sharma, Vice President, Information Security  
Joanne Fishlin, Head of Compliance Risk Management

## Directors/Trustees:

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

# OneUnited Bank

100 Franklin Street, 6th Floor  
Boston, MA 02110

**Telephone:** 617-457-4400

**Fax:** 617-457-4435

## Branches:

1495 N. Wilmington Ave, Compton, CA 90222  
648 Warren Street, Dorchester, MA 02121  
3683 Crenshaw Boulevard, Los Angeles, CA 90016  
3275 NW 79th St., Miami, FL 33147  
2343 Washington Street, Roxbury, MA 02119-3288

## Officers:

Kevin Cohee, Chairman & CEO  
Teri Williams, President & COO  
Charles Boyce, Senior Vice President, Chief Financial Officer  
Robert Patrick Cooper, Senior Vice President, General Counsel  
Sherri Brewer, Senior Vice President, Chief Retail Officer  
Cecilia Isaac, Senior Vice President, Chief Lending Officer  
James Slocum, Senior Vice President, Chief Information Officer  
Kimmie Jackson, Senior Vice President, Human Resources

## Directors/Trustees:

|                        |                |
|------------------------|----------------|
| Kevin Cohee            | Delores Pettis |
| George A. Russell, Jr. | John L. Sims   |
| John Trotter           | Teri Williams  |
| Leon Wilson            |                |

## Rockland Trust Company

288 Union Street

Rockland, MA 02370-1896

**Telephone:** 800-826-6100

**Fax:** 508-732-7777

**Branches:**

381 Centre Avenue, Abington, MA 02351  
 229 N. Harvard Street, Allston, MA 02134  
 175 Broadway Street, Arlington, MA 02474  
 490 Pleasant Street, Attleboro, MA 02703  
 4 North Main Street, Bellingham, MA 02019  
 70 Concord Avenue, Belmont, MA 02478  
 1134 Washington Street, Boston, MA 02118  
 93 Franklin Street, Boston, MA 02110  
 172 Clay Pond Road, Bourne, MA 02532  
 405 Washington Street, Braintree, MA 02184  
 233 Broad Street, Bridgewater, MA 02324  
 435 Market Street, Brighton, MA 02135  
 100 Belmont Street, Brockton, MA 02301  
 485 Belmont Street, Brockton, MA 02301  
 1441 Beacon Street, Brookline, MA 02446  
 170 Cambridge Street, Burlington, MA 01803  
 124 Main Street, Carver, MA 02330  
 1195 Falmouth Road, Centerville, MA 02632  
 1192 Boylston Street, Chestnut Hill, MA 02467  
 773 Chief Justice Cushing Highway, Cohasset, MA 02025  
 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  
 75 Huttleston Avenue, Fairhaven, MA 02719  
 855 Brayton Avenue, Fall River, MA 02721  
 768 Robeson Street, Fall River, MA 02720  
 20 Davis Straits, Falmouth, MA 02540  
 1 Mechanic Street, Foxboro, MA 02035  
 231 East Central Street, Franklin, MA 02038  
 58 Main Street, Franklin, MA 02038  
 434 Plymouth Street, Halifax, MA 02338  
 272 Columbia Road, Hanover, MA 02339  
 470 Liberty Street, Hanson, MA 02341  
 100 Sgt. William B. Terry Drive, Hingham, MA 02043  
 264 Nantasket Avenue, Hull, MA 02045  
 765 Main Street, Hyannis, MA 02601  
 1196 River Street, Hyde Park, MA 02136  
 1065 Truman Parkway, Hyde Park, MA 02136  
 515 Centre Street, Jamaica Plain, MA 02130  
 184 Summer Street, Kingston, MA 02364  
 335 Broadway, Lynn, MA 01904  
 728 State Road, Manomet, MA 02345  
 31 Webster Square, Marshfield, MA 02050  
 5 Shellback Way, Mashpee, MA 02649  
  
 76 North Street, Medfield, MA 02052

410 Riverside Avenue, Medford, MA 02155  
27 Melrose Street, Melrose, MA 02176  
14 Hastings Street, Mendon, MA 01756  
30 South Main Street, Middleboro, MA 02346  
135 South Main Street, Middleboro, MA 02346  
146 South Main Street, Milford, MA 01757  
300 East Main Street, Milford, MA 01757  
480 Adams Street, Milton, MA 02186  
1 Amelia Drive, Nantucket, MA 02554  
2 Orange Street, Nantucket, MA 02554  
104 Pleasant Street, Nantucket, MA 02554  
1450 Highland Avenue, Needham, MA 02492  
833 Ashley Boulevard, New Bedford, MA 02745  
170 Needham Street, Newton, MA 02464  
40 Austin Street, Newtonville, MA 02460  
78 County Road, North Falmouth, MA 02556  
10 Pond Street, Norwell, MA 02061  
61 Lenox Street, Norwood, MA 02062  
57 Circuit Avenue, Oak Bluffs, MA 02557  
70 Main Street, Orleans, MA 02653  
57 West Bay Road, Osterville, MA 02655  
67 Prospect Street, Peabody, MA 01960  
147 Center Street, Pembroke, MA 02359  
32 Long Pond Road, Plymouth, MA 02360  
One Pilgrim Hill Road, Plymouth, MA 02360  
94 Court Street, Plymouth, MA 02360  
495 Hancock Street, Quincy, MA 02170  
301 Quincy Avenue, Quincy, MA 02169  
84 North Main Street, Randolph, MA 02368  
275 New State Highway, Raynham, MA 02767  
575 Broadway, Revere, MA 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  
1400 Fall River Avenue, Seekonk, MA 02771  
193 Boston Turnpike, Shrewsbury, MA 01545  
100 Slade's Ferry Avenue, Somerset, MA 02726  
399 Highland Avenue, Somerville, MA 02144  
37 Union Square, Somerville, MA 02143  
430 West Broadway, South Boston, MA 02127  
708 East Broadway, South Boston, MA 02127  
501 Southampton Street, South Boston, MA 02127  
428 Station Avenue, South Yarmouth, MA 02664  
608 Washington Street, Stoughton, MA 02072  
257 Edgartown Road, Vineyard Haven, MA 02568  
381 Main Street, Wakefield, MA 01880  
1290 Main Street, Waltham, MA 02451  
75 Moody Street, Waltham, MA 02453  
2995 Cranberry Highway, Wareham, MA 02538  
932 Main Street, West Dennis, MA 02670

1920 Centre Street, West Roxbury, MA 02132  
 2420 Cranberry Highway, West Wareham, MA 02576  
 35 Lyman Street, Westborough, MA 01581  
 171 University Avenue, Westwood, MA 02090  
 104 Main Street, Weymouth, MA 02188  
 692 Bedford Street, Whitman, MA 02382  
 15 Bartlett Road, Winthrop, MA 02152  
 275 Main Street, Woburn, MA 01801  
 88 Montvale Avenue, Woburn, MA 01801  
 633 Park Avenue, Worcester, MA 01603  
 301 Grove Street, Worcester, MA 01605  
 967 Grafton Street, Worcester, MA 01604

## Officers:

Jeffrey J. Tengel, Chief Executive Officer  
 Gerard F. Nadeau, President  
 Mark J. Ruggiero, Executive Vice President, Consumer Lending & CFO  
 Patricia M. Natale, Executive Vice President, General Counsel  
 David B. Smith, Executive Vice President, Managing Director & Chief Investment Office  
 Dawn A. Mugford, Executive Vice President, Chief Risk Officer  
 Kathryn O'Malley, Executive Vice President, Chief Credit Officer  
 James Rizzo, Executive Vice President, Chief Commercial Banking Officer  
 Margaret McCarthy, Executive Vice President, Chief Retail Banking Officer  
 Maria Harris, Executive Vice President, Chief Human Resources Officer  
 Alastair Ironside, Executive Vice President, Chief Marketing Officer  
 Lee C. Powlus, Executive Vice President, Chief Technology and Operations Officer  
 Debra Smith, Senior Vice President, Director of Banking and Digital Operations  
 Jonathan Nelson, Senior Vice President and Treasurer  
 Timothy C. Lane, Senior Vice President, Chief Internal Auditor  
 Maureen Gaffney, Senior Vice President, Controller & Principal Accounting Officer  
 Anthony Antonopoulos, Senior Vice President, Director of Consumer Compliance

## Directors/Trustees:

|                    |                        |
|--------------------|------------------------|
| Donna L. Abelli    | Michael P. Hogan,      |
| Mary L. Lentz,     | Eileen C. Miskell,     |
| John J. Morrissey, | James O'Shanna Morton, |
| Gerard F. Nadeau   | Daniel F. O'Brien,     |
| Susan Perry O'Day, | Scott Smith,           |
| Jeffrey J. Tengel  | Thomas R. Venables,    |

## Salem Five Cents Savings Bank

210 Essex Street

Salem, MA 01970

**Telephone:** 978-745-5555

**Fax:** 978-745-0861

### Branches:

285 Great Road, Bedford, MA 01730  
 140 Rantoul Street, Beverly, MA 01915  
 495 Cabot Street, Beverly, MA 01915  
 19 West Street, Beverly Farms, MA 01915  
 188 Boston Road, Billerica, MA 01862  
 One Center Plaza, Boston, MA 02109  
 36 Cambridge Street, Burlington, MA 01803  
 85 High Street, Danvers, MA 01923  
 160 Endicott Street, Danvers, MA 01923  
 2 East Main Street, Georgetown, MA 01833  
 Two Bay Road, Hamilton, MA 01982  
 691 Rogers Street, Lowell, MA 01852  
 20 State Street, Lynn, MA 01901  
 35 Boston Street, Lynn, MA 01904  
 90 Highland Avenue, Malden, MA 02148  
 89 Pleasant Street, Marblehead, MA 01945  
 221 South Main Street, Middleton, MA 01949  
 355 Chestnut Street, Needham, MA 02492  
 562A Turnpike Street, North Andover, MA 01845  
 601 Chickering Road, North Andover, MA 01845  
 One Main Street, Peabody, MA 01960  
 8 Walkers Brook Drive, Reading, MA 01867  
 303 Haverhill Street, Rowley, MA 01969  
 71 Washington Street, Salem, MA 01970  
 424 Essex Street, Salem, MA 01970  
 855 Broadway, Saugus, MA 01906  
 91 Lynnfield Street, South Peabody, MA 01960  
 359 Main Street, Stoneham, MA 02180  
 88 Main Street, Stoneham, MA 02180  
 19 Concord Road, Sudbury, MA 01776  
 Swampscott Mall, Swampscott, MA 01907  
 2171 Main Street, Tewksbury, MA 01876  
 281 Main Street, Wilmington, MA 01887  
 443 Main Street, Woburn, MA 01801

**Officers:**

Ping Yin Chai, President & CEO  
 Bruce P. Potter, Executive Vice President, Chief Operating Officer  
 Joseph F. Riley, Executive Vice President, Retail Banking  
 Charles M. Begley, Jr., Executive Vice President, Shared Services  
 Helen H. Topor, Executive Vice President, Director of Human Resources  
 David W. Fanikos, Senior Vice President, Bank Counsel  
 Brian W. Shaughnessy, Senior Vice President, Chief Financial Officer  
 Brian O'Neil, Senior Vice President, Chief Information Officer  
 Joseph J. Bartolotta, Senior Vice President, Chief Marketing Officer  
 Diana L. Mandra, Senior Vice President, Director of Enterprise Risk Management  
 Craig Markiewicz, Senior Vice President, Director of Audit  
 Joseph L. Rooney, Senior Vice President, Compliance  
 Shawn M. McCarthy, Senior Vice President, Senior Trust Officer  
 David R. Keller, Senior Vice President, Chief Credit Officer  
 Kevin T. Rourke, Senior Vice President, Commercial Lending  
 Mark H. Leff, Senior Vice President, Construction Lending  
 Keith Graham, Senior Vice President, Aviation Lending  
 Lisa E. Carbone, Senior Vice President  
 Daniel Rapoza, Senior Vice President  
 Christine Danjou, Senior Vice President  
 Matthew Nastasia, Senior Vice President  
 Shelley Murray, Senior Vice President  
 Matthew P. Marmen, Senior Vice President  
 Robert L. Ames, Senior Vice President  
 Kenneth Foster, Senior Vice President  
 Lisa Dunlea, Senior Vice President  
 Patrick F. Padden, Senior Vice President  
 Robert J. Hanson, Senior Vice President  
 Beth A. Lees, Senior Vice President  
 Thomas Strickler, Senior Vice President  
 Philip Soares, Senior Vice President  
 Shawn P. Ford, Senior Vice President  
 Michael Maesano, Senior Vice President  
 George M. Mandt, Senior Vice President  
 Edward J. Lomasney, Senior Vice President  
 Robert C. Foley, Senior Vice President  
 Jeremy M. Blanche, Senior Vice President  
 Candace Doucette, Senior Vice President  
 John D. Rogers, Senior Vice President  
 John Malloy, Senior Vice President  
 Alfred Barzykowski, Senior Vice President  
 Jason Caterino, Senior Vice President  
 Diane G. Smith, Senior Vice President  
 Arthur A. Vassallo, Senior Vice President  
 Allison Chandonnet, Senior Vice President  
 Ryan Kelly, Senior Vice President  
 Robert F. Eastman, Senior Vice President

Suzanne C. Howley, Senior Vice President

---

Thomas G. Toland, Senior Vice President  
Alexander Moody, Senior Vice President

**Directors/Trustees:**

|                        |                           |
|------------------------|---------------------------|
| Ping Yin Chai          | Steven L. Cicatelli, Esq. |
| Daniel E. Clasby       | Peter J. Cusato,          |
| Joseph M. Gibbons      | Peter C. Gourdeau         |
| John D. Keenan,        | Martin J. Lawler III      |
| Mark A. Mitchelson,    | Catherine L. Oatway,      |
| Bruce P. Potter        | George C. Riccardelli,    |
| Donald A. Sadoski, DMD | James R. Zisson,          |

# State Street Bank and Trust Company

1 Congress Street, Suite 1,

Boston, MA 02114

**Telephone:** 617-786-3000

**Fax:** 617-664-4666

## Branches:

Toranomon Hills Mori Tower 25F, Minato-ku, Tokyo, Japan, XX 105-6325  
 01-02, 15F, Unit 1, Building #1, Beijing, China, XX 100020  
 68th Floor, Two International Finance Centre, Central Hong Kong, China, XX N/A  
 525 Washington Boulevard, Jersey City, NJ 07310  
 1100 Main Street, Floor 3, Kansas City, MO 64105  
 20 Churchill Place, Canary Wharf, London, England, XX E14 5HJ  
 1981 McGill College Avenue, Montreal Quebec, Canada, XX H3A 3A8  
 31 F, Center1 West, Seoul, Korea, XX 04539  
 168 Robinson Rd, Singapore, XX 068912  
 420 George Street, Sydney NSW, Australia, XX 2000  
 19/F, 207 Tun Hwa South Road, Section 2, Taipei, Taiwan, XX 10675  
 30 Adelaide Street, East, Toronto ON, Canada, XX M5C 3G6

## Officers:

Ronald P. O'Hanley, Chairman and Chief Executive Officer  
 Eric W. Aboaf, Vice Chairman and Chief Financial Officer  
 Mostapha Tahiri, Executive Vice President and Chief Operating Officer  
 Mark Shelton, Executive Vice President and General Counsel  
 Michael Richards, Executive Vice President and Chief Administrative Officer  
 Wei Chung Bradford Hu, Executive Vice President and Chief Risk Officer  
 Brian J. Franz, Executive Vice President and Chief Information Officer  
 Ian William Appleyard, Executive Vice President, Global Controller and Chief Account  
 Kathryn M. Horgan, Executive Vice President and Chief Human Resources & Corporate  
 John Plansky, Executive Vice President, Head of State Street Alpha  
 Anthony C. Bisegna, Executive Vice President and Head of State Street Global Markets  
 Kimberly A DeTrask, Executive Vice President and Treasurer  
 Yie-Hsin Hung, President and CEO of State Street Global Advisors

## Directors/Trustees:

|                    |                    |
|--------------------|--------------------|
| Marie A. Chandoha  | Donna DeMaio,      |
| Amelia C. Fawcett, | William C. Freda,  |
| William L. Meaney, | Ronald P. O'Hanley |
| Sean O'Sullivan,   | Gregory L. Summe,  |

## The Cape Cod Five Cents Savings Bank

1500 Iyannough Road

Hyannis, MA 02601

**Telephone:** 508-240-0555

**Fax:** 508-240-0222

### **Branches:**

2745 Main Street, Brewster, MA 02631  
1620 Falmouth Road, Centerville, MA 02632  
548 Main Street, Chatham, MA 02633  
129 Route 137, East Harwich, MA 02645  
75 Brackett Road, Eastham, MA 02651  
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  
412 State Road, Vineyard Haven, MA 02568  
10 Rosebrook Place, Wareham, MA 02571  
345 Main Street, Wellfleet, MA 02667

**Officers:**

Matthew S. Burke, Chief Executive Officer  
 Robert A. Talerman, President  
 Christopher E. Richards, First Executive Vice President, Chief Banking Services Officer  
 Laura E. Newstead, First Executive Vice President, Chief Human Resources Officer  
 Stephen H. Johannessen, Executive Vice President, Chief Financial Officer  
 Vanessa L. Greene, Executive Vice President, Chief Risk Officer  
 Stephanie M. Dennehy, Executive Vice President, Chief Marketing Officer  
 Andrea L. Ponte, Senior Vice President, Chief Operational Services Officer  
 Eleanor P. Williams, Senior Vice President, General Counsel  
 Adrian M. Sullivan, Senior Vice President, Chief Digital Officer  
 Jason R. Lilly, Senior Vice President, Chief Wealth Management Services Officer  
 Paul R. Bernier, Senior Vice President, Chief Auditor  
 Taryn M. Wilson, Senior Vice President, Chief Financial Crimes Officer  
 Kevin A. Mooney, Senior Vice President, Chief Technology Officer  
 Timothy F. Kelleher III, Senior Vice President, Chief Commercial Lending Officer  
 Elizabeth S. Hammann, Senior Vice President, Chief Information Security Officer  
 Christopher W. Raber, Senior Vice President, Chief Real Estate Officer  
 Kristen M. Foresta, Senior Vice President and Treasurer  
 Angelique K. Viamari, Senior Vice President, Governance  
 Emilie L. Bajorek, Senior Vice President, Communications

**Directors/Trustees:**

|                      |                    |
|----------------------|--------------------|
| Matthew S. Burke,    | Jane M. Coderre    |
| John C. Dawley,      | Darren J. Donovan  |
| Karen L. Gardner,    | Paul E. Grover,    |
| John J. Judge,       | James A. Peterson, |
| Melissa D. Philbrick | Paul K. Rumul,     |
| Tammy A. Saben       | Robert A. Talerman |
| Denise M. Toomey     | Daniel A. Wolf,    |

# UniBank for Savings

49 Church Street

Whitinsville, MA 01588

**Telephone:** 508-234-8112

**Fax:** 508-234-7605

## Branches:

10 Cheney Street, Blackstone, MA 01504  
 4 Mechanic Street, Douglas, MA 01516  
 87 West Main Street, Hopkinton, MA 01748  
 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  
 24 Gold Star Boulevard, Worcester, MA 01605

## Officers:

Michael W. Welch, Chief Executive Officer  
 Christopher D. Foley, President  
 Justine M. DeNorscia, Executive Vice President  
 Nobo Sircar, Chief Financial Officer  
 Jeffrey L. Bajema, Senior Vice President, Retail Lending Manager  
 Alvara Gjylapi, Senior Vice President & Senior Credit Officer  
 Patricia A. Baker, Senior Vice President, UFASI Operations Manager  
 Saman Amighi, Chief Information Officer  
 Sean O'Connell, Vice President, Chief Lending Officer  
 Lori J. Bannister, Vice President & Chief Risk Officer  
 Adrian Iwanczuk, Information Security Officer

## Directors/Trustees:

|                     |                          |
|---------------------|--------------------------|
| John T. Andreoli    | John A. Armstrong        |
| Robert A. Bernstein | Denise H. Brookhouse     |
| Jay M. Cahill       | James W. Kuekan          |
| John P. Miersma     | Kathleen Salmon-Roberson |
| Mary E. Thompson    | Timothy P. Wickstrom     |

# Appendix V: Credit Unions

## Alden Credit Union

710 Grattan Street

Chicopee, MA 01020-1292

**Telephone:** 413-536-0475

**Fax:** 413-536-0986

### **Branches:**

175 State Street, Belchertown, MA 01007

### **Officers:**

Adam D. Corcoran, President & CEO

Jennifer A. Faustino, Senior Vice President, Operations

Kimberly J. Seaver, Senior Vice President, Lending

### **Directors/Trustees:**

Glenn M. Beauregard

Robert F. Desormier

William Ezedine

Jay A. Hambley

Neal J. Quesnel

Adam D. Corcoran

Marc S. Dugre

Kevin R. Garvin

Karen R. Kirby

Benjamin A. Sabbs

## Align Credit Union

87 Hale Street

Lowell, MA 01851-3340

**Telephone:** 978-452-9961

**Fax:** 978-454-5368

### Branches:

19 Haverhill Road, Amesbury, MA 01913  
 110 Newbury Street, Danvers, MA 01923-1097  
 969 Concord Street, Framingham, MA 01701-4687  
 20 Cushing Avenue, Haverhill, MA 01830  
 68 Lafayette Road, Seabrook, NH 03874

### Officers:

Lydia Mercedes Vazquez, President & CEO  
 Joleen Forgione, Chief Financial Officer  
 Jennifer Huska, Chief Lending Officer  
 Caleb Schultz, Chief Information Officer  
 Christa Therriault, Chief Strategy Officer  
 Joanne McCarthy, Chief of Retail Operations/Security Officer  
 Abby DeCoster, Senior Vice President, Deposit Operations  
 Teresa Shaw, Senior Vice President, Risk  
 Jessica Daigneault, Senior Vice President, Retail Operations  
 Kristen DiMeco, Senior Vice President, Human Resources  
 Stephanie Tencati, Senior Vice President, Marketing  
 Sean Wawrzekiewicz, Senior Vice President, Finance  
 Karen Mendonca, Assistant Vice President, BSA Officer

### Directors/Trustees:

|                    |                        |
|--------------------|------------------------|
| Steven J Babbitt,  | Martin E. Conway,      |
| Joseph J. Forster, | Juliet K. Kalungi      |
| Rey J.D. LeMaine   | Kathleen E. McKenney,  |
| Carol McMahon,     | David R. Morris,       |
| John W. Morris,    | Lydia Mercedes Vazquez |

## All One Credit Union

20 Adams Street

Leominster, MA 01453-5668

**Telephone:** 978-537-8021

**Fax:** 978-466-7234

### Branches:

200 W. Boylston Street, Clinton High School, Clinton, MA 01510  
 159 Mechanic Street, Clinton, MA 01510  
 140 Arnhow Farm Road, Fitchburg High School, Fitchburg, MA 01420  
 1401 Main Street, Wachusett Regional High School, Holden, MA 01520  
 715 Main Street, Holden, MA 01520  
 1316 Main Street, Leominster, MA 01453  
 7 Main Street, Sterling, MA 01564  
 910 West Boylston Street, Worcester, MA 01606  
 137 Shrewsbury Street, Worcester, MA 01604

### Officers:

Barbara A. Mahoney, President & CEO  
 Joseph J. Normant, Senior Vice President, Chief Financial Officer  
 Katie N. Najjar, Senior Vice President, Chief Member Experience Officer  
 Mychelle M. Phillips, Senior Vice President, Operations and Technology  
 Craig S. Madonia, Senior Vice President, Lending  
 Ellenmarie Coughlin, Senior Vice President, Human Resources and Development  
 Kelli J. Rooney, Senior Vice President, Community Engagement and Marketing  
 Nicole M. Legere, Vice President, Compliance Officer  
 Andrew P. Leblanc, Vice President, Information Technology  
 Matthew J. Dufault, Vice President, Mortgage Lending

### Directors/Trustees:

|                       |                     |
|-----------------------|---------------------|
| Robert J. DelleChiaie | Marc Dohan          |
| Giulio G. Greco       | Joyce G. Leger      |
| Joseph V. Quintal     | John W. Reedy, Jr.  |
| Michael J. Sauvageau  | Richard A. Sheppard |

## AllCom Credit Union

36 Park Avenue

Worcester, MA 01609-1720

**Telephone:** 508-754-9980

**Fax:** 508-754-7487

### **Branches:**

4 East Central Street, Worcester, MA 01613-0851

### **Officers:**

Laura C. Ybarra, President & CEO

Erin Harvey, Assistant Vice President, Member Services

### **Directors/Trustees:**

James A. Ciullo,

Sean M. Hunter,

Ryan P. Marshall,

Scott M. Morrison,

Jennifer M. Roche

Dennis F. Grimaldi,

Kevin J. Maguire, Jr.

Karen M. Mirabile,

Hung Q. Pham

Laura C. Ybarra

## Alltrust Credit Union

123 Alden Road

Fairhaven, MA 02719-4733

**Telephone:** 508-994-9971

**Fax:** 508-999-0909

### Branches:

1101 Stafford Road, Fall River, MA 02721

2926 Acushnet Avenue, New Bedford, MA 02745

25 Commerce Way, Seekonk, MA 02771

### Officers:

Carmen F. Sylvester, President & CEO

Sharon Medeiros, Chief Financial Officer

Kimberly Trahan, Chief Human Resources Officer

Stephanie Medeiros, Senior Vice President, Retail Operations & Compliance

Susan St. Pierre, Vice President, Information Technology

Suzanne Catraio, Vice President, Marketing

### Directors/Trustees:

Justin Bouley

David S. Darmofal

Christopher Hiller

Charles K. Murphy, Sr.

Paul Sylvia

Pamela A. Bourgault

Richard E. Ellis

William Keegan

Kristen Snizek

Mark D. Sylvia

## Alpha Credit Union

1 Deaconess Road

Boston, MA 02215-5321

**Telephone:** 617-632-8164

**Fax:** 617-632-8204

### **Branches:**

800 Washington Street, Boston, MA 02111

### **Officers:**

Kristine Hanscom, Chairperson

Patricia A. Hayward, Vice Chair

Mary Leupold, Clerk

Joette DeMeo, Treasurer & CEO

### **Directors/Trustees:**

David Baker,

Joette DeMeo

Kristine Hanscom

Patricia A. Hayward,

Peter Macaulay

Jeannette C. Blackler,

Susan Dunn

Jane Hayward,

Mary Leupold

## Arrha Credit Union

145 Industry Avenue

Springfield, MA 01104-3222

**Telephone:** 413-732-9812

**Fax:** 413-886-0162

### **Branches:**

231 Hazard Avenue, Enfield, CT 06082

63 Park Avenue, West Springfield, MA 01089

### **Officers:**

Michael S. Ostrowski, President & CEO

Robert S. Ciraco, Executive Vice President, Chief Lending Officer

Alison R. Harland, Vice President, Operations

Anthony R. Franco, Vice President, Commercial Lending

### **Directors/Trustees:**

Peter Alberici,

Cort Duda

Elizabeth Lewis

Dhaval Patel

Jodi Turati

Todd S. Cieplinski

Peter Lappin

Robert Mazur

Christopher Thompson

## Athol Credit Union

513 Main Street

Athol, MA 01331-1825

**Telephone:** 978-249-3527

**Fax:** 978-249-3069

### **Branches:**

### **Officers:**

Luis Cisneros, President & CEO

Shawn M. Gonynor, Vice President, Operations

April Bryce, Vice President, Lending

### **Directors/Trustees:**

William J. Caldwell

Christopher Casella

Glenn Eaton

Michael Lundquist

Mark Wright

Lisa M. Carey

Leonard G. Crossman

George Georgilas

Lisa Marie Melo

## Billerica Municipal Employees Credit Union

365 Boston Road, Suite 107

Billerica, MA 01821-1892

**Telephone:** 978-667-2434

**Fax:** 978-670-6062

### **Branches:**

### **Officers:**

Paul Morris, Chairman and President

Donna McCoy, Clerk

Edward F. Dunton, Treasurer

Joyce M. MacMillan, Manager

### **Directors/Trustees:**

Kevin Buckley,  
Maureen Dunton  
Donna McCoy  
Paul Morris  
Olivia Sasso,  
Jeanne Teehan

Joseph Devlin  
Glen Magnan,  
Allen Metivier  
Daniel F. Powderly  
Mary St. George

## Boston Firefighters Credit Union

60 Hallet Street

Dorchester, MA 02124-5408

**Telephone:** 617-288-2420

**Fax:** 617-288-8750

### **Branches:**

### **Officers:**

Cristina Prentis, Senior Vice President, Chief Financial Officer

Andy S. Puga, Senior Vice President, Chief Information Officer

Kenneth Nasiff, Senior Vice President, Member Business Lending

Kaitryn Thornton, Vice President, Lending

Catherine Guerard, Vice President, Member Service

### **Directors/Trustees:**

John Broderick,

Sean P. Costello

Todd Joyce

William O'Sullivan

Lynne Santangelo

Joseph Casper

Ralph P. Dowling

Kevin Meehan

Marc Sanders

Edmund M. Street

## BrightBridge Credit Union

500 Merrimack Street

Lawrence, MA 01843

**Telephone:** 978-975-4095

**Fax:** (508) 697-8110

### Branches:

100 Macy Street, Amesbury, MA 01913  
 Raytheon Technology IADC – 350 Lowell Street, Andover, MA 01810  
 2 Seaport Lane, Boston, MA 02210-2001  
 75 Main Street, Bridgewater, MA 02324-1498  
 365 Boylston Street, Brookline, MA 02445  
 29 Andover Street, Danvers, MA 01923  
 General Dynamics - 150 Rustcraft Road, Dedham, MA 02026  
 1205 Adams Street, Dorchester, MA 02124  
 41 Fairhaven Commons Way, Fairhaven, MA 02719  
 1095 Washington Street, Hanover, MA 02339  
 2 Water Street, Haverhill, MA 01830  
 1 General Street, Lawrence, MA 01841  
 451 Boston Post Road, East, Marlborough, MA 01752  
 Raytheon Technology IDS SAS – 1001 Boston Post Road, Marlborough, MA 01752  
 436 Broadway, Methuen, MA 01844  
 350 Winthrop Street, North Andover, MA 01845  
 24 Plaistow Road, Plaistow, NH 03865  
 73 Long Pond Road, Plymouth, MA 02360  
 Raytheon Technology SCC – 1847 W. Main Road, Portsmouth, RI 02871  
 213 Independence Avenue, Quincy, MA 02169  
 700 Lafayette Road, Seabrook, NH 03874  
 General Dynamics -400 John Quincy Adams Road, Taunton, MA 02780  
 345 Main Street, Tewksbury, MA 01876  
 Raytheon Technology IDS HQ – 50 Apple Hill Drive, Tewksbury, MA 01876  
 600 Main Street, Waltham, MA 02452  
 Raytheon Technology MDC – 225-235 Presidential Way, Woburn, MA 01801  
 530 Grafton Street, Worcester, MA 01604

### Officers:

John J. Howard, President & CEO  
 Bradford P. Egan, Chief Operating Officer  
 Stephen Lynch, Chief Digital Officer

**Directors/Trustees:**

Mary K. Briand  
Catherine M. DeBurro  
John Garrasi,  
Joseph Kelleher  
Christiana Lancione  
John Mancini  
Paul McGowan  
Bernard J. Mulholland  
Arthur Osborn  
Alexander R. Oski  
Leon M. Pratt, Jr.  
Stephanie A. Sousa

Mukesh Dave  
Henry Doyle,  
Ronald J. Guilmette  
Joan Kuhn  
David London  
Domenic P. Mazzocco  
Peter A. Mills  
Arthur J. O'Dea  
Susan Osborn,  
Brittney T. Pickering,  
Maureen Ronayne  
John F. Torpey

## Brookline Municipal Credit Union

334 Washington Street

Brookline, MA 02447-0776

**Telephone:** 617-232-9410

**Fax:** 617-232-1462

### **Branches:**

### **Officers:**

Marjorie R. Lalli, Chairperson

Matthew S. Baronas, Vice Chairperson

Elizabeth A. McDonald, Clerk and Treasurer

Daniel C. O'Leary, Assistant Treasurer

Paul J. DeMaio, President & CEO

### **Directors/Trustees:**

Matthew S. Baronas

Philip J. Harrington,

Elizabeth A. McDonald,

Daniel C. O'Leary,

Andrew M. Pappastergion,

Jennifer Dopazo Gilbert,

Marjorie R. Lalli

Francis M. Moroney

Michael J. O'Reilly,

## Brotherhood Credit Union

75 Market Street

Lynn, MA 01901-1111

**Telephone:** 781-598-5555

**Fax:** 781-598-1370

### Branches:

254 Humphrey Street, Marblehead, MA 01945

167 Washington Street, Peabody, MA 01960

### Officers:

James J. Sherman, Chairman

Richard E. Kessel, Clerk

Adam Harlan Sherman, President & CEO

Martin L. Shuman, Treasurer

Marilyn DeSimone, Senior Operations Officer

Billy Muralles, Senior Loan Officer

### Directors/Trustees:

Michael G. Cohen

Darren R. Klein

Edward I. Shadoff

James J. Sherman

Richard E. Kessel

Scott A. Sagan

Adam Harlan Sherman

Martin L. Shuman

## City of Boston Credit Union

455 West Broadway

South Boston, MA 02127-2218

**Telephone:** 617-635-4545

**Fax:** 617-635-1367

### Branches:

City Hall, Boston, MA 02201-1032

2 Westland Avenue, Boston, MA 02115

305 Turnpike Street, Canton, MA 02021

1010 Morrissey Boulevard, Dorchester, MA 02122

130 West Broadway, South Boston, MA 02127

77 Spring Street, West Roxbury, MA 02132

### Officers:

Lisa A. Perrin, President & CEO

Chuck Volper, Chief Financial Officer

Robert DaSilva, Chief Lending Officer

Thomas Belton, Director of Information Technology

### Directors/Trustees:

Susan E. Connolly

Brian Gill

Cecil R. Jones

Neil C. McGonagle

Timothy J. Smyth, Esq.

James R. Driscoll

Stephen W. Green

Kevin J. Linskey

Gregory T. Rooney

Christopher Stockbridge

## Community Credit Union of Lynn

One Andrew Street

Lynn, MA 01901-1196

**Telephone:** 781-598-0820

**Fax:** 781-593-3190

### **Branches:**

32 Central Street, Peabody, MA 01960

377 Summer Street, Somerville, MA 02144

### **Officers:**

Nicholas D. Sarantopoulos, President, CEO

Pasquale LaFrazia III, Senior Vice President, CFO

### **Directors/Trustees:**

John N. Demakes

Emanuel Frangiadakis

Peter Katsos,

William Mantzoukas,

Nicholas D. Sarantopoulos,

Thomas L. Demakes

Jeremy Hmura,

Pasquale LaFrazia III,

John Meklis,

## Energy Credit Union

156 Spring Street

West Roxbury, MA 02132-4811

**Telephone:** 617-325-1999

**Fax:** 617-325-1993

### **Branches:**

12 Chestnut Street, Peabody, MA 01960

### **Officers:**

Irene Tan, President & CEO

James Brouder, Vice President, Treasurer & CFO

Maria Cacciola, Vice President & COO

### **Directors/Trustees:**

Richard Andrew

Anthony Cisternelli

James Freeman

James D. Godding, Jr.

Robert Lewis

Franco A. Romero

John Barrett

Faustina Fortes

David R. Gamache

Shane Harrington

Daniel J. O'Connell

## Fall River Municipal Credit Union

333 Milliken Boulevard

Fall River, MA 02721-1603

**Telephone:** 508-678-9028

**Fax:** 508-235-2494

### Branches:

58 South Main Street, Assonet, MA 02702

1110 Robeson Street, Fall River, MA 02820-9953

289 Milliken Blvd., Fall River, MA 02721

### Officers:

Matthew Schondek, President & CEO

Maryellen Medeiros, Executive Vice President, Operations

Jim Roy, Vice President, Finance

### Directors/Trustees:

Christopher R. Carreiro

Renee Howayeck

Scott O'Brien

Janice Santos

Michael L. Shea

Carl Garcia

James Machado

Russell Oagles, Jr.

Carl Sawejko

Joan Vasconcellos

# First Priority Credit Union

25 Dorchester Avenue

Boston, MA 02205

**Telephone:** 617-482-4787

**Fax:** 617-567-6594

## **Branches:**

100 Swift Street, Boston, MA 02128

## **Officers:**

Anthony Paciulli, President & CEO

Yarilin Delarosa, Chief Financial Officer

Sanjana Kumar, Vice President, Retail Banking

Bradley Michael Volz, Vice President, Compliance & Audit Management

Molly Roark, Assistant Vice President, Human Resources & Marketing

## **Directors/Trustees:**

John Casciano

Robert Losi

Anthony Paciulli

Carelton G. Tarpinian

Maria Valentini-Brito

Anthony D. DeStefano

Aisha J. Milbury Ellis

Martin Scafidi

Joseph Tierney

## Freedom Credit Union

1976 Main Street

Springfield, MA 01103-1010

**Telephone:** 413-739-6961

**Fax:** 413-733-0761

### Branches:

1976 Memorial Drive, Chicopee, MA 01020  
 115 Elm Street, Enfield, CT 06082  
 959 Springfield Street, Feeding Hills, MA 01030  
 74 Main Street, Greenfield, MA 01301  
 645 Center Street, Ludlow, MA 01056  
 226 King Street, Northampton, MA 01060  
 296 Cooley Street, Springfield, MA 01128  
 191 Avenue A, Turners Falls, MA 01376  
 58 Union Street, West Springfield, MA 01089

### Officers:

Glenn S. Welch, President & CEO  
 Lee Craig, Senior Vice President, Chief Financial Officer  
 Jeffrey M. Smith, Vice President, Chief Lending Officer  
 Cheryl L. Podgorski, Vice President, Operations  
 Gina Noblit-Giannetti, Vice President, Human Resources  
 Kara B. Herman, Vice President, Retail Administration  
 David A. Chase, Vice President, Member Business Lending

### Directors/Trustees:

|                    |                     |
|--------------------|---------------------|
| Lawrence Bouley    | William T. Carey    |
| Donald C. Emerson  | William Flaherty    |
| Louis G. Guillette | Brian D. Harrington |
| William G. O'Brien | John R. Reigner,    |
| Daniel Reigner     | F. Rory Santaniello |
| Donald R. Senecal  |                     |

## Greater Springfield Credit Union

1030 Wilbraham Road

Springfield, MA 01109-2023

**Telephone:** 413-782-3161

**Fax:** 413-783-0142

### **Branches:**

157 Shaker Road, East Longmeadow, MA 01028

### **Officers:**

Jennifer St. Peter, Chief Executive Officer

Jennifer Gallant, Chief Financial Officer

Gina Aceto, Vice President, Operations & Compliance

Laura Clark, Vice President, Member Experience & Compliance

### **Directors/Trustees:**

Cheryl C. Clapprood

Orette HoSang

Nicholas Manolakis

Jennifer St. Peter

David A. Wells

Thomas Gardiner

Mark Kenney

Timothy Morrow

Cornelius Sullivan

## Haverhill Fire Department Credit Union

75 Kenoza Avenue

Haverhill, MA 01830-4132

**Telephone:** 978-372-8833

**Fax:** 978-372-7782

### **Branches:**

### **Officers:**

Eric M. Tarpy, Chairman and President

Rodney D. Nutter, Vice President

David J. Butt, Treasurer and Manager

### **Directors/Trustees:**

Tyler J. David,

James R. Hinds

Arthur E. Mazzotta

Brian Ray

Jon P. Stronach

Richard H. Wentworth, Jr.

Tommie Garrett

Christopher Jones

Rodney D. Nutter

Richard Shellene

Eric M. Tarpy

## Holyoke Credit Union

490 Westfield Road

Holyoke, MA 01040-1600

**Telephone:** 413-341-0133

**Fax:** 413-304-6532

### **Branches:**

14 North Westfield Street, Feeding Hills, MA 01030

85 Elm Street, West Springfield, MA 01089

### **Officers:**

James T. Wolohan, President & CEO

Gary Clarke, Chief Financial Officer

Kari Champagne, Vice President, Operations

### **Directors/Trustees:**

Joseph A. Bealieu,

Robert I. Ferrier,

Anne Marie Marona,

Thomas G. Paquin,

Karl Schmaelzle,

David Viamari,

Wayne Bennett,

Michael Ghazil,

Gina Nelson,

Jeffrey R. Przekopowski,

Cynthia Shea-Desroches,

## Homefield Credit Union

86 Worcester Street

North Grafton, MA 01536-1047

**Telephone:** 508-839-5493

**Fax:** 508-839-5714

### **Branches:**

138 South Main Street, Milford, MA 01757

### **Officers:**

Karl J. Moisan, President and CEO

Julie Tripp, Executive Vice President, Chief Financial Officer, Chief Operations Officer

Sarah Miller, Senior Vice President, Chief Lending Officer

Kelly Benoit, Senior Vice President, Retail Banking & Member Engagement

Maureen Wojnar, Senior Vice President, Information Systems

### **Directors/Trustees:**

Albert F. Bonofiglio, Jr.

Thomas J. Guilfoyle

Andrew S. McGrady

Andrew S. Nelson

Catherine V. Pisacane

Peter M. Zona

Peter F. Crepeault

Sargon K. Hanna

Brooke L. Melia

Charles S. Pavolis, Esq.

James C. Sullivan

## HTM Credit Union

4 Summer Street, Room 3

Haverhill, MA 01830-5836

**Telephone:** 978-374-7386

**Fax:** 978-372-0654

### **Branches:**

### **Officers:**

Diane Juknavorian, Chairman and President

Alan J. Ratte, Vice President

Kara Kosmes, Clerk

Joseph W. Graham, Treasurer & CEO

### **Directors/Trustees:**

Diane L. Bevilacqua

Clementina Danese

Diane Juknavorian

Kara Kosmes

Casey Rice

John Butler,

Marc Harvey

Peter Kitsos

Alan J. Ratte

Peter Shanahan,

## Jeanne D'Arc Credit Union

581 Merrimack Street

Lowell, MA 01854-3908

**Telephone:** 978-452-5001

**Fax:** 978-442-1715

### Branches:

245 Chelmsford Street, Chelmsford, MA 01824  
 1345 Lakeview Avenue, Dracut, MA 01826  
 1540 Lakeview Ave, Dracut High Sch., Dracut, MA 01826  
 1595 Bridge Street, Dracut, MA 01826  
 50 Father Morissette Blvd. Lowell HS, Lowell, MA 01852  
 380 Merrimack Street, Methuen, MA 01844  
 102 Spit Brook Road, Nashua, NH 03060  
 36 Riverside Street, Nashua, NH 03060  
 150 Westford Road, Tyngsborough, MA 01879  
 196 Littleton Road, Westford, MA 01886

### Officers:

Larissa C. Thurston, President & CEO  
 Joseph M. Princi II, Senior Vice President & Chief Financial Officer  
 Brian J. Sousa, Senior Vice President & Chief Lending Officer  
 Grant Alois, Senior Vice President & Chief Information Officer  
 Robin Lorenzen, Senior Vice President & Chief Marketing Officer  
 Lauren Todd, Senior Vice President & Chief People Officer  
 Sheila M. Fortin, Vice President, Risk Management  
 Emily E. Farnham, Vice President, Operations  
 Anexis Sanchez, Vice President, Member Contact Center  
 Paul W. McDonald, Vice President, Residential & Consumer Lending  
 Jeffrey Turcotte, Vice President, Commercial Loan Officer  
 Kara E. Doyle, Vice President, Commercial Lending  
 Kathryn A. Dame, Vice President, Branch Administration  
 Mark McDermott, Assistant Vice President, Compliance

### Directors/Trustees:

|                   |                     |
|-------------------|---------------------|
| John P. Chemaly   | Socrates De La Cruz |
| Susan Green       | Bertie Greer,       |
| Henri B. Marchand | Naomi Prendergast   |
| William J. Soucy  | Joanne Yestramski   |

# Liberty Bay Credit Union

300 Granite Street

Braintree, MA 02184

**Telephone:** 617-439-6500

**Fax:** 617-439-6556

## Branches:

10 Downer Avenue, Hingham, MA 02043

9 Brook Street, Scituate, MA 02066

## Officers:

John P. Barron, President & CEO

Frederick C. Williams, Jr., SVP, Chief Financial Officer

Paul M. Gravellese, SVP, Chief Lending Officer

Joseph A. Bears, SVP, Chief Information Officer

Mark W. Constable, SVP, Chief Compliance and CRA Officer

Brenda M. McGillicuddy, SVP, People Operations

## Directors/Trustees:

Gerard L. Burn

Thomas J. Flynn

Robert B. Foley, Jr.

Stephen A. Kelley, Sr.,

Peter S. Lincoln

Edward J. McColgan

William T. Murphy,

Sean J. Cashman

Patrick J. Foley

Edward R. Foley, Jr.

Eugene T. Leahy

Michael F. McCarthy

Robert J. Mitchell

## Lowell Firefighters Credit Union

642 Chelmsford Street

Lowell, MA 01851-4724

**Telephone:** 978-453-2734

**Fax:** 978-453-5120

### **Branches:**

### **Officers:**

Michael M. Boldrighini, President & CEO

Karen L. Couillard, Compliance Officer

David J. Provencher, Chief Financial Officer

### **Directors/Trustees:**

William A. Bennett

Timothy Bugler

Barry F. Gannon

Patrick R. McCabe, Jr.

Alex Voulgaris,

Michael M. Boldrighini

Paul D. Cronk, Jr.

Stephen McCabe

Keith Poirier

## Luso-American Credit Union

37 Tremont Street

Peabody, MA 01960-4429

**Telephone:** 978-531-5767

**Fax:** 978-531-4607

### Branches:

128 Rogers Street, Gloucester, MA 01930

79 Lynnfield Street, Peabody, MA 01960

### Officers:

Sergio Costa, Chairman and President

Alfonso Barcamonte, 1st Vice Chairman

Fernando Homem, 2nd Vice Chairman

Gaspar Simoes, Treasurer

Carlos Pinto, Clerk

Deborah A. Luciano, Manager & CEO

### Directors/Trustees:

Alfonso Barcamonte

Sergio Costa

Luciano Dinis

Faustino Melo

Carlos Pinto

Jose Rosario

Gaspar Simoes

Elsa Vieira

Antonio Coimbra

Joaquim B. Cunha

Fernando Homem

Philip J. Ortins

Rosa Romano

Jose C. Silva

Lisa Vasconcelos

## Lynn Police Credit Union

300 Washington Street

Lynn, MA 01902-4718

**Telephone:** 781-477-4352

**Fax:** 781-593-4051

### **Branches:**

### **Officers:**

Richard Carrow, Chairperson & President

Thomas N. Reddy, Vice President

Kevin F. Coppinger, Treasurer & CEO

Christopher P. Reddy, Assistant Treasurer

Mark F. O'Toole, Clerk

### **Directors/Trustees:**

Richard Carrow

Robert Correale

Michael Kelter

Mark F. O'Toole

Thomas N. Reddy

Michael Vail

Kevin F. Coppinger

Christopher Kelly

Grace McManus

Christopher P. Reddy,

Edward J. Shinnick

Lawrence Wentzell,

## Lynn Teachers' Credit Union

33 North Common Street

Lynn, MA 01902-4311

**Telephone:** 781-592-4936

**Fax:** 781-595-5264

### **Branches:**

### **Officers:**

Warren F. White, Chairman and President

Christopher R. Warren, Vice Chairman and Vice President

Roger O. Poor, Treasurer

Kathleen A. Bogart, Clerk

Adele M. Polizzotti, Manager & CEO

### **Directors/Trustees:**

George L. Bakas,

Maura P. Durgin-Scully,

Gary M. Molea,

Stacey Pena,

James Ridley,

Warren F. White,

Kathleen A. Bogart,

Adolph J. Graciale,

Richard D. Myette,

Roger O. Poor,

Christopher R. Warren,

## Mass Bay Credit Union

147 West Fourth Street

South Boston, MA 02127-1815

**Telephone:** 617-269-2700

**Fax:** 617-269-2782

### Branches:

181-183 Main Street, Everett, MA 02149

1250 Hancock Street, Quincy, MA 02169

409 D Street, South Boston, MA 02210

### Officers:

Theresa A. Dorilas, President & CEO

Kelli A. Cullen, Chief Operating Officer

Anthony Richard Bonomo, Chief Financial Officer

James Bell, Vice President, Information Technology

### Directors/Trustees:

Jeremiah P. Ahern

Michael T. Buggy

Kelley Durgin

James G. Flaherty

Kimberly A. Kennedy

Darrin M. McAuliffe

William L. Vietze

Krishanna Baptiste

Maureen A. Collins

Brian P. Dwyer

Michael E. Keeley

John P. Kineavy

Joseph N. Mosca

## Members Plus Credit Union

29 High Street

Medford, MA 02155-3801

**Telephone:** 781-905-1500

**Fax:** 781-306-0681

### Branches:

1165 Massachusetts Ave., Dorchester, MA 02125

494 Gallivan Blvd., Dorchester, MA 02124

650 Broadway, Everett, MA 02149

111 Lenox Street, Norwood, MA 02062

600 Rocky Hill Road, Plymouth, MA 02360

53 Commerce Way, Plymouth, MA 02360

63 Shore Road, Winchester, MA 01890

### Officers:

Janis M. Caines, Senior Vice President, Chief Operating Officer

Michael Wilberton, Vice President, Chief Financial Officer

Justin Lasko, Vice President, Retail Administration & Operations

Eric Rich, Vice President, Real Estate Lending

Jill DeAlmeida, Vice President, Consumer Lending

### Directors/Trustees:

Patrick Carney

Craig M. Connolly

Richard Hughes

Michael W. Maloney

Michael C. Nee,

Robert E. Senior

Mark A. Wisnes

William F. Carr

Terrance Foley,

Daniel F. Hurley

James M. Manning

Craig A. Pinkham

Timothy P. Sullivan

## Metro Credit Union

200 Revere Beach Parkway

Chelsea, MA 02150-1608

**Telephone:** 617-889-7613

**Fax:** 617-812-8103

### Branches:

1071 Massachusetts Avenue, Boston, MA 02118  
 922 Commonwealth Avenue, Boston, MA 02215  
 50 Summit Drive, Burlington, MA 01803  
 365 Broadway, Chelsea, MA 02150  
 960 Morrissey Boulevard, Dorchester, MA 02111  
 1124 Worcester Road, Framingham, MA 01701-5209  
 215 South Broadway, Lawrence, MA 01843-1496  
 475 Western Avenue, Lynn, MA 01904  
 1 Salem Street, Medford, MA 02155  
 108 Main Street, Melrose, MA 02176  
 334 Watertown Street, Newton, MA 02458  
 485 Lowell Street, Peabody, MA 01960-1329  
 68 Main Street, Peabody, MA 01960-5552  
 240 Andover Street, Peabody, MA 01960  
 470 Main Street, Reading, MA 01867  
 4 Paradise Road, Salem, MA 01970  
 1527 Main Street, Tewksbury, MA 01876  
 1985 Centre Street, West Roxbury, MA 02132

### Officers:

Robert M. Cashman, President & CEO  
 Traci L. Michel, Senior Vice President, Chief Operating & Strategy Officer  
 Charlene Bauer, Senior Vice President, Outreach, Advocacy & Chief Development Officer  
 Monica Santos, Senior Vice President, Chief Marketing Officer  
 Amy Moody, Chief People Officer  
 James Herndon, Senior Vice President, Human Resources  
 Maria A. Justiniano, Senior Vice President, Lending  
 Kevin Malone, Senior Vice President, Senior Commercial Lender  
 Robert Eydenberg, Vice President, Retail Administration

### Directors/Trustees:

|                   |                   |
|-------------------|-------------------|
| Arnold S. Baer    | Robert M. Cashman |
| Bion Foster       | Adam Frank        |
| Paul M. Gulko     | Peter Harris      |
| David Holzman     | John Imbergamo    |
| Donna A. Lee      | Marta Rosa        |
| William Sinibaldi | Mark Smoller      |

## Naveo Credit Union

493 Somerville Avenue

Somerville, MA 02143-3246

**Telephone:** 617-547-3144

**Fax:** 617-547-3451

### **Branches:**

251 Hampshire Street, Cambridge, MA 02139-1397

### **Officers:**

Andrea J. White, President & CEO

Brenda Tam, Senior Vice President, Chief Financial Officer

Karen A. Yee, Senior Vice President, Chief Lending Officer

Matthew Shrago, Vice President, Technology

Raquel Sa, Vice President, Marketing and Retail

Jamie S. Levine, Vice President, Human Resources

Anthony White, Director of Operations

### **Directors/Trustees:**

Jason Alves

Mario Brum

Manuel Da Silva

Paul Ferreira

Jennifer Lawrence

Isaac M. Machado

Leontina Mancini

Charles Montemor,

## New Bedford Credit Union

1150 Purchase Street

New Bedford, MA 02740-6635

**Telephone:** 508-994-6546

**Fax:** 508-990-7472

### **Branches:**

120 Dawson Street, New Bedford, MA 02745

### **Officers:**

Humberta Varao, President & CEO

Eric P. Schiffrine, Chief Financial Officer

Jennifer Delgado, Vice President of Risk Management

Lisa Arraial, Vice President of Lending

Helena Magano, Vice President of Operations

Maria Rego, Vice President of Retail

Alexia Vargas, Vice President of Human Resources

### **Directors/Trustees:**

Dennis W. Audette

Thomas J. Carreiro

Jacqueline Einstein

Lawrence W. Oliveira,

Peter E. Berthiaume

Haden M. Cordeiro

Lawrence J. Finnerty

D. Steven White

## Polish National Credit Union

923 Front Street

Chicopee, MA 01020-1723

**Telephone:** 413-592-9495

**Fax:** 413-594-7791

### Branches:

617 Montgomery Street, Chicopee, MA 01020  
 232 North Main Street, East Longmeadow, MA 01028  
 34 West State Street, Granby, MA 01033-9422  
 25 East Longmeadow Road, Hampden, MA 01036  
 32 College Highway, Southampton, MA 01073  
 1 Parkside Avenue, Westfield, MA 01085  
 2002 Boston Road, Wilbraham, MA 01095

### Officers:

James P. Kelly, President & CEO  
 Michael Sugrue, Executive Vice President  
 Charlotte Hansen, Senior Vice President, Treasurer & CFO  
 Kirk Burnham, Senior Vice President of Operations

### Directors/Trustees:

|                   |                   |
|-------------------|-------------------|
| Edward Czepiel    | Benjamin Davis    |
| Paul Federici     | William Jebb      |
| James P. Kelly    | Henry L. Lenart   |
| Stanley P. Matras | Robert W. Moritko |
| John Murphy       | Ralph Slate       |
| Michael Woishnis  | Anthony J. Zepko  |
| Gary Ziemba       |                   |

## Quincy Credit Union

100 Quincy Avenue

Quincy, MA 02169-6714

**Telephone:** 617-479-5558

**Fax:** 617-479-1209

### Branches:

751 Plain Street, Marshfield, MA 02050

519 Columbian Street, Weymouth, MA 02190

### Officers:

John P. Miller, President & CEO

Denise E. Fillis, Treasurer & CFO

Steven Kunkel, Chief Operating Officer

Sean T. Dunn, Chief Lending Officer

Matthew Lindblom, Chief Technology Officer

Matthew McConnell, Vice President, Finance

John Lamirand, Vice President, Business Intelligence and Analytics

Jamie Faverty, Vice President, Human Resources

### Directors/Trustees:

Ernest M. Arienti,

William J. Barron, Jr.

Paul M. Daley

Michael J. Granahan

Michael Hobin,

Paul E. O'Connell,

John V. Scribi,

John D. Barber,

Michael C. Conners,

Harold E. Goodwin,

Robert C. Hanna,

Paul Keenan,

William S. Phelan,

## River Works Credit Union

947 Western Avenue

Lynn, MA 01905-2640

**Telephone:** 781-599-0096

**Fax:** 781-596-2280

### **Branches:**

256 Freeport Street, Dorchester, MA 02122

24 Broadway, Lynnfield, MA 01940

### **Officers:**

Jim Donahue, Treasurer & CEO

Colleen Twinem, Executive Vice President

Peter W. Kopoulos, Chief Financial Officer

### **Directors/Trustees:**

Paul Barron

Paul T. Crowley,

Nilsen Garcia

Keith Kenyon

Kevin Monahan

Kevin J. Chiles

Jim Donahue

George W. Honor, Jr.

Tim Long,

Colleen Twinem

## Sharon & Crescent United Credit Union

30 Pond Street

Sharon, MA 02067-2040

**Telephone:** 781-784-7725

**Fax:** 781-784-6379

### Branches:

115 Commercial Street, Brockton, MA 02302  
 1219 Main Street, Brockton, MA 02301  
 835 Oak Street, Brockton, MA 02301  
 1300 Belmont Street, Brockton, MA 02301  
 121 Main Street, Foxboro, MA 02035  
 100 Forbes Blvd., Mansfield, MA 02048  
 73 North Washington Street, North Attleboro, MA 02760  
 42 Pond Street, Sharon, MA 02067  
 951 County Street, Taunton, MA 02780  
 200 Myles Standish Boulevard, Taunton, MA 02780  
 2 Union Street, Walpole, MA 02032

### Officers:

Glenn Parsons III, President & CEO  
 Jeremy Parker, Treasurer & CFO  
 Linda E. Fountain, Chief Lending Officer  
 Kevin Brower, Chief Commercial & Consumer Officer  
 Maureen A. Gregory, Chief Retail Officer  
 Josh Parker, Chief Information Officer  
 William Moore, Chief Risk Officer  
 Jennifer L. Spiecker, Senior Vice President, Operations  
 Darlene Silva, Senior Vice President, Human Resources

### Directors/Trustees:

|                    |                    |
|--------------------|--------------------|
| Ronald Bechtel,    | Anne Carney,       |
| David A. Doucette, | David Goodman      |
| Lawrence Green,    | Jennifer Gullins   |
| Carl Huerth        | William R. Keating |
| John Kolentsas     | Andrew McCormack   |
| James Mihos        | Alfred Niccoli     |
| William Rosa       | Howard Spiller     |
| Sarah Yunits       |                    |

## Southbridge Credit Union

179 Main Street

Southbridge, MA 01550-2524

**Telephone:** 508-764-1766

**Fax:** 508-764-6288

### Branches:

732 Southbridge Street, Auburn, MA 01501

514 Main Street, Fiskdale, MA 01518

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

### Officers:

Katherine Theodoss, President & CEO

Jeffrey P. Canniff, Treasurer & CFO

Karen R. Brousseau, Senior Vice President, Retail Operations

### Directors/Trustees:

Michelle M. Anderson

Madaline I. Bonadies,

Robert Caprera,

Jose A. Dinguì,

Amy Howard,

William Trifone,

Amanda Belding

Nicholas Cantara

Philip Cyr,

Gary Fontaine,

James J. Keyes,

Benjamin F. Tully

## Springfield Street Railway Employees Credit Union

640 Page Boulevard, Room 102

Springfield, MA 01104-3063

**Telephone:** 413-781-4454

**Fax:** 413-732-1881

### **Branches:**

### **Officers:**

David M. Tancrati, Chairman and President

Keith K. Ellsworth, Vice Chairman and Vice President

Milton Carrasquillo, Treasurer

William H. Williams, Clerk

Walter F. Kocor, Manager & CEO

### **Directors/Trustees:**

Renita Bell

Milton Carrasquillo

Richard Gardner

Yolanda McCray

William H. Williams

Eliezer Burgos

Keith K. Ellsworth,

Walter F. Kocor

David M. Tancrati

## St. Anne's Credit Union

286 Oliver Street

Fall River, MA 02724-2935

**Telephone:** 508-324-7300

**Fax:** 508-324-7328

### Branches:

585 State Road, Dartmouth, MA 02747  
 93 Adams Street, Fairhaven, MA 02719  
 1675 President Avenue, Fall River, MA 02720  
 2031 South Main Street, Fall River, MA 02724-2166  
 910 Pleasant Street, Fall River, MA 02723  
 3087 Acushnet Avenue, New Bedford, MA 02745  
 55 Long Pond Road, Plymouth, MA 02360  
 215 County Street, Somerset, MA 02726  
 200 Wilbur Avenue, Swansea, MA 02777  
 130 High Street, Taunton, MA 02780  
 610 State Road, Westport, MA 02790

### Officers:

Eileen M. Migliozi, President & CEO  
 Peter Panaggio, Executive Vice President, Chief Financial Officer  
 Joseph Nash, Senior Vice President, Chief Lending Officer  
 Karen M. Skinner, Senior Vice President, Operations and Compliance

### Directors/Trustees:

|                    |                         |
|--------------------|-------------------------|
| Jo Ann Bentley     | William R. Bouchard     |
| Colleen Brady      | Claire Entel            |
| Bruce E. Fernandes | Kevin C. Fitzpatrick    |
| John R. Ledwidge   | Bernard J. McDonald III |
| Yonaton Sunshine   | Kevin Vieira            |

## St. Jean's Credit Union

250 Maple Street

Lynn, MA 01904-2728

**Telephone:** 978-219-1000

**Fax:** 978-219-1170

### Branches:

155 State Street, Newburyport, MA 01950

171 VFW Parkway, #200, Revere, MA 02151

370 Highland Avenue, Salem, MA 01970

336 Lafayette Street, Salem, MA 01970

### Officers:

C. David Surface, President & CEO

Kathleen Donahue, Executive Vice President

Stephen Pedro, Chief Financial Officer

James F. Metcalf, Jr., Vice President, Lending

Kathryn MacDonald, Vice President, Compliance

Nicole Cokorogianis, Vice President, Information Technology

John F. Kingston, Vice President, Business Development

Christopher Nardone, Assistant Vice President, Real Estate Lending

Jessica Marie Westbrook, Assistant Vice President

Aline M. Pavao, Director of Human Resources

Renee Kelleher, Internal Auditor

### Directors/Trustees:

Paul D. Amirault

Alejandra Kough

Shawn A. Newton

Lawrence Rausch

Timothy P. Shea

Steven M. Walsh

George Anzuoni

Joy Livramento-Bryant

Ira Novoselsky

Stephen F. Salvo

C. David Surface

## St. Mary's Credit Union

46 Lizotte Drive

Marlborough, MA 01752-3061

**Telephone:** 508-490-8000

**Fax:** 508-490-8080

### Branches:

1255 Worcester Road, Framingham, MA 01701  
 439 Main Street, Hudson, MA 01749  
 133 West Main Street, Marlborough, MA 01752-0729  
 133 South Bolton Street, Marlborough, MA 01752-0729  
 1 Northboro Road, Marlborough, MA 01752-0729  
 100 West Main Street, Northborough, MA 01532  
 96 Turnpike Road, Westborough, MA 01581

### Officers:

James F. Petkewich, President & CEO (Interim)  
 Sarah L. Bolte, Senior Vice President, Chief Financial Officer  
 John M. Hendrikse, Senior Vice President, Senior Lending Officer  
 Christopher Coomey, Senior Vice President, Chief Information Officer  
 Christine G. Monteiro, Senior Vice President, Retail Services  
 Eileen B. Potter, Vice President and Controller

### Directors/Trustees:

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

## Tremont Credit Union

2 Granite Avenue, Suite 101

Milton, MA 02186-4377

**Telephone:** (781) 843-5626

**Fax:** (781) 356-7302

### **Branches:**

180 Mount Vernon St, Dorchester, MA 02125

10 Corinth St, Roslindale, MA 02131

### **Officers:**

George G. Hardiman, President & CEO

Bryan Greenbaum, Chief Operating Officer

Kevin Madden, Chief Financial & Compliance Officer

### **Directors/Trustees:**

Martin F. Connolly

Amy M. Donovan

Darrell A. Elow

George G. Hardiman

Kevin R. Mullen

Donald R. Smith III

Michael C. Connolly

Dawn M. Durant

Brian P. Golden

Edward J. Kennedy

James P. Nee

## Watertown Municipal Credit Union

149 Main Street

Watertown, MA 02472-4410

**Telephone:** 617-924-0160

**Fax:** 617-924-9307

### **Branches:**

### **Officers:**

Anthony Fantasia, Chairman and President

William Logue, Vice President

Barbara Sheehan, Clerk and Treasurer

Luisa Figueiredo, Manager

### **Directors/Trustees:**

Domenic Arone

Shane Gleason

William Logue

Diane Ryan

Thomas Tracy

Anthony Fantasia

Stephen Haggerty

Robert McLaughlin

Barbara Sheehan

Brian Wyncoop

## Worcester Credit Union

520 West Boylston Street

Worcester, MA 01606-2026

**Telephone:** 508-853-9966

**Fax:** 508-852-4505

### **Branches:**

### **Officers:**

Lucas J. Miller, President & CEO

Beth Dumas, Vice President, Operations & Technology

Veronika Tovanyan, Vice President, Retail Services

Rosa Hernandez, Vice President, Compliance & BSA

Deborah Tilleman, Vice President, Electronic Services & Training

### **Directors/Trustees:**

Konstantin Eliadi

Robert J. Hennigan, Jr.

David M. Moore

John Pranckevicius

Sharon Woodbury

Paula Harrity

John Luring

Julie Parenteau

Michael Traynor,

## Worcester Fire Department Credit Union

34 Glennie Street

Worcester, MA 01605-3917

**Telephone:** 508-752-1122

**Fax:** 508-831-9680

### **Branches:**

### **Officers:**

Gerard A. Dio, Chairman and President

Arthur C. Davison, Vice Chairman and Vice President

Daniel E. Spencer, Clerk and Treasurer

Lisa M. Carmody, Esq., Manager

### **Directors/Trustees:**

Michael P. Coakley

Arthur C. Davison

Daniel E. Spencer

Joshua A. Watson

Matthew Coakley

Gerard A. Dio

Brian J. Tangney

