

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Anthony J. Worden  
 Name of the Holding Company Director and Official  
President & Chief Executive Officer  
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

[Signature]  
 Signature of Holding Company Director and Official  
6-7-22  
 Date of Signature

**For holding companies not registered with the SEC—**  
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):  
**March 31, 2022**

Month / Day / Year  
 N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address  
Greenfield Bancorp MHC

Legal Title of Holding Company  
P.O. Box 1345

(Mailing Address of the Holding Company) Street / P.O. Box  
Greenfield Massachusetts 01302-1345  
 City State Zip Code

63 Federal St., Greenfield, MA  
 Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Michael F. Turley EVP/CFO/Treasurer  
 Name Title

413-773-6139  
 Area Code / Phone Number / Extension

413-584-2209  
 Area Code / FAX Number

mturley@greenfieldcoopbank.com  
 E-mail Address

N/A  
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?  0=No  1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

# For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

**Greenfield Cooperative Bank**

Legal Title of Subsidiary Holding Company

**P.O. Box 1345**

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

**Greenfield** **Massachu** **01302-1345**  
City State Zip Code

**63 Federal St., Greenfield, MA**

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

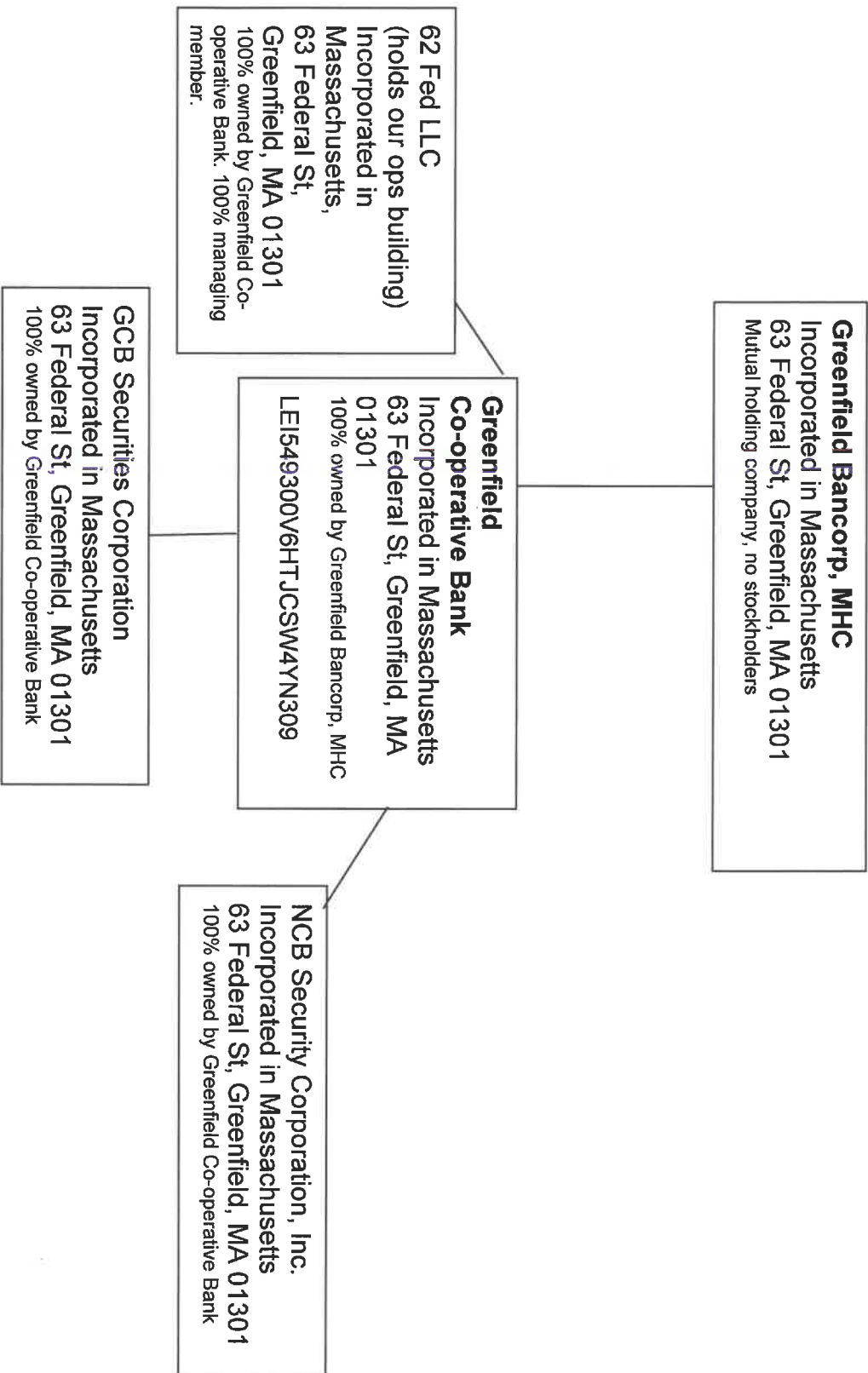
**Greenfield Bancorp, MHC**

**FR Y - 6**

**Report Item 1: Annual Report to Shareholders  
March 31, 2022**

Note: Report Item 1 is not applicable as Greenfield Bancorp, MHC is mutually owned, having no shareholders.

# ORGANIZATION 3/31/2022



LFI is not applicable unless otherwise noted.

**Greenfield Bancorp, MHC**  
**FR Y – 6**  
**Report Item 2b: Domestic Branch Listing**  
**March 31, 2022**

Greenfield Co-operative Bank  
Branch Office  
277 Federal Street  
Greenfield, MA 01301

Greenfield Co-operative Bank  
Main Office  
63 Federal Street  
Greenfield, MA 01301  
+Operations/Lending Office:  
62 Federal Street  
Greenfield, MA 01301

Greenfield Co-operative Bank  
Branch Office  
144 Main Street  
Northfield, MA 01360

Greenfield Co-operative Bank  
Branch Office  
33-37 Bridge Street  
Shelburne Falls, MA 01370

Greenfield Co-operative Bank  
Branch Office  
487 Newton Street  
South Hadley, MA 01075

Greenfield Co-operative Bank  
Branch Office  
6 Main Street  
Florence, MA 01062

Greenfield Co-operative Bank  
Branch Office  
176 Avenue A  
Turners Falls, MA 01376

Greenfield Co-operative Bank  
Branch Office  
67 King Street  
Northampton, MA 01060

Greenfield Co-operative Bank  
Branch Office  
18 Amherst Road  
Sunderland, MA 01375

Greenfield Co-operative Bank  
Branch Office  
390 College Street  
Amherst, MA 01002

**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders**

As of 3/31/2022

**Officers**

Kevin J. O'Neil	- Chairman of the Board - Greenfield, MA
Peter W. MacConnell	- Vice Chairman of Board - Chatham, MA
Anthony J. Worden	- President & Chief Executive Officer - Greenfield, MA
Michael F. Turley	- Executive Vice President, Treasurer & CFO - Buckland, MA
Daniel F. Graves, Esq.	- Clerk - South Deerfield, MA
Peter J. Whalen	- Assistant Clerk - Northampton, MA

**Directors**

Robert R. Carey, Esq.	- Bernardston, MA - Attorney at Law & Partner – Curtiss, Carey, Gates, & Goodrich, LLP
William A. Dufraine	- Greenfield, MA - Retired
Susan G. Fentin, Esq.	- Conway, MA - Retired
Keith C. Finan	- Williamstown, MA - Retired
JoAnne J. Finck	- South Deerfield, MA - Vice President - Finck & Perras
Nancy A. Fournier, CPA	- Shelburne Falls, MA - Shareholder – Melanson CPAs
Daniel F. Graves, Esq.	- South Deerfield, MA - Attorney at Law & Partner – Law Offices of Daniel F. Graves
John W. Kuhn	- Amherst, MA - Kuhn Riddle Architects, Inc.
Eugene A. L'Etoile	- Northfield, MA - President, Four Star Farms, Inc.
Peter W. MacConnell, Esq.	- Chatham, MA - Bacon Wilson, P.C.
Robb D. Morton, CPA.	- East Longmeadow, MA - Boisselle, Morton & Associates
Kevin J. O'Neil (Chairman)	- Greenfield, MA - Retired
Josiah L. Simpson	- Shelburne, MA - President - Josh Simpson Contemporary Glass, Inc.

Note: No person on this page has ownership in any class of stocks as the ownership is mutual with no stock ownership by individuals.

**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders**

Michael E. Tucker, Esq.	- Easthampton, MA
	- Retired
Robert L. Underhill	- West Rutland, VT
	- Retired
Peter J. Whalen	- Northampton, MA
	- President, Whalen Insurance
Anthony J. Worden	- Greenfield, MA
	- President & CEO, Greenfield Cooperative Bank

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**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders as of 3/31/2022**  
**Corporators of the MHC**

<b>Nancy A. Fournier; CPA, Melanson CPAs Shelburne Falls, MA</b>
<b>William F. Ahlemeyer; Retired Hadley, MA</b>
<b>Andrew C. Chase; Head of School, Eaglebrook School Deerfield, MA</b>
<b>Keith C. Finan; Retired Williamstown, MA</b>
<b>Josiah L. Simpson, Jr.; President, Simpson Contemporary Glass Shelburne, MA</b>
<b>Molly L. Wood; Owner, Small Corporation Greenfield, MA</b>
<b>Darci L. Brown; President, Brown Motors, Inc. Northfield, MA</b>
<b>William R. Pratt; Padula Brothers, Inc. Bernardston, MA</b>
<b>Christine M. Eugin; Retired Conway, MA</b>
<b>Kevin D. Parsons; Attorney at Law Shelburne Falls, MA</b>
<b>Richard F. LaPierre; Retired Shelburne, MA</b>
<b>Douglas P. Clarke; Retired Greenfield, MA</b>
<b>Susan M. Renfrew; Realtor, Renfrew Real Estate Bernardston, MA</b>
<b>Deborah J. Falcon; Retired Buckland, MA</b>
<b>Susan G. Fentin, Esq.; Retired Conway, MA</b>
<b>William A. Dufraine; Retired Greenfield, MA</b>

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**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders as of 3/31/2022**  
**Corporators of the MHC**

<b>Michael E. Tucker; Retired Easthampton, MA</b>
<b>Robert L. Underhill; Retired West Rutland, VT</b>
<b>Lora M. Hodges; Executive Director, Center for Responsive Classrooms Northampton, MA</b>
<b>Robert R. Carey, Esq.; Attorney at Law, Curtiss, Carey, Gates &amp; Goodridge, LLP Bernardston, MA</b>
<b>Jeffrey M. Collura, DMD; Owner, Turners Falls Dental Erving, MA</b>
<b>Kevin J. O'Neil; Retired Greenfield, MA</b>
<b>Eugene A. L'Etoile; President, Four Star Farms, Inc. Northfield, MA</b>
<b>Daniel F. Graves, Esq.; Law Offices of Daniel Graves Bernardston, MA</b>
<b>Elizabeth A. Dolby; Managing Partner, Cypress Physical Therapy Greenfield, MA</b>
<b>Elizabeth G. Fisk; Account Executive, WHAI, WPVQ Greenfield, MA</b>
<b>Arjen P. Vriend; Owner, Pioneer Gardens Deerfield, MA</b>
<b>Martha S. Borawski; Pioneer Valley Travel Florence, MA</b>
<b>Edward D. Etheredge, Esq.; Attorney at Law, Shatz, Schwartz and Fentin, P.C. Florence, MA</b>
<b>JoAnne J. Finck; Vice President, Finck &amp; Perras Insurance Agency, Inc. South Deerfield, MA</b>
<b>John W. Kuhn; Kuhn Riddle Architects Amherst, MA</b>
<b>Peter W. MacConnell, Esq.; Bacon Wilson, P.C. Chatham, MA</b>

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**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders as of 3/31/2022**  
**Corporators of the MHC**

<b>Robb D. Morton; CPA, Boisselle, Morton &amp; Wolkowicz, LLP East Longmeadow, MA</b>
<b>William T. Stapleton; Retired Amherst, MA</b>
<b>Peter J. Whalen; President, Whalen Insurance Agency Northampton, MA</b>
<b>Thomas C. Hodgkins; Retired Williamsburg, MA</b>
<b>Anthony J. Worden; President &amp; CEO, Greenfield Cooperative Bank Greenfield, MA</b>
<b>Amanda L. Garcia; Director of Center of Entrepreneurial Leadership, Elms College Holyoke, MA</b>
<b>Molly Feinstein; Director of Medical Affairs, Cooley Dickinson Hospital Haydenville, MA</b>
<b>Nathanial A. Tripp; Attorney at Law, Gruber &amp; Tripp, LLC Greenfield, MA</b>
<b>Dylan E. Korpita; AVP of Finance, Smith College South Deerfield, MA</b>
<b>Jenny R. Papageorge; Community Foundation of Western MA Easthampton, MA</b>
<b>Ann C. Dillon; CFO, Stevens &amp; Associates Greenfield, MA</b>
<b>Jeffrey I. Fialky, Esq.; Attorney, Bacon Wilson, P.C. Longmeadow, MA</b>
<b>Yves P. Salomon-Fernandez; SVP, Southern New Hampshire University Greenfield, MA</b>
<b>Colleen T. Bugbee; Retired Feeding Hills, MA</b>
<b>Catherine G. Coleman; Retired Astronaut Shelburne, MA</b>
<b>Timothy D. Grader; President, Cohn &amp; Company Holyoke, MA</b>

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**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders as of 3/31/2022**  
**Corporators of the MHC**

<b>Marc R. Murphy; Co-owner; Lock and Key Realty East Longmeadow, MA</b>
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<b>Adam G. Robinson; Financial Advisor, Ostberg &amp; Associates Easthampton, MA</b>
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<b>Gregory M. Schmidt; Attorney, Doherty, Wallace, Pillsbury &amp; Murphy P.C. Southampton, MA</b>
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