

BANKING MARKET DEFINITIONS

CONNECTICUT BANKING MARKET DEFINITIONS:

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| Fairfield Area | This portion of Connecticut is included in the Second District's NY-NJ Metro Area banking Market. |
| Hartford | <p>This definition is based on the Hartford RMA.</p> <p>Andover, Ashford, Avon, Barkhamsled, Berlin, Bloomfield, Bolton, Bristol City, Broad Brook, Burlington, Canton, Centerbrook, Chaplin, Chester, Colchester, Colebrook, Collinsville, Columbia, Coventry, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Windsor, Eastford, Ellington, Enfield, Essex, Farmington, Forestville, Glastonbury, Granby, Haddam, Hampton, Hartford City, Hartland, Hebron, Higganum, Kensington, Lebanon, Manchester, Mansfield, Marlborough, Middlefield, Middletown City, Moodus, New Britain City, New Hartford, Newington, North Windham, Old Saybrook, Plainville, Plantsville, Plymouth, Poquonock, Portland, Rockville City, Rocky Hill, Scotland, Simsbury, Somers, South Glastonbury, South Windsor, Southington, Southingtonboro, Stafford, Stafford Springs, Storrs, Storrs Mansfield, Suffield, Terryville, Thompsonville, Tolland, Union, Unionville, Vernon, Vernon-Rockville, Warehouse Point, Weatogue, West Hartford, West Suffield, West Willington, Wethersfield, Willimantic City, Willington, Winchester, Windham, Windsor, Windsor Locks, Winsted City</p> |
| New Haven | New Haven RMA, in addition the town of Westbrook. |
| New London | <p>This definition is based on the New London-Norwich RMA.</p> <p>CONNECTICUT PORTION: Baltic, Bozrah, Brooklyn, Canterbury, Central Village, Danielson, Dayville, East Lyme, Franklin, Gales Ferry, Griswold, Groton, Jewett City, Killingly, Ledyard, Lisbon, Lyme, Montville, Moosup, Mystic, New London City, Niantic, North Stonington, Norwich, Old Lyme, Old Mystic, Pawcatuck, Plainfield, Pomfret, Preston, Putnam, Salem, Sprague, Sterling, Stonington, Uncasville, Voluntown, Waterford, Woodstock RHODE ISLAND PORTION: Hopkinton and Westerly</p> |
| Torrington | <p>This definition is based on the Torrington RMA.</p> <p>Goshen, Harwinton, Litchfield, Morris, Torrington City</p> |
| Waterbury | Waterbury RMA. |

MAINE BANKING MARKET DEFINITIONS:

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| Augusta | <p>This definition is based on the Augusta RMA .</p> <p>Augusta City, Belgrade, Chelsea, China, Farmingdale, Fayette, Gardiner City, Hallowell, Hibberts Gore, Jefferson, Litchfield, Manchester, Monmouth, Mount Vernon, Palermo, Pittston, Randolph, Readfield, Richmond, Rome, Sidney, Somerville, Vassalboro, Vienna, Wayne, West Gardiner, Whitefield, Windsor, Winthrop</p> |
| Bangor | <p>This definition is based on the Bangor RMA.</p> <p>Alton, Amherst, Argyle, Aurora, Bangor City, Beddington, Bradford, Bradley, Brewer City, Bucksport, Burlington, Carmel, Charleston, Clifton, Corinna, Corinth/East Corinth, Deblois, Dedham, Dexter, Dixmont, East Central Penobscot UT, Eddington, Edinburg, Enfield, Etna, Exeter, Frankfort, Garland, Glenburn, Great Pond, Greenbush, Hampden, Hermon, Holden, Howland, Hudson, Kenduskeag, LaGrange, Levant, Lowell, Maxfield, Medford, Milford, Newburgh, Newport, Old Town, Orland, Orono, Orrington, Otis, Passadumkeag, Penobscot Indian Island Reservation, Plymouth, Prospect, Stetson, Veazie, Verona, Winterport</p> |
| Bar Harbor | <p>The Hancock County townships of Bar Harbor, Cranberry Isles, Mount Desert, Northeast Harbor, Southwest Harbor, and Tremont</p> |
| Bath | <p>This definition is based on the Brunswick-Bath RMA.</p> <p>Alna, Arrowsic, Bath City, Bowdoin, Bowdoinham, Brunswick, Dresden, Edgecomb, Georgetown, Harpswell, Phippsburg, Topsham, West Bath, Westport, Wiscasset, and Woolwich</p> |
| Belfast | <p>The city of Belfast and the Waldo County townships of Belmont, Brooks, Jackson, Knox, Liberty, Monroe, Montville, Morrill, Northport, Searsmont, Searsport, Stockton Springs, Swanville, and Waldo</p> |
| Blue Hill | <p>Hancock County townships of Blue Hill, Brooklin, Brooksville, Castine, Deer Isle, Penobscot, Sedgwick, and Stonington</p> |
| Boothbay Harbor | <p>The Lincoln County townships of Boothbay, Boothbay Harbor, and Southport</p> |
| Calais | <p>The Washington County cities of Calais and Eastport, and the townships of Alexander, Baileyville, Baring, Charlotte, Codyville Pl., Cooper, Crawford, Dennysville, Grand Lake Stream Pl., Meddybemps, North Washington UT, Passamaquoddy Indian Township Reservation, Passamaquoddy Pleasant Point Reservation, Pembroke, Perry, Princeton, Robbinston, Talmadge, Topsfield, Vanceboro, Waite</p> |
| Damariscotta | <p>Lincoln County townships of Bremen, Bristol, So. Bristol, Damariscotta, Newcastle, Nobleboro</p> |

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| Ellsworth | Central Hancock UT, East Hancock UT, Ellsworth City, plus the Hancock County townships of Eastbrook, Franklin, Gouldsboro, Hancock, Lamoine, Mariaville, Osborn, Sorrento, Sullivan, Surry, Trenton, Waltham, and Winter Harbor; and the Washington County town of Steuben |
| Farmington | Franklin County townships of Avon, Cararabassett Valley, Chesterville, Coplin, East Central Franklin UT, Eutis, Farmington, Industry, Jay, Kingfield, Madrid, New Sharon, New Vineyard, Phillips, South Franklin UT, Strong, Temple, Weld, Wilton, and Wyman; the Somerset County township of New Portland |
| Fort Kent | Aroostook County townships of Allagash, Eagle Lake, Fort Kent, New Canada, St. Francis, St. John Pl., Wallagrass, and Winterville Pl. |
| Guilford | Piscataquis County townships of Abbot, Atkinson, Beaver Cove, Blanchard, Bowerbank, Brownville, Dover-Foxcroft, Greenville, Guilford, Lake View Pl., Milo, Monson, Northeast Piscataquis UT, Northwest Piscataquis UT, Parkman, Sangerville, Sebec, Shirley, Southeast Piscataquis UT, and Willimantic; Somerset township of Cambridge and Ripley |
| Houlton | The Aroostook County townships of Amity, Bancroft, Cary Pl., Crystal, Dyer Brook, Hammond Pl., Haynesville, Hersey, Hodgdon, Houlton, Island Falls, Linneus, Littleton, Ludlow, Merrill, Monticello, Moro Pl., New Limerick, Oakfield, Orient, Reed, Sherman, Smyrna, and Weston; the Washington County township of Danforth; and the Penobscot County townships of Mount Chase, Patten, and Stacyville |
| Lewiston | This definition is based on the Lewiston-Auburn RMA. Auburn City, Buckfield, Canton, Greene, Hartford, Hebron, Leeds, Lewiston City, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Sumner, Turner, and Wales |
| Lincoln | The Penobscot County townships of Carroll Pl., Chester, Drew Pl., Kingman UT, Lakeville Pl., Lee, Lincoln, Mattamiscontis, Prentiss UT, Springfield, Webster, and Winn; Aroostook County township of Macwahoc Pl. |
| Machias | The Washington County townships of Addison, Beals, Centerville, Cherryfield, Columbia, Columbia Falls, Cutler, East Central Washington UT, East Machias, Harrington, Jonesboro, Jonesport, Lupec, Machias, Machiasport, Marshfield, Milbridge, Northfield, Rogue Bluffs, Wesley, Whiting, and Whitneyville |
| Madawaska | Aroostook County townships of Frenchville, Grand Isle, Madawaska, and St. Agatha |
| Millinocket | Penobscot County townships of East Millinocket, Medway, Millinocket, North Penobscot UT, Seboeis Pl., South Aroostook UT, Woodville |
| Paris-Norway | Oxford County townships of Bethel, Gilead, Greenwood, Newry, Norway, Oxford, Paris, South Oxford UT, Stoneham, West Paris, and Woodstock |

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| Pittsfield (ME) | The Waldo County township of Burnham; the Somerset County townships of Detroit, Hartland, Palmyra, Pittsfield, and St. Albans |
| Portland | This definition is based on the Portland RMA. Alfred, Arundel, Baldwin, Biddeford, Bridgton, Buxton, Cape Elizabeth, Casco, Cornish, Cumberland, Dayton, Durham, Falmouth, Freeport, Gorham, Gray, Harrison, Hiram, Hollis, Kennebunk, Kennebunkport, Limerick, Limington, Long Island, Lyman, Naples, New Gloucester, Newfield, North Yarmouth, Old Orchard Beach, Otisfield, Parsonsfield, Porter, Portland City, Pownal, Raymond, Saco, Sanford, Scarborough, Sebago, Shapleigh, South Portland City, Standish, Sweden, Waterboro, Waterford, Westbrook City, Windham, and Yarmouth |
| Presque-Isle-Caribou | The Aroostook County townships of Ashland, Blaine, Bridgewater, Caribou, Castle Hill, Caswell Pl., Central Aroostook UT, Chapman, Connor, Cyr Pl., Easton, Fort Fairfield, Garfield Pl., Hamlin, Limestone, Mapleton, Mars Hill, Masardis, Nashville Pl., New Sweden, Northwest Aroostook UT, Oxbow Pl., Perham, Portage Lake, Presque Isle, Square Lake UT, Stockholm, Van Buren, Wade, Washburn, Westfield, Westmanland Pl., and Woodland |
| Rangeley | Franklin County townships of Dallas Pl., North Franklin UT, Rangeley, Rangeley Pl., Sandy River Pl.; the Oxford County townships of Lincoln Pl. and North Oxford UT |
| Rockland | The city of Rockland and the Knox County townships of Appleton, Camden, Cushing, Friendship, Hope, Owls Head, Rockport, St. George, Thomaston, South Thomaston, Union, Vinalhaven, Warren, and Washington; the Lincoln County township of Waldoboro |
| Rumford | Oxford County townships of Andover, Dixfield, Hanover, Mexico, Milton, Peru, Roxbury, and Rumford, and the Franklin County townships of Byron and Carthage |
| Waterville | This definition is based on the Waterville RMA. Albion, Anson, Athens, Benton, Bingham, Brighton, Canaan, Caratunk, Central Somerset UT, Clinton, Cornville, Dennistown, Embden, Fairfield, Freedom, Harmony, Highland, Jackman, Madison, Mercer, Moose River, Moscow, Norridgewock, Northeast Somerset UT, Northwest Somerset UT, Oakland, Pleasant Ridge Pl., Seboomook Lake UT, Skowhegan, Smithfield, Solon, Starks, The Forks Pl., Thorndike, Troy, Unity UT, Unity, Waterville City, Wellington, West Forks Pl., and Winslow |

MASSACHUSETTS MARKET DEFINITIONS:

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| Boston | This definition is based on the Boston RMA. MASSACHUSETTS PORTION: Abington, Acton, Allston, Amesbury, Andover, Arlington, Ashburnham, Ashby, Ashland, Athol, Auburndale, Avon, Ayer, Bedford, Bellingham, Belmont, Berkley, Berlin, Beverly City, Billerica, Blackstone, Bolton, Boston City, Boxboro, Boxford, Braintree, Bridgewater, Brighton, Brockton City, Brookline, Burlington, Cambridge, Canton, Carlisle, Carver, Charlestown, Chelmsford, Chelsea, Chester, Chestnut Hill, Cochituate, Cohasset, Concord, Danvers, Dedham, Dighton, Dorceshter, Dover, Dracut, Dunstable, Duxbury, East Bridgewater, Easton, Essex, Everett, Fitchburg City, Foxboro, Framingham, Franklin, Fremont, Gardner City, Georgetown, Gloucester City, Groton, Grove Hall, Groveland, Halifax, Hamilton, Hanover, Hanson, Harvard, Haverhill City, Hingham, Holbrook, Holliston, Hopedale, Hopkinton, Hubbardston, Hudson, Hull, Hyde Park, Ipswich, Jamaica Plain, Kingston, Lakeville, Lancaster, Lawrence City, Leominster City, Lexington, Lincoln, Littleton, Lowell City, Lunenburg, Lynn, Lynnfield, Malden, Manchester, Manomet, Mansfield, Marblehead, Marlborough City, Marshfield, Mattapan, Maynard, Medfield, Medford, Medway, Melrose, Mendon, Merrimac, Methuen, Middleboro, Middleton, Milford, Millis, Millville, Milton, Nahant, Natick, Needham, Newbury, Newburyport City, Newton City, Newtonville, Norfolk, North Abington, North Andover, North Reading, Norton, Norwell, Norwood, Orange, Peabody City, Pembroke, Pepperell, Petersham, Phillipston, Plainville, Plymouth, Plympton, Quincy, Randolph, Raynham, Reading, Readville, Revere, Rockland, Rockport, Rowley, Roxbury, Royalston, Salem City, Salisbury, Saugus, Scituate, Sharon, Sherborn, Shirely, Somerville, Southborough, Stoneham, Stoughton, Stow, Sudbury, Swampscott, Taunton City, Templeton, Tewksbury, Topsfield, Townsend, Tyngsboro, Upton, Waban, Wakefield, Walpole, Waltham City, Wareham, Warwick, Watertown, Wayland, Wellesley, Wentham, West Bridgewater, West Newbury, Westford, Westminster, Weston, Westwood, Weymouth, Whitman, Wilmington, Winchendon, Winchester, Winthrop, Woburn, Wollaston, Wrenthan; NEW HAMPSHIRE PORTION: Amherst, Antrim, Atkinson, Bennington, Brookline, Chester, Danville, Deering, Derry, Dublin, East Hamstead, Fitzwilliam, Francestown, Fremont, Greenfield, Greenville, Hampstead, Hancock, Hollis, Hudson, Jaffrey, Kingston, Litchfield, Lyndeboro, Mason, Merrimac, Milford, Mont Vernon, Nashua City, New Ipswich, Newton, Pelham, Peterborough, Plaistow, Raymond, Rindge, Salem, Sandown, Seabrook, Sharon, South Hampton, South Nashua, Temple, Wilton, Windham |
| Cape Cod | Barnstable County |
| Fall River | Fall River RMA (composed of towns in Massachusetts and Rhode Island). |
| Martha's Vineyard | Dukes County |
| Nantucket | Nantucket County |
| New Bedford | New Bedford RMA |
| Pittsfield (MA) | This definition is based on the Pittsfield RMA. MASSACHUSETTS PORTION: Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesboro, Lee, Lenox, Monroe, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield City, Richmond, Sandisfield, Savoy, Sheffield, South |

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| | <p>Egremont, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor. VERMONT PORTION: Stamford</p> |
| <p>Springfield (MA)</p> | <p>This definition is based on the Springfield RMA.</p> <p>Agawam, Amherst, Ashfield, Belchertown, Bernardston, Blanford, Brimfield, Buckland, Charlemont, Chester, Chesterfield, Chicopee City, Colrain, Conway, Cummington, Deerfield, Easthampton, East Longmeadow, East Springfield, Erving, Florence, Gill, Granby, Greenfield, Feeding Hills, Goshen, Granville, Hadley, Hampden, Hatfield, Hawley, Haydenville, Heath, Holland, Holyoke City, Huntington, Indian Orchard, Leverett, Leyden, Longmeadow, Ludlow, Middlefield, Monson, Montgomery, New Salem, Northampton City, Northfield, Palmer, Pelham, Plainfield, Rowe, Russell, Shelburne, Shelburne Falls, Shutesbury, Springfield City, South Deerfield, South Hadley, Southampton, Southwick, Sunderland, Three Rivers, Tolland, Turner Falls, Wales, Ware, Wendell, Westfield City, Westhampton, West Springfield, Whately, Wilbraham, Williamsburg, Worthington</p> |
| <p>Worcester</p> | <p>This definition is based on the Worcester RMA. MASSACHUSETTS PORTION: Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, East Douglas, Grafton, Hardwick, Holden, Leicester, Millbury, New Braintree, Northboro, North Brookfield, North Grafton, Northbridge, Oakham, Oxford, Paxton, Princeton, Rochdale, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Uxbridge, Warren, Webster, Westboro, West Brookfield, West Boylston, Whitinsville, Worcester City.</p> <p>CONNECTICUT PORTION: Thompson</p> |

NEW HAMPSHIRE MARKET DEFINITIONS:

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| Berlin | The City of Berlin and the towns of Dummer, Gorham, Milan, Randolph, and Shelburne in Coos County MAINE PORTION: The town of Upton |
| Claremont | Sullivan County townships of Claremont, Charlestown, Croydon, Goshen, Lempster, Newport, Sunapee, and Unity |
| Colebrook | Coos County townships of Clarksville, Colebrook, Columbia, Pittsburg, Stewartston, and West Stewartston MAINE PORTION: Magalloway Pl. in Oxford County VERMONT PORTION: The towns of Averill, Bloomfield, Canaan, Lemington, and Norton |
| Concord | This definition is based on the Concord RMA. Alexandria, Andover, Barnstead, Boscawen, Bow, Bradford, Bridgewater, Bristol, Canterbury, Chichester, Contoocook, Concord City, Danbury, Epsom, Franklin, Gilmanton, Hebron, Henniker, Hill, Hillsborough, Hopkinton, Loudon, New London, Newbury, Northfield, Pembroke, Penacook, Pittsfield, Salisbury, Sanbornton, Suncook, Sutton, Tilton, Warner, Washington, Webster, Windsor, and Wilmot |
| Conway | Carroll County townships of Albany, Bartlett, Center Conway, Chatham, Conway, Eaton, Effingham, Freedom, Glen, Hale's Location, Hart's Location, Jackson, Madison, Melvin Village, North Conway, Ossipee, Tamworth, Tuftonboro, Wolfeboro, and Wolfeboro Falls MAINE PORTION: The towns of Brownfield, Denmark, Fryeburg, Lovell, and Stow |
| Hanover-Lebanon | Grafton County towns of Canaan, Dorchester, Enfield, Grafton, Hanover, Lebanon, Lyme, Orange, Orford, Piermont, and West Lebanon; the Sullivan County towns of Cornish, Cornish Flat, Grantham, Plainfield, and Springfield VERMONT PORTION: The Orange County towns of Bradford, Corinth, East Thetford, Fairlee, Newbury, South Strafford, Strafford, Thetford, Topsham, Tunbridge, Vershire, Wells River, and West Fairlee; and the Windsor County towns of Barnard, Bethel, Bridgewater, Hartford, Hartland, Norwich, Pomfret, Quechee, Reading, Royalton, Sharon, South Royalton, Stockbridge, West Windsor, White River Junction, Windsor, and Woodstock |
| Haverhill | NEW HAMPSHIRE PORTION: The Grafton County towns of Bath, Benton, Haverhill, and Woodsville VERMONT PORTION: The town of Ryegate |
| Keene | The Cheshire County towns of Alstead, Chesterfield, Gilsum, Harrisville, Keene City, Marlborough, Marlow, Nelson, North Swanzey, Richmond, Roxbury, Stoddard, Sullivan, Surry, Swanzey, Troy, Walpole, West Chesterfield, Westmoreland, and Winchester; the Sullivan County towns of Acworth and Langdon |
| Laconia | The Belknap County towns of Alton, Belmont, Center Harbor, Gilford, Laconia, Meredith, New Hampton; the Carroll County towns of Moultonborough and Sandwich |

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| Littleton | <p>NEW HAMPSHIRE PORTION: The towns of Bethlehem, Easton, Franconia, Landaff, Lisbon, Littleton, Lyman, Monroe, and Sugar Hill in Grafton County, and the towns of Carroll, Dalton, Groveton, Jefferson, Lancaster, Northumberland, Stratford, and Whitefield in Coos County</p> <p>VERMONT PORTION: The Essex County towns of Brunswick, Granby, Guildhall, Lunenburg, and Maidstone</p> |
| Manchester | <p>This definition is based on the Manchester RMA.</p> <p>Allenstown, Auburn, Bedford, Candia, Deerfield, Dunbarton, Goffstown, Hooksett, Londonderry, Manchester City, New Boston, and Weare</p> |
| Plymouth | <p>The Grafton County towns of Ashland, Campton, Ellsworth, Groton, Holderness, Lincoln, North Woodstock, Plymouth, Rumney, Thornton, Warren, Waterville Valley, Wentworth, and Woodstock</p> |
| Portsmouth | <p>This definition is based on the Portsmouth-Dover-Rochester RMA.</p> <p>NEW HAMPSHIRE PORTION: Barrington, Brentwood, Brookfield, Dover City, Durham, East Kingston, Epping, Exeter, Farmington, Greenland, Hampton, Hampton Falls, Kensington, Lee, Madbury, Middleton, Milton, New Castle, New Durham, Newington, Newmarket, Newfields, North Hampton, Northwood, Nottingham, Portsmouth City, Rochester City, Rollinsford, Rye, Sanbornville, Seabrook, Somersworth City, Strafford, Stratham, and Wakefield</p> <p>MAINE PORTION: Acton, Berwick, Eliot, Kennebunk, Kittery, Lebanon, North Berwick, Ogunquit, South Berwick, Wells, and York</p> |

RHODE ISLAND MARKET DEFINITIONS:

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| Newport | Newport RMA |
| Providence | Providence – Warwick RMA (composed of towns in Rhode Island and Massachusetts) |

VERMONT MARKET DEFINITIONS:

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| Barre-Montpelier | The town of Groton in Caledonia County; the towns of Chelsea, Orange, and Williamstown in Orange County; and the towns of Barre, Berlin, Cabot, Calais, East Montpelier, Marshfield, Middlesex, Montpelier, Northfield, Plainfield, Roxbury, South Barre, Washington, Woodbury, and Worcester in Washington County |
| Bennington | The Bennington County towns of Bennington, Glastenbury, North Bennington, Pownal, Shaftsbury, and Woodford |
| Brattleboro | VERMONT PORTION: The towns of Bellows Falls, Brattleboro, Brookline, Dummerston, Guilford, Halifax, Londonderry, Marlboro, Newfane, Putney, Rockingham, Townsend, Vernon and Wilmington in Windham County NEW HAMPSHIRE PORTION: The town of Hinsdale |
| Burlington | This definition is based on the Burlington RMA. Franklin County and Addison, Alburg, Belvidere, Bolton, Bristol, Buel's Gore, Burlington City, Cambridge, Charlotte, Colchester, Duxbury, Essex, Essex Junction, Ferrisburg, Grand Isle, Hinesburg, Huntington, Isle La Motte, Jeffersonville, Jericho, Lincoln, Milton, Monkton, Moretown, North Hero, Panton, Richmond, St. George, Shelburne, South Burlington, South Hero, Starksboro, Underhill, Vergennes, Waltham, Waterbury, Waterville, Westford, Williston, and Winooski City |
| Manchester (VT) | The Bennington County towns of Arlington, Bondville, Dorset, Manchester, Manchester Center, Peru, Rupert, Sandgate, Sunderland, and Winhall, plus the towns of Pawlet and West Pawlet of Rutland County |
| Middlebury | The Addison County townships of Bridport, Cornwall, Granville, Hancock, Middlebury, New Haven, Orwell, Ripton, Salisbury, Shoreham, Weybridge, and Whiting; the Windsor County township of Rochester |
| Morristown | The Caledonia County town of Hardwick; the Orleans County town of Craftsbury; and the Lamoille County towns of Eden, Elmore, Hyde Park, Johnson, Morristown, Morrisville, Stowe, and Wolcott |
| Newport | The Orleans County towns of Albany, Barton, Brighton, Brownington, Charleston, Coventry, Derby, Derby Line, Glover, Holland, Irasburg, Island Pond, Jay, Lowell, Morgan, Newport, Troy, Westfield, and Westmore |
| Randolph | The Orange County towns of Braintree, Brookfield, and Randolph |
| Rutland | The towns of Goshen and Leicester in Addison County; the towns of Benson, Brandon, Castleton, Chittenden, Clarendon, Danby, Fairhaven, Hubbardton, Ira, Killington, Mendon, Middletown Springs, Mount Holly, Mount Tabor, Pittsfield, Pittsford, Poultney, Proctor, Rutland, Shrewsbury, Sudbury, Tinmouth, Wallingford, Wells, West Haven, and West Rutland in Rutland County; and the town of Plymouth in Windsor County |
| St. Johnsbury | The Caledonia County towns of Barnet, Burke, Danville, Kirby, Lyndon, Lyndonville, Newark, Peacham, Sheffield, St. Johnsbury, Stannard, Sutton, Walden, Waterford, Wheelock, plus the Essex County towns of Concord, East Haven, Ferdinand, and Victory |

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| Springfield (VT) | The towns of Andover, Baltimore, Chester, Ludlow, Springfield, and Wethersfield in Windsor County |
| Waitsfield | The towns of Fayston, Waitsfield, and Warren in Washington County |
