

VI. CROSS-REFERENCE INDEX

First District Cross Reference Index, as of June 30, 2004

<p>ADAMS CO-OPERATIVE BANK Pittsfield (MA)</p> <p>ANDROSCOGGIN BANCORP, MHC Brunswick Farmington Lewiston-Auburn Paris-Norway Portland</p> <p>AROOSTOOK COUNTY FEDERAL SAVINGS Presque-Isle-Caribou</p> <p>ASIAN AMERICAN BANK AND TRUST COMPA Boston</p> <p>ASSABET VALLEY BANCORP Boston Worcester</p> <p>ASSOCIATED COMMUNITY BANCORP, INC. Fairfield Area</p> <p>ATHOL SAVINGS BANK Athol Boston Worcester</p> <p>ATHOL-CLINTON CO-OPERATIVE BANK Athol Boston</p> <p>AUBURN SAVINGS AND LOAN ASSOCIATION Lewiston-Auburn</p> <p>AVON CO-OPERATIVE BANK Boston</p> <p>BANCO COMERCIAL PORTUGUES, S.A. Springfield (MA)</p> <p>BANCORP RHODE ISLAND, INC. Providence</p> <p>BANGOR SAVINGS BANK Augusta Bangor Belfast Calais Ellsworth Farmington Guilford Houlton Lewiston-Auburn Lincoln Machias Millinocket Parsonfield Pittsfield (ME) Portland Rockland Rumford</p> <p>BANK OF AMERICA CORPORATION Athol Augusta Bangor Boston Brunswick Cape Cod Concord Danielson Fairfield Area Fall River Greenfield Hanover-Lebanon Hartford Keene Laconia</p>	<p>Lewiston-Auburn Manchester Nantucket New Bedford New Haven New London (CT) Newport Old Saybrook Pittsfield (ME) Portland Portsmouth-Dover-Rochester Providence Rockland Sanford Springfield (MA) Torrington Waterbury Worcester</p> <p>BANK OF EASTON, A CO-OPERATIVE BANK Boston</p> <p>BANK OF FALL RIVER, A CO-OPERATIVE Boston Fall River New Bedford</p> <p>BANK OF MONTREAL Boston</p> <p>BANK OF NEW YORK COMPANY, INC., THE Fairfield Area</p> <p>BANK OF NEWPORT Fall River Newport Providence</p> <p>BANKNORTH GROUP, INC. Athol Augusta Bangor Barre Montpelier Barton Newport Belfast Bennington Boston Brattleboro Bridgton Brunswick Burlington-St Albans Cape Cod Concord Conway Ellsworth Fairfield Area Farmington Great Barrington Greenfield Hanover-Lebanon Hartford Hillsborough Houlton Keene Laconia Lewiston-Auburn Lincoln Manchester New Bedford New Haven Paris-Norway Peterborough Pittsfield (MA)</p>
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Pittsfield (ME)	BOSTONFED BANCORP, INC.
Plymouth	Boston
Portland	BOW MILLS BANK AND TRUST
Portsmouth-Dover-Rochester	Concord
Presque-Isle-Caribou	BRIDGEWATER CO-OPERATIVE BANK
Providence	Boston
Rockland	BRIDGEWATER FINANCIAL, MHC
Rutland	Boston
Saint Johnsbury	BROOKLINE BANCORP, MHC
Sanford	Boston
Springfield (MA)	BROOKLINE CO-OPERATIVE BANK
Springfield (VT)	Boston
St. John Valley	BUTLER BANK--A CO-OPERATIVE BANK
Stowe Morristown	Boston
Torrington	CALAIS FEDERAL SAVINGS AND LOAN
Waitsfield	Calais
Waterbury	CAMBRIDGE BANCORP
Wolfeboro	Boston
Woodstock	Concord
Worcester	Peterborough
BAR HARBOR BANKSHARES	Portsmouth-Dover-Rochester
Bar Harbor	CAMBRIDGE FINANCIAL GROUP, INC.
Calais	Boston
Ellsworth	CAMDEN NATIONAL CORPORATION
Machias	Augusta
Rockland	Bangor
BAR HARBOR SAVINGS AND LOAN	Belfast
Bar Harbor	Damariscotta
BARRE SAVINGS BANK	Farmington
Worcester	Guilford
BATH SAVINGS INSTITUTION	Lewiston-Auburn
Boothbay Harbor	Portland
Brunswick	Portsmouth-Dover-Rochester
Damariscotta	Rangeley
Portland	Rockland
BAY STATE SAVINGS BANK	CAMPELLO BANCORP
Worcester	Boston
BEACON BANCORP	Cape Cod
Boston	CANAAN NATIONAL BANCORP, INC.
Providence	Great Barrington
BEACON FEDERAL	Salisbury
Boston	CANTON CO-OPERATIVE BANK
BELMONT SAVINGS BANK	Boston
Boston	CAPE ANN SAVINGS BANK
BENJAMIN FRANKLIN BANCORP, MHC	Boston
Boston	CAPE COD CO-OPERATIVE BANK
BERKSHIRE FINANCIAL SERVICES, INC.	Cape Cod
Great Barrington	CAPITAL CROSSING BANK
Pittsfield (MA)	Boston
Providence	CASTLE BANK & TRUST COMPANY
BERKSHIRE HILLS BANCORP	New Haven
Great Barrington	CENTRAL BANCORP, INC.
Pittsfield (MA)	Boston
BEVERLY CO-OPERATIVE BANK	CENTRAL FINANCIAL CORPORATION
Boston	Barre Montpelier
BEVERLY NATIONAL CORPORATION	Randolph
Boston	CENTREVILLE SAVINGS BANK
BIDDEFORD SAVINGS BANK	Providence
Portland	CENTRIX BANK & TRUST
Sanford	Manchester
BORDER BANCSHARES, INC.	CENTURY BANCORP, INC.
Augusta	Boston
Brunswick	
Jackman	
BOSTON PRIVATE FINANCIAL HOLDINGS,	
Boston	

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CHARLES SCHWAB CORPORATION, THE Fairfield Area Hartford Old Saybrook	COLLINSVILLE SAVINGS SOCIETY Hartford
CHART BANK, A COOPERATIVE BANK Boston	COLONIAL CO-OPERATIVE BANK Boston
CHARTER OAK COMMUNITY BANK CORP. Hartford	COLONIAL FEDERAL SAVINGS BANK Boston
CHARTER ONE FINANCIAL, INC. Barre Montpelier Bennington Brattleboro Burlington-St Albans Hanover-Lebanon Middlebury Rutland Springfield (MA) Springfield (VT) Vergennes Waterbury Woodstock	COMMERCE BANCSHARES CORP. Boston Worcester
CHELSEA-PROVIDENT CO-OPERATIVE BANK Boston	COMMONWEALTH CO-OPERATIVE BANK Boston
CHICOPEE SAVINGS BANK Springfield (MA)	COMMONWEALTH NATIONAL BANK Worcester
CHITTENDEN CORPORATION Barre Montpelier Barton Newport Bennington Boston Brattleboro Brunswick Burlington-St Albans Concord Greenfield Hanover-Lebanon Hillsborough Keene Lewiston-Auburn Manchester Middlebury Parsonfield Peterborough Portland Portsmouth-Dover-Rochester Randolph Rutland Sanford Springfield (MA) Springfield (VT) Stowe Morristown Vergennes Waitsfield Wilmington Woodstock Worcester	COMMUNITY BANCORP. Barre Montpelier Barton Newport Saint Johnsbury
	COMMUNITY BANK AND TRUST COMPANY Boston Portsmouth-Dover-Rochester Wolfeboro
	COMMUNITY FINANCIAL MHC Bennington
	COMMUNITY GUARANTY CORPORATION Plymouth
	CONNECTICUT MUTUAL HOLDING COMPANY Fairfield Area Hartford Salisbury Torrington Waterbury
	CONNECTICUT RIVER BANCORP, INC. Claremont Keene Lancaster Littleton Springfield (VT)
	CONNECTICUT RIVER COMMUNITY BANK Hartford
	CORNERSTONE BANCORP, INC. Fairfield Area
	COUNTRY BANK FOR SAVINGS Springfield (MA) Worcester
	DAMARISCOTTA BANKSHARES, INC. Belfast Damariscotta Rockland
	DANVERS BANCORP, INC. Boston
	DEAN CO-OPERATIVE BANK Boston
	DEDHAM CO-OPERATIVE BANK Boston
	DEDHAM INSTITUTION FOR SAVINGS Boston
	DUKES COUNTY SAVINGS BANK Martha's Vineyard
	EAGLE BANK Boston
	EAST BRIDGEWATER SAVINGS BANK Boston
	EAST CAMBRIDGE SAVINGS BANK Boston
CIGNA CORPORATION Hartford	
CITIGROUP INC. Fairfield Area	
CITIZENS NATIONAL BANCORP, INC. Danielson Worcester	
CLAREMONT SAVINGS BANK Claremont	
CLINTON SAVINGS BANK Boston Worcester	

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EASTERN BANK CORPORATION
Boston

EASTERN FEDERAL BANK
Hartford
New London (CT)

EASTHAMPTON SAVINGS BANK
Springfield (MA)

ECONOMY CO-OPERATIVE BANK
Boston

ENTERPRISE BANCORP, INC.
Boston

EQUITABLE CO-OPERATIVE BANK
Boston

ESSEX SAVINGS BANK
New London (CT)
Old Saybrook

EVERETT CO-OPERATIVE BANK
Boston

FACTORY POINT BANCORP, INC.
Bennington
Rutland
Springfield (VT)

FAIRFIELD COUNTY BANK
Fairfield Area

FALL RIVER FIVE CENTS SAVINGS BANK
Fall River
New Bedford

FALMOUTH BANCORP, INC.
Cape Cod

FAMILY FEDERAL SAVINGS AND LOAN
Boston

FARMINGTON SAVINGS BANK
Hartford

FEDERAL SAVINGS BANK
Portsmouth-Dover-Rochester

FIDELITY CO-OPERATIVE BANK
Boston
Worcester

FIRST BRANDON NATIONAL BANK
Rutland

FIRST CITIZENS BANK
Houlton
Lincoln
Presque-Isle-Caribou
St. John Valley

FIRST CITY BANK
Hartford

FIRST COLEBROOK BANCORP, INC.
Colebrook
Concord

FIRST COMMUNITY BANK
Rutland
Woodstock

FIRST COUNTY BANK
Fairfield Area

FIRST EASTERN BANKSHARES
Boston

FIRST FEDERAL SAVINGS AND LOAN
Boothbay Harbor
Brunswick
Damariscotta

FIRST IPSWICH BANCORP
Boston
Manchester
Portsmouth-Dover-Rochester

FIRST LITCHFIELD FINANCIAL
Fairfield Area
Torrington

FIRST NATIONAL LINCOLN CORPORATION
Boothbay Harbor
Brunswick
Damariscotta
Rockland

FITCHBURG SAVINGS BANK, FSB
Boston

FLORENCE SAVINGS BANK
Springfield (MA)

FMR CORP.
Boston

FNB BANKSHARES
Bar Harbor
Calais
Ellsworth

FOXBORO FEDERAL SAVINGS AND LOAN
Boston

FRAMINGHAM CO-OPERATIVE BANK
Boston

FRANKLIN SAVINGS BANK
Concord
Laconia
Plymouth

FSB BANCORP, MHC
Augusta
Farmington
Rangeley
Rumford

GARDINER SAVINGS INSTITUTION, FSB
Augusta
Boothbay Harbor
Brunswick
Damariscotta

GBC BANCORP
Boston

GEORGETOWN SAVINGS BANK
Boston

GLOUCESTER CO-OPERATIVE BANK
Boston

GORHAM SAVINGS BANK
Portland
Sanford

GRAND BANK CORPORATION
Boston

GRANITE SAVINGS BANK
Boston

GREENFIELD CO-OPERATIVE BANK
Greenfield

GREENFIELD SAVINGS BANK
Greenfield
Springfield (MA)

GUARANTY BANCORP, INC.
Hanover-Lebanon
Haverhill
Lancaster
Littleton
Plymouth

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HAMPDEN BANK Springfield (MA)	Bridgton
HAVERHILL CO-OPERATIVE BANK Boston	Brunswick
HERITAGE CO-OPERATIVE BANK Boston	Burlington-St Albans
HINGHAM INSTITUTION FOR SAVINGS Boston	Conway
HOLBROOK CO-OPERATIVE BANK Boston	Ellsworth
HOME LOAN FINANCIAL CORP. Providence	Farmington
HOMETOWN BANK, A COOPERATIVE BANK Worcester	Guilford
HUDSON UNITED BANCORP Fairfield Area	Houlton
Hartford	Lewiston-Auburn
New Haven	Lincoln
HYDE PARK CO-OPERATIVE BANK Boston	Middlebury
HYDE PARK SAVINGS BANK Boston	Millinocket
INDEPENDENCE BANK Providence	Paris-Norway
INDEPENDENT BANK CORP. Boston	Pittsfield (ME)
Cape Cod	Portland
Providence	Portsmouth-Dover-Rochester
INSTITUTION FOR SAVINGS IN Boston	Presque-Isle-Caribou
IPSWICH CO-OPERATIVE BANK Boston	Rockland
IRON BANCSHARES, INC. Fairfield Area	Rumford
Salisbury	Rutland
Torrington	Sanford
ISLAND BANCORP, INC. Martha's Vineyard	St. John Valley
J.P. MORGAN CHASE & CO. Boston	LAFAYETTE FEDERAL SAVINGS BANK Fall River
Fairfield Area	LEADER BANK, NATIONAL ASSOCIATION Boston
New Haven	LEDYARD NATIONAL BANK Hanover-Lebanon
Providence	New London (NH)
JEWETT CITY SAVINGS BANK Danielson	LIBERTY BANK Hartford
New London (CT)	New Haven
KATAHDIN BANKSHARES CORPORATION Houlton	New London (CT)
Millinocket	Old Saybrook
Presque-Isle-Caribou	LOWELL CO-OPERATIVE BANK Boston
St. John Valley	LSB CORPORATION Boston
KENNEBEC FEDERAL SAVINGS AND LOAN Augusta	LSB FINANCIAL Berlin
KENNEBEC SAVINGS BANK Augusta	Claremont
KENNEBUNK SAVINGS BANK Portsmouth-Dover-Rochester	Concord
Sanford	Conway
KEYCORP Augusta	Haverhill
Bangor	Laconia
Barre Montpelier	Littleton
Belfast	Plymouth
Boothbay Harbor	Wolfeboro
Brattleboro	LYNDONVILLE SAVINGS BANK AND TRUST Barton Newport
	Burlington-St Albans
	Saint Johnsbury
	Vergennes
	MACHIAS BANCORP, MHC Bar Harbor
	Calais
	Ellsworth
	Houlton
	Lincoln
	Machias
	MANSFIELD CO-OPERATIVE BANK Boston
	MARBLEHEAD SAVINGS BANK Boston
	MARLBOROUGH BANCORP Boston

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MARLBOROUGH SAVINGS BANK Boston Worcester	MIDDLESEX FEDERAL SAVINGS AND LOAN Boston
MARSH & MCLENNAN COMPANIES, INC. Boston	MIDDLESEX SAVINGS BANK Boston
MASCOMA MUTUAL HOLDING COMPANY Barre Montpelier Hanover-Lebanon New London (NH) Randolph Woodstock	MILFORD FEDERAL SAVINGS AND LOAN Boston Providence Worcester
MASSACHUSETTS STATE CARPENTERS Boston Providence	MILLBURY NATIONAL BANK Worcester
MASSBANK CORP. Boston	MILLBURY SAVINGS BANK Worcester
MAYFLOWER CO-OPERATIVE BANK Boston New Bedford	MNB BANCORP Boston
MECHANICS' CO-OPERATIVE BANK Boston	MONADNOCK COMMUNITY BANK Peterborough
MECHANICS' SAVINGS BANK Lewiston-Auburn Portland	MONSON SAVINGS BANK Springfield (MA)
MEDWAY CO-OPERATIVE BANK Boston	MOUNTAINONE FINANCIAL PARTNERS, MHC Pittsfield (MA)
MEETINGHOUSE CO-OPERATIVE BANK Boston	MT. WASHINGTON CO-OPERATIVE BANK Boston
MELLON FINANCIAL CORPORATION Boston	MUTUAL BANCORP OF THE BERKSHIRES, Great Barrington Pittsfield (MA)
MELROSE CO-OPERATIVE BANK Boston	MUTUAL FEDERAL SAVINGS BANK OF Boston
MERCANTILE CAPITAL CORP Boston	MYSTIC FINANCIAL, INC. Boston
MERCHANTS BANCSHARES, INC. Barre Montpelier Bennington Brattleboro Burlington-St Albans Hanover-Lebanon Middlebury Rutland Saint Johnsbury Springfield (VT) Stowe Morristown Vergennes Wilmington	NARRAGANSETT FINANCIAL CORP Fall River Providence
MEREDITH VILLAGE SAVINGS BANK Laconia Plymouth	NATICK FEDERAL SAVINGS BANK Boston
MERIDIAN FINANCIAL SERVICES, INC Boston	NATIONAL BANK OF GREECE S.A. Boston
MERRILL MERCHANTS BANCSHARES, INC. Bangor Pittsfield (ME)	NAUGATUCK SAVINGS BANK Fairfield Area New Haven Waterbury
MERRIMAC SAVINGS BANK Boston	NAUGATUCK VALLEY SAVINGS AND LOAN, Fairfield Area Waterbury
MERRIMACK COUNTY SAVINGS BANK Concord	NEW BEDFORD COMMUNITY BANCORP New Bedford
METHUEN CO-OPERATIVE BANK Boston	NEW ENGLAND BANCSHARES Hartford
METLIFE, INC. Providence	NEW HAMPSHIRE THRIFT BANCSHARES Claremont Concord Hanover-Lebanon Hillsborough New London (NH)
MIDDLEBURY NATIONAL CORPORATION Middlebury	NEWALLIANCE BANCSHARES, INC. Danielson Fairfield Area Hartford New Haven Old Saybrook
	NEWBURYPORT FIVE CENTS SAVINGS BANK Boston

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NEWMIL BANCORP, INC.	Saint Johnsbury
Fairfield Area	PATRIOT NATIONAL BANCORP, INC.
Salisbury	Fairfield Area
Torrington	PENTUCKET BANK
Waterbury	Boston
NEWPORT FEDERAL SAVINGS BANK	PEOPLE'S MUTUAL HOLDINGS
Newport	Danielson
Providence	Fairfield Area
NEWTOWN SAVINGS BANK	Hartford
Fairfield Area	New Haven
Waterbury	New London (CT)
NORTH ABINGTON CO-OPERATIVE BANK	Old Saybrook
Boston	Torrington
NORTH BROOKFIELD SAVINGS BANK	Waterbury
Springfield (MA)	PEOPLES FEDERAL SAVINGS BANK
Worcester	Boston
NORTH CAMBRIDGE CO-OPERATIVE BANK	PEOPLES SAVINGS BANK
Boston	Springfield (MA)
NORTH EASTON SAVINGS BANK	PEOPLES TRUST COMPANY OF ST. ALBANS
Boston	Burlington-St Albans
NORTH FORK BANCORPORATION, INC.	PEPPERELL BANCSHARES FINANCIAL
New Haven	Portland
NORTH MIDDLESEX SAVINGS BANK	PEYTON STREET INDEPENDENT FINANCIAL
Boston	Hartford
NORTH SHORE BANCORP	PILGRIM CO-OPERATIVE BANK
Boston	Boston
NORTHEAST BANCORP	PISCATAQUA SAVINGS BANK
Augusta	Portsmouth-Dover-Rochester
Bridgton	PLYMOUTH BANCORP, INC.
Brunswick	Boston
Lewiston-Auburn	Cape Cod
Paris-Norway	New Bedford
Portland	PRIME BANK
Rumford	New Haven
NORTHERN BANCORP, INC.	PROFILE BANK, FSB
Boston	Portsmouth-Dover-Rochester
NORTHFIELD MHC	PROVIDENT BANCORP
Barre Montpelier	Boston
Randolph	PUTNAM BANCORP MHC, INC
Waitsfield	Danielson
NORTHMARK BANK	New London (CT)
Boston	RANDOLPH BANCORP
NORTHWAY FINANCIAL, INC.	Boston
Berlin	READING CO-OPERATIVE BANK
Concord	Boston
Conway	RIVERGREEN BANK
Laconia	Portsmouth-Dover-Rochester
Lancaster	ROCKLAND SAVINGS AND LOAN
Littleton	Rockland
Plymouth	ROCKPORT NATIONAL BANCORP, INC.
Wolfeboro	Boston
NORWAY BANCORP, MHC	ROXBURY-HIGHLAND CO-OPERATIVE BANK
Augusta	Boston
Bridgton	ROYAL BANK OF SCOTLAND GROUP PLC,
Brunswick	Berlin
Conway	Boston
Paris-Norway	Brattleboro
Portland	Cape Cod
Rumford	Claremont
NORWOOD CO-OPERATIVE BANK	Colebrook
Boston	Concord
ONEUNITED BANK	Conway
Boston	Fairfield Area
PASSUMPSIC BANCORP	Fall River
Barton Newport	Greenfield
Littleton	

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<p>Hanover-Lebanon Hartford Keene Laconia Manchester New Bedford New Haven New London (CT) Newport Old Saybrook Pittsfield (MA) Plymouth Portsmouth-Dover-Rochester Providence Springfield (MA) Wolfeboro Worcester</p> <p>SACO & BIDDEFORD SAVINGS INSTITUTION Portland</p> <p>SALEM CO-OPERATIVE BANK Boston</p> <p>SALEM FIVE CENTS SAVINGS BANK Boston</p> <p>SALISBURY BANCORP, INC. Salisbury</p> <p>SANFORD INSTITUTION FOR SAVINGS Portland Portsmouth-Dover-Rochester Sanford</p> <p>SARGENT INVESTORS Providence</p> <p>SAUGUSBANK, A CO-OPERATIVE BANK Boston</p> <p>SAVERS CO-OPERATIVE BANK Worcester</p> <p>SAVINGS BANK OF DANBURY Fairfield Area</p> <p>SAVINGS BANK OF WALPOLE Keene</p> <p>SCITUATE FEDERAL SAVINGS BANK Boston</p> <p>SEACOAST FINANCIAL SERVICES Boston Cape Cod Fall River Martha's Vineyard Nantucket New Bedford Providence</p> <p>SEAMEN'S BANK Cape Cod</p> <p>SECURITY FEDERAL SAVINGS BANK Boston Cape Cod</p> <p>SERVICE BANCORP, MHC Boston</p> <p>SHARON CO-OPERATIVE BANK Boston</p> <p>SI BANCORP, INC. Danielson Hartford New London (CT)</p> <p>SKOWHEGAN SAVINGS BANK Augusta Farmington Pittsfield (ME)</p>	<p>SLADE'S FERRY BANCORP Fall River New Bedford Providence</p> <p>SOUND FEDERAL BANCORP, INC. Fairfield Area</p> <p>SOUTH ADAMS SAVINGS BANK Pittsfield (MA)</p> <p>SOUTH COASTAL HOLDINGS MHC, INC Boston</p> <p>SOUTH SHORE CO-OPERATIVE BANK Boston</p> <p>SOUTH SHORE SAVINGS BANK Boston</p> <p>SOUTHBRIDGE SAVINGS BANK Springfield (MA) Worcester</p> <p>SOUTHERN CONNECTICUT BANCORP, INC New Haven</p> <p>SOUTHERN NEW HAMPSHIRE BANK AND Boston Manchester</p> <p>SOVEREIGN BANCORP, INC. Boston Concord Fall River Hartford Hillsborough Manchester New Bedford New Haven Newport Providence Springfield (MA) Torrington Waterbury Worcester</p> <p>SPENCER SAVINGS BANK Springfield (MA) Worcester</p> <p>STAFFORD SAVINGS BANK Hartford</p> <p>STATE STREET CORPORATION Boston</p> <p>STONEHAM SAVINGS BANK Boston</p> <p>STONEHAMBANK, A CO-OPERATIVE BANK Boston</p> <p>STOUGHTON CO-OPERATIVE BANK Boston</p> <p>SUGAR RIVER SAVINGS BANK Claremont Concord Hanover-Lebanon New London (NH)</p> <p>TALBOTS CLASSICS NATIONAL BANK Providence</p> <p>TELECOM COOPERATIVE BANK Boston</p> <p>THE APPLE VALLEY BANK & TRUST COMPA New Haven</p> <p>THE BANK OF CANTON Boston</p> <p>THE BANK OF NEW CANAAN Fairfield Area</p>
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First District Cross Reference Index, as of June 30, 2004

THE BRAINTREE CO-OPERATIVE BANK Boston	Bangor Bar Harbor
THE BRATTLEBORO SLA, F.A. Brattleboro Springfield (VT)	Belfast Damariscotta Ellsworth Machias Rockland
THE CAPE COD FIVE CENTS SAVINGS BANK Cape Cod	UNION BANKSHARES, INC. Barre Montpelier Burlington-St Albans Saint Johnsbury Stowe Morristown
THE CHELSEA GROTON SAVINGS BANK New London (CT)	UNION FEDERAL SAVINGS BANK Providence
THE COOPERATIVE BANK Boston	UNION SAVINGS BANK Fairfield Area Salisbury
THE DIME SAVINGS BANK OF NORWICH New London (CT)	UNITED BANK Springfield (MA)
THE FIRST NATIONAL BANK OF ORWELL Middlebury	URBAN FINANCIAL GROUP, INC. Fairfield Area Hartford
THE FIRST NATIONAL BANK OF SUFFIELD Hartford	VALLEY BANK Hartford
THE GUILFORD SAVINGS BANK New Haven	VILLAGE FINANCIAL CORPORATION Laconia
THE LANCASTER NATIONAL BANK Lancaster Littleton	WACHOVIA CORPORATION Fairfield Area Hartford New Haven Old Saybrook Waterbury
THE LENOX NATIONAL BANK Pittsfield (MA)	WAINWRIGHT BANK & TRUST COMPANY Boston
THE LOWELL FIVE CENT SAVINGS BANK Boston	WAKEFIELD CO-OPERATIVE BANK Boston
THE MARTHA'S VINEYARD CO-OPERATIVE Martha's Vineyard	WALPOLE CO-OPERATIVE BANK Boston
THE MILFORD BANK Fairfield Area	WARE CO-OPERATIVE BANK Springfield (MA)
THE NEEDHAM CO-OPERATIVE BANK Boston	WASHINGTON SAVINGS BANK Boston
THE NORTHAMPTON CO-OPERATIVE BANK Springfield (MA)	WASHINGTON TRUST BANCORP, INC. New London (CT) Providence
THE PITTSFIELD CO-OPERATIVE BANK Great Barrington Pittsfield (MA)	WATERTOWN SAVINGS BANK Boston
THE SAVINGS BANK Boston	WEBSTER FINANCIAL CORP. Boston Fairfield Area Fall River Hartford New Bedford New Haven New London (CT) Newport Old Saybrook Providence Torrington Waterbury
THE SIMSBURY BANK & TRUST COMPANY Hartford	WEBSTER FIVE CENTS SAVINGS BANK Worcester
THE SIWOOGANOCK BANK Lancaster Littleton	WELLESLEY CO-OPERATIVE BANK Boston
THE TORRINGTON SAVINGS BANK Hartford Salisbury Torrington	WELLS RIVER SAVINGS BANK Hanover-Lebanon
THE VILLAGE BANK Boston	
THE WILTON BANK Fairfield Area	
THOMASTON SAVINGS BANK Hartford Waterbury	
TRUSTCO BANK CORP. Bennington	
U.S.B. HOLDING CO., INC. Fairfield Area	
UFS BANCORP Boston Worcester	
UNION BANKSHARES COMPANY Augusta	

First District Cross Reference Index, as of June 30, 2004

Haverhill
WESTBANK CORPORATION
Danielson
Springfield (MA)
WESTBOROUGH BANCORP, M.H.C.
Worcester
WESTERLY SAVINGS BANK
New London (CT)
WESTFIELD MUTUAL HOLDING COMPANY
Springfield (MA)
WEYMOUTH BANK
Boston
WINCHESTER CO-OPERATIVE BANK
Boston
WINCHESTER SAVINGS BANK
Boston
WINDSOR FEDERAL, MHC
Hartford
WINTER HILL FEDERAL SAVINGS BANK
Boston
WORONOCO BANCORP, INC.
Springfield (MA)
WRENTHAM CO-OPERATIVE BANK
Boston