

Board of Governors of the Federal Reserve System

Supervision, Regulation and  
Credit Department



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

I, William H. Crawford IV

Name of the Holding Company Director and Official

CEO

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.

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

Reporter's Name, Street, and Mailing Address

United Financial Bancorp, Inc.

Legal Title of Holding Company

45 Glastonbury Blvd.

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

Glastonbury

CT

06033

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark F. Doyle

SVP/Director of Acctng

Name

Title

860-494-7649

Area Code / Phone Number / Extension

860-633-4720

Area Code / FAX Number

mdoyle@bankatunited.com

E-mail Address

unitedfinancialinc.com

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

Signature of Holding Company Director and Official

03/30/2015

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 2509413  
C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No







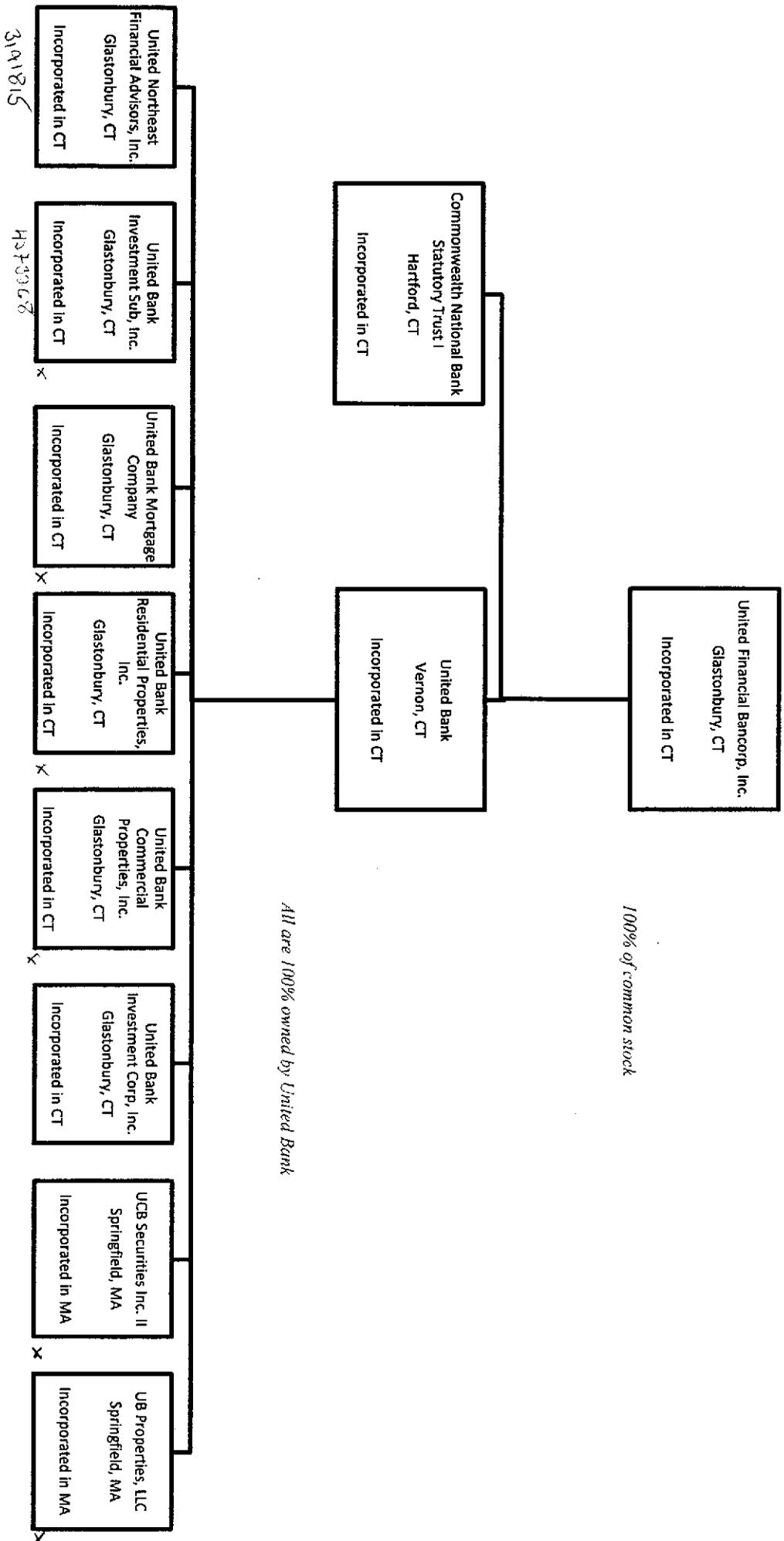
**Form FR Y-6  
United Financial Bancorp, Inc.  
45 Glastonbury Boulevard  
Glastonbury, CT 06033  
Fiscal Year Ending December 31, 2014**

**Report Item 1:**

The bank holding company, United Financial Bancorp, Inc., is registered with the SEC and prepares an annual report.



Item 2a: Organization Chart





**Report Item 3: Securities Holders**

Shareholders with ownership, control or holdings of 5% or more voting power as of the fiscal year ending 12/31/14:

<u>Name and Address</u>	<u>Number &amp; Percentage of Shares</u>	
BlackRock, Inc. 55 East 52 <sup>nd</sup> Street, New York, NY 10022 USA	3,443,501	6.95%
Keeley Asset Management Corp. 111 West Jackson, Suite 810, Chicago, IL 60604 USA	2,880,892	5.82%



Report Item 4: Insiders United Financial Bancorp, Inc.

(1) Name and Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries CEO & Director - United Bank	(3)(c) Title & Position with Other Businesses Chairman & Director - United Bank Foundation Connecticut, Inc.	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of voting securities are held
William H W. Crawford, IV Hartford, CT		CEO	CEO & Director - United Bank	Chairman & Director - United Bank Foundation Connecticut, Inc.	0.9%	None	
Marino J Santarelli Hartford, CT		EVP	EVP, COO - United Bank Director, EVP - United Bank Investment Sub Inc. Director, President & Chairman - United Northeast Financial Advisors, Inc.	EVP - United Bank Foundation Connecticut, Inc.	0.3%	None	
Eric R Newell Glastonbury, CT		EVP, CFO, Treasurer	EVP, CFO, Treasurer - United Bank EVP, Treasurer - United Bank Commercial Properties, Inc. EVP, Treasurer - United Bank Residential Properties, Inc. Director, President & Chairman - United Bank Investment Sub Inc. Director, President & Chairman - United Bank Investment Corp Director, EVP - United Bank Residential Properties, Inc. Director, EVP - United Bank Investment Corp., Inc. EVP - UB Properties, LLC EVP - United Bank Mortgage Company	EVP, CFO & Treasurer - United Bank Foundation Connecticut, Inc. Treasurer - United Bank Foundation Massachusetts Inc.	0.2%	None	
David C Paulsen Glastonbury, CT		EVP	EVP, Head of Wholesale Banking - United Bank Director - United Bank Investment Sub Inc. Director - UB Properties, LLC		0.0%	None	
Mark A Kucia Farmington, CT		EVP	Director - United Bank Commercial Properties, Inc. EVP, Chief Credit Officer - United Bank Director, President & Chairman - United Bank Commercial Properties, Inc. Director, President & Chairman - UB Properties LLC Director, EVP - United Bank Residential Properties, Inc.		0.4%	None	
Betsy K Wymnick Milford, CT		EVP	EVP, Chief Risk Officer - United Bank		0.1%	None	
Maritese L. Shaw Tolland, CT		EVP, Corporate Secretary and Investor Relations	EVP, Corporate Secretary and Investor Relations - United Bank EVP, Secretary - United Bank Investment Sub Inc. EVP, Secretary - United Bank Mortgage Company EVP, Secretary - United Bank Commercial Properties, Inc. EVP, Secretary - United Bank Residential Properties, Inc. EVP, Secretary - United Bank Investment Corp EVP, Secretary - United Northeast Financial Advisors EVP, Secretary - UCB Securities II EVP, Secretary - UB Properties LLC		0.0%	None	
Michael A Bars South Windsor, CT	Attorney	Director	Director - United Bank	Partner - Kahan, Keransky & Capossella, LLP Juns Ltd, LLC - member 20%	0.2%	None	Kahan, Keransky & Capossella LLP - 25%
Paula A. Aiello Shrewsbury, MA	CFO, VP, CPA	Director	Director - United Bank	Director - United Bank Foundation Connecticut, Inc. Director - United Bank Foundation Massachusetts Inc. CFO, VP of Administration for Youth Opportunities Unifield, Inc.	0.1%	None	
Michael F. Crowley Hampden, MA	President of Real Estate Appraisal Firm	Director	Director - United Bank	President - Crowley Real Estate Appraisers, Inc. & MFC Systems Inc	0.2%	None	Crowley Real Estate Appraisers Inc. - 100%
Carol A Leary Longmeadow, MA	President of Bay Path University	Director	Director - United Bank	Director - Springfield Riverfront Development Corp Director - United Bank Foundation Massachusetts Inc. President - Bay Path University	0.2%	None	MFC Systems, Inc. - 100%
Kristen A Johnson Broad Brook, CT	VP of Human Resources	Director	Director - United Bank	VP Human Resources & Corporate Sec - CT Water Co.	0.1%	None	
Raymond H. Lefurge, Jr. Vernon, CT	CPA	Vice Chairman	Vice Chairman - United Bank	President and sole owner - Lefurge & Gilbert, PC EICHN Board of Trustees - various committee positions Director - United Bank Foundation Connecticut, Inc.	0.2%	None	Review Associates - 25.17% Lefurge & Gilbert, PC - 100%
Stuart E. Magdefrau Ellington, CT	CPA	Director	Director - United Bank	CPA Magdefrau, Renner & Carfagnone LLC CPAs Registered Investment Advisors with Kynsye Financial Services, LLC Director & Treasurer - Strong Family Farm, Inc.	0.2%	None	Stuart Magdefrau Antiques - 100%
Kevin E. Ross Hibokoke, MA	VP, Treasurer Insurance Agency	Director	Director - United Bank	VP, Treasurer of Ross Insurance Agency, Inc.	0.2%	None	ROSS Insurance Agency Inc. - 50%
Robert A. Stewart Jr. Longmeadow, MA	President of Insurance Agency	Chairman	Chairman - United Bank	Director - United Bank Foundation Massachusetts Inc. Partner & President - Chase, Clarke, Stewart & Fontana Inc. Director - Behavioral Health Network, Inc.	0.1%	None	Chase, Clarke, Stewart & Fontana Inc. - 26.1%



Report Item 4: Insiders United Financial Bancorp, Inc.

(1) Names & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of voting shares are held
William H. W. Crawford, IV Hartford, CT		CEO	CEO & Director - United Bank	Chairman & Director - United Bank Foundation Connecticut, Inc.	0.9%	None	
Marino J. Santarelli Hartford, CT		EVP	EVP COO - United Bank Director, EVP - United Bank Investment Sub, Inc. Director, President & Chairman - United Northeast Financial Advisors, Inc. EVP - United Bank Commercial Properties Inc. EVP - United Bank Residential Properties, Inc. Director, EVP - United Bank Investment Corp., Inc. EVP - UB Properties, LLC	EVP - United Bank Foundation Connecticut, Inc.	0.3%	None	
Eric R. Newell Glastonbury, CT		EVP, CFO, Treasurer	EVP, CFO, Treasurer - United Bank EVP, Treasurer - United Bank Commercial Properties, Inc. EVP, Treasurer - United Bank Residential Properties, Inc. Director, President & Chairman - United Bank Investment Sub, Inc. Director, President & Chairman - United Bank Investment Corp Director, EVP - United Northeast Financial Advisors EVP - UCB Securities II EVP, Treasurer - UB Properties, LLC	EVP, CFO & Treasurer - United Bank Foundation Connecticut, Inc. Treasurer - United Bank Foundation Massachusetts, Inc.	0.2%	None	
David C. Paulson Glastonbury, CT		EVP	Director, President & Chairman - United Bank Mortgage Company EVP, Head of Wholesale Banking - United Bank Director - United Bank Investment Sub Inc. Director - UB Properties, LLC		0.0%	None	
Mark A. Kacza Farmington, CT		EVP	Director - United Bank Commercial Properties, Inc. EVP, Chief Credit Officer - United Bank Director, President & Chairman - United Bank Commercial Properties, Inc. Director, President & Chairman - UB Properties LLC Director, EVP - United Bank Residential Properties, Inc.		0.4%	None	
Brady K. Wynneck Middletown, CT		EVP	EVP, Chief Risk Officer - United Bank		0.1%	None	
Marcelo L. Shaw Tolland, CT		EVP, Corporate Secretary and Investor Relations	EVP, Corporate Secretary and Investor Relations - United Bank EVP, Secretary - United Bank Investment Sub Inc. EVP, Secretary - United Bank Mortgage Company EVP, Secretary - United Bank Commercial Properties, Inc. EVP, Secretary - United Bank Residential Properties, Inc. EVP, Secretary - United Bank Investment Corp EVP, Secretary - United Northeast Financial Advisors EVP, Secretary - UCB Securities II EVP, Secretary - UB Properties LLC		0.0%	None	
Michael A. Bars South Windsor, CT	Attorney	Director	Director - United Bank	Partner - Kahan, Kereny & Capossella, LLP Jurex Ltd. LLC - member 20%	0.2%	None	Kahan, Kereny & Capossella LLP - 25%
Paul A. Aiello Silver Spring, MA	CFO, VP, CPA	Director	Director - United Bank	Director - United Bank Foundation Connecticut, Inc.	0.1%	None	
Michael F. Crowley Hampden, MA	President of Real Estate Appraisal Firm	Director	Director - United Bank	Director - United Bank Foundation Massachusetts, Inc. CFO, VP of Administration for Youth Opportunities United, Inc.	0.2%	None	Crowley Real Estate Appraisers Inc. - 100% MFC Systems, Inc. - 100%
Carol A. Leary Longmeadow, MA	President of Bay Path University	Director	Director - United Bank	Director - Springfield Riverfront Development Corp. Director - United Bank Foundation Massachusetts, Inc.	0.2%	None	
Kristen A. Johnson Branford Brook, CT	VP of Human Resources	Director	Director - United Bank	President - Bay Path University VP Human Resources & Corporate Sec - CT Water Co.	0.1%	None	
Raymond H. J. Ferrara, Jr. Vernon, CT	CPA	Vice Chairman	Vice Chairman - United Bank	President and sole owner - Lafarge & Gilbert, PC ECHO Board of Trustees - various committee positions Director - United Bank Foundation Connecticut, Inc.	0.2%	None	Reveriew Associates - 29.17% Lafarge & Gilbert, PC - 100%
Stuart E. Magdefrau Ellington, CT	CPA	Director	Director - United Bank	Director - United Bank Foundation Connecticut, Inc. CPA Magdefrau, Kerner & Cuffignone LLC CPAs Registered Investment Advisors with Keynote Financial Services, LLC	0.2%	None	Stuart Magdefrau Advisors - 100%
Kerwin E. Ross Holyoke, MA	VP, Treasurer Insurance Agency	Director	Director - United Bank	Director - United Bank Foundation Massachusetts, Inc.	0.2%	None	ROSS Insurance Agency Inc. - 50%
Robert A. Stewart Jr. Longmeadow, MA	President of Insurance Agency	Chairman	Chairman - United Bank	Director - United Bank Foundation Massachusetts, Inc. Partner & President - Chase, Clarke, Stewart & Fontana Inc. Director - Behavioral Health Network, Inc.	0.1%	None	Chase, Clarke, Stewart & Fontana Inc. - 26.1%



Results: A list of branches for your depository institution: UNITED BANK (ID: R55D-633501)  
 This depository institution is held by UNITED FINANCIAL BANKCORP, INC. (2509413) of VERNON ROCKVILLE, CT.  
 The data are as of 12/31/2014. Data reflects information that was received through 01/07/2015.

Report Item 2b: Domestic Branch Usings

- Reconciliation and Verification Steps**
1. In the Data Action column of each branch row, enter one or more of the actions specified below.
  2. If required, enter the date in the Effective Date column.

**Actions**

OK: If the branch information is correct, enter 'OK' in the Data Action column.  
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.  
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.  
 Delete: If a branch listed was never owned by the depository institution, enter 'Delete' in the Data Action column.  
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.  
 If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are emailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**  
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNIFORM, Office Number, and ID\_R55D columns are for reference only. Verification of these values is not required.

Branch ID	Branch ID_R55D*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID_R55D	Comments
OK	633501	UNITED BANK	25 PARK STREET, BOX 660	ROCKVILLE	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	466757	BREXIT BRANCH	4 RIVERSIDE AVENUE	BREXIT	CT	06610	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	368128	FARMINGTON AVENUE BRANCH	688 FARMINGTON AVENUE	BREXIT	CT	06010	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	286095	MAIN STREET BRANCH	124 MAIN STREET	BROAD BROOK	CT	06016	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	286561	MADE AVE BRANCH	286 MADE AVENUE	CHESHIRE	CT	06410	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	378966	LINWOOD AVENUE BRANCH	99 LINWOOD AVENUE	GOLCHESTER	CT	06415	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	340174	WEAVERBROOK BRANCH	1671 BOSTON TURNPIKE	COVENTRY	CT	06238	NEW LONDON	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
ADD	9/2/2014	EAST HARTFORD SHOP RITE	31 MAIN STREET	EAST HARTFORD	CT	06118	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	363703	EAST WINDSOR BRANCH	39 PROSPECT HILL ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
CLOSE	10/10/2014	121188 ELLINGTON BRANCH	231 MAIN STREET	ELLINGTON	CT	06029	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	344530	ELLINGTON BRANCH	231 SOMERS DRIVE	ELLINGTON	CT	06029	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	276928	BIG Y SUPERMARKET BRANCH	65 PALOMBA DRIVE	ELLINGTON	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	710809	ENFIELD BRANCH	231 HAZARD AVENUE	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
CHANGE	4/30/2014	ENFIELD STREET OFFICE	855 ENFIELD STREET	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	changed popular name
CLOSE	10/10/2014	HAZARDVILLE BRANCH	268 HAZARD AVENUE	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	duplicate to be
DELETE	4/30/2014	NEW ENGLAND MAIN OFFICE	855 ENFIELD STREET	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	337857	MADISON VILLAGE BRANCH	1009 HERON AVENUE	GASTONBURY	CT	06033	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	471810	HAMDEN BRANCH	2220 WHITNEY AVE	HAMDEN	CT	06518	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	286638	BIG Y MANCHESTER BRANCH	234 TOLLAND TURNPIKE	MANCHESTER	CT	06042	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3050275	BROAD STREET BRANCH	341 BROAD STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
CLOSE	10/10/2014	MANCHESTER BRANCH	231 MAIN STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	4148571	NORTH MAIN STREET BRANCH	764 NORTH MAIN STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
ADD	12/16/2014	NORTH MAIN BRANCH	117 WASHINGTON AVENUE	MANCHESTER	CT	06043	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	510705	SOMERS BRANCH	612 MAIN STREET	NORTH HAVEN	CT	06071	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3109835	GASTONBURY BRANCH	802 MAIN STREET	SOUTH GASTONBURY	CT	06073	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3037801	1645 ELLINGTON ROAD BR	1645 ELLINGTON ROAD	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	323905	SOUTH WINDSOR BRANCH	868 SULLIVAN AVE	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3983383	SOUTH WINDSOR HIGH SCHOOL BRANCH	161 NEVERS ROAD	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3612472	NORTH MAIN STREET BRANCH	133 NORTH MAIN STREET	SOUTH WINDSOR	CT	06089	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3052026	MOULTAIN ROAD BRANCH	111 MOULTAIN ROAD	SUPELID	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
CLOSE	10/10/2014	SUPELID BRANCH	686 SUPELID ROAD	SUPELID	CT	06084	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3281574	NEBRROW ROAD BRANCH	20 HYDE AVENUE	VERBON	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	448808	LAVERETTE BRANCH	ROUTE 83 B RITTON ROAD	VERBON ROCKVILLE	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	571304	VERBON CIRCLE BRANCH	701 NORTH COLTON ROAD	VERBON ROCKVILLE	CT	06062	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3476325	NORTH COLTON ROAD BRANCH	101 LUSALLE ROAD	WEST HARTFORD	CT	06070	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	4495088	USALLE ROAD BRANCH	20 MAIN STREET	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	8452724	WINDSOR COMMUNITY MAIN OFFICE	806 SUPELID STREET	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	4165671	MAGWAY BRANCH	445 SUPELID STREET	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	4445902	CHICOPPE BRANCH	445 SUPELID STREET	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	4315692	EAST LONGMEADOW BRANCH	94 SHANER RD	EAST LONGMEADOW	MA	01208	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	2868833	COMMUNITY HOURS PLAZA BRANCH	1335 SPRINGER STREET	FEEDING HILLS	MA	01208	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	541475	ROCTYCK BRANCH	1830 NORTHMAINTON STREET	HOLDYON	MA	01240	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	2801350	HUNTINGTON BRANCH	14 ROSSILL ROAD, ROUTE 210	HUNTINGTON	MA	01050	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	580904	INDIAN OAKLAND BRANCH	453 MAIN STREET	INDIAN OAKLAND	MA	01151	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	310165	LONGMEADOW BRANCH	670 BLISS ROAD	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK	3142862	LONGMEADOW BRANCH	525-530 CENTER STREET	LUDLOW	MA	01056	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	



OK	Full Service	4151713	NORTHAMPTON BRANCH	180 MAIN ST	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	4156599	NORTHAMPTON EXPRESS BRANCH	491 PLEASANT STREET	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	4480835	NORTHBOROUGH	6 CHURCH STREET	NORTHBOROUGH	MA	01532	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	3157290	SHERBURN BRANCH	564 MAIN STREET	SHERBURN	MA	01545	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	648683	DORVANTOWN BRANCH	115 STATE STREET	SHERBURN	MA	01028	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	570807	STEVENS ACRES BRANCH	1946 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	2316886	ST JAMES AVENUE BRANCH	1077 ST JAMES AVE	SPRINGFIELD	MA	01104	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	3716704	WEST BOVISTON BRANCH	28 WEST BOVISTON STREET	WEST BOVISTON	MA	01583	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	1505796	UNITED MAIN OFFICE	95 ELM STREET	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	4156680	VAN DEENE AVENUE BRANCH	192 VAN DEENE AVENUE	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	4594602	WESTFIELD NORTH BRANCH	101 ELM ST	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	4443511	WESTFIELD SOUTH BRANCH	168 SOUTHAMPTON ROAD	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	3342326	NORTHBOROUGH BRANCH	701 CHURCH STREET	WATTSVILLE	MA	01508	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	3109342	CHADWICK SQUARE BRANCH	1 WEST BOVISTON STREET	WORCESTER	MA	01605	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	3461330	GRAFTON STREET BRANCH	1393 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501
OK	Full Service	3072053	WALDO STREET BRANCH	33 WALDO STREET	WORCESTER	MA	01508	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501

