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 11a(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.

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.

/\ Robert J. Paulhus, Jr.
Name of the Holding Company Director and Official

Director/CEO/President

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 of Holding Company Director and Official

Date of Signature

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2015

Report's Legal Entity Identifier (LEI) (20-character LEI code)

Report’s Name, Street, and Mailing Address

Clinton Financial Services, MHC

Legal Title of Holding Company

200 Church St

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

Clinton MA 01510

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sheila Azorandia VP Comptroller

Name Title

978 365 3450

Area Code / Phone Number / Extension

9783658921

Area Code / FAX Number

azorandia@clintonfinancial.com

E-mail Address

Clintonfinancial.com

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

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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.

<table>
<thead>
<tr>
<th>Wachusett Financial Services, INC</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>200 Church St</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Clinton</td>
<td>City MA 01510</td>
</tr>
<tr>
<td>City</td>
<td>State Zip Code</td>
</tr>
<tr>
<td></td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

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)

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)

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)

12/2012
1. a. The Clinton Financial Service, MHC is not required to prepare 10k with the SEC.
   b. Clinton Financial Service, MHC does not prepare an annual report for its shareholders.

2. Organizational Chart

   Clinton Financial Svc.,
   MHC
   200 Church St
   Clinton, MA 01510
   Incorporated in Massachusetts

   100% Ownership

   Wachusett Financial Svc., Inc.
   200 Church St
   Clinton, MA 01510
   Incorporated in Massachusetts

   100% Ownership

   Clinton Savings Bank
   200 Church St
   Clinton, MA 01510
   Incorporated in Massachusetts

   Wachusett Statutory Trust I
   200 Church Street
   Clinton, MA 01510
   Incorporated in Massachusetts

   100% Ownership

   Wachusett Realty LLC
   200 Church Street
   Clinton, MA 01510
   Incorporated in Massachusetts
   Non Managing/LTD Partner

   100%

   Clinton Security Corp.
   200 Church St
   Clinton, MA 01510
   Incorporated in Massachusetts

3. Clinton Financial Service, MHC is not publically held therefore, no shareholders.

   **LEI's do not exist in the organization**
<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Occupation Other Than MHC</th>
<th>(2)</th>
<th>(3)(a)</th>
<th>(3)(b)</th>
<th>(3)(c)</th>
<th>(4)(a)</th>
<th>(4)(b)</th>
<th>(4)(c)</th>
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<tbody>
<tr>
<td>Robert J. Paulhus, Jr.</td>
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<td>Ashland, MA 01721</td>
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<tr>
<td>William O'Neil, Jr.</td>
<td>Attorney</td>
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<tr>
<td>Lancaster, MA 01523</td>
<td>Philbin Law Offices</td>
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<tr>
<td>Robert M. Farragher</td>
<td>Tax Preparer</td>
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<td>Farragher &amp; Henegby</td>
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<td>Paul B. Chenubin</td>
<td>Manufacturing</td>
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<td>John Hogan</td>
<td>Realtor</td>
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<td>Barbara E. King</td>
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<td>John F. Kilcoyne</td>
<td>Accountant</td>
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<td>Sterling, MA 01564</td>
<td>Solar &amp; Kilcoyne, CPA</td>
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<td>David E. Ross</td>
<td>Land Surveyor</td>
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<td>Maureen Quill</td>
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<td>Stanley Starr</td>
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<td>Timothy H. Wheeler</td>
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### Recommission and Verification Steps

1. In the Data Action column, 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 the 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 this reporting institution, enter "Delete" in the Data Action column.
- **Add**: If a reportable branch is missing, enter a new 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 e-mailing 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-901 reporting requirements, you must also submit FR Y-90 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-901 report may be submitted in a hardcopy format or via the FR Y-901 Online application: https://bs5online.federalreserve.gov/hearty-901.

* FEDIC LIBRARY, Office Number, and ID_KSID columns are for reference only. Verification of these values is not required.

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<th>Branch Service Type</th>
<th>Branch ID_KSID*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>PSC ID/MM**</th>
<th>Office Number**</th>
<th>Head Office</th>
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