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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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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.

I, George W. Hermann

Name of the Holding Company Director and Official

President / 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.

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

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.

3920118

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

March 31, 2015

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Windsor Federal, MHC

Legal Title of Holding Company

250 Broad Street

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

Windsor

CT

06095

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane Crosby

AVP / Controller

Name

Title

860-298-5970

Area Code / Phone Number / Extension

860-298-6165

Area Code / FAX Number

dcrosby@windsorfederal.com

E-mail Address

www.windsorfederal.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

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.

Windsor Federal Bancorp, Inc.

Legal Title of Subsidiary Holding Company

250 Broad Street

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

Windsor

CT

06095

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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Zip Code

Physical Location (if different from mailing address)

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**Windsor Federal, MHC
Windsor Connecticut
Fiscal Year ending March 31, 2015**

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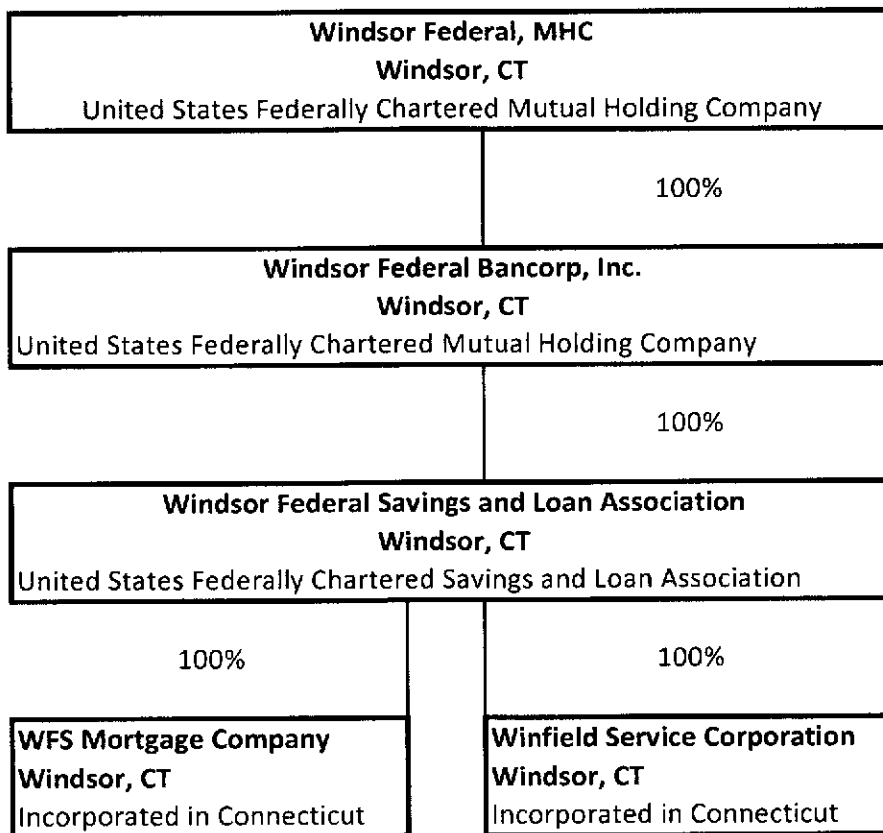
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**Windsor Federal, MHC
Windsor Connecticut
Fiscal Year ending March 31, 2015**

Report Item

1: Windsor Federal, MHC is a federally chartered mutual holding company and does not prepare an Annual Report to Shareholders. The bank holding company is not registered with the SEC.

2a: **Organizational Chart**



2b: Domestic branch listing provided to the Federal Reserve Bank.

See attached copy of the FR Y-6 Depository Institution Branch Data Verification spreadsheet which was also sent to FRB via e-mail.

FR Y-6 Depository Institution Branch Data Verification
Results: A list of branches for your holding company: WINDSOR FEDERAL, MHC (3920118) of

Data Action	Effective Date	Branch Service Type	Branch ID RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID RSSD*	Comments
OK		Full Service (Head Office)	92676	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	250 BROAD STREET, BOX 250	WINDSOR	CT	06095	HARTFORD	UNITED STATES	42466	0	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	673208	BLOOMFIELD BRANCH	54 JEROME AVENUE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	243193	4	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4569989	BLOOMFIELD HIGH SCHOOL	15 HUCKLEBERRY LANE	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4841546	SEABURY BRANCH	200 SEABURY DRIVE APT #3152	BLOOMFIELD	CT	06002	HARTFORD	UNITED STATES	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	4549888	EAST WINDSOR BRANCH	1 SHOHAM ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	3791970	GRANBY OFFICE	21 HARTFORD AVENUE	GRANBY	CT	06035	HARTFORD	UNITED STATES	276197	2	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	4462419	NORTH CENTRAL SQUARE OFFICE	695 POQUONOCK AVENUE	WINDSOR	CT	06095	HARTFORD	UNITED STATES	495533	5	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	3791989	WILSON OFFICE	321 WINDSOR AVE	WINDSOR	CT	06095	HARTFORD	UNITED STATES	276196	1	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4462428	WINDSOR HIGH SCHOOL OFFICE	50 SAGE PARK ROAD	WINDSOR	CT	06095	HARTFORD	UNITED STATES	532260	6	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	

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Windsor Federal, MHC
Fiscal Year Ending March 31, 2015

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Title Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other		(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Vestry Member President (Grace Episcopal Church) (Library Connection, Inc.)	N/A	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources)	N/A	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State,Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	(4)(b)			(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
					(4)(a) Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (Include names of other Company		
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Director (WFS Mortgage Company)	Board Member (ABA Education Foundation) Board Member (ABA Board of Directors) Board Member (Bradley Development League) Member (Windsor Rotary Club)	N/A	N/A	N/A	
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	President and Treasurer (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Director (CT Environmental & Utilities Contractors Assoc. Inc.)	N/A	N/A	Paganelli Construction Corp. (60%) B&G Realty Investments, LLC (50%)	
Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency) Managing Member & Partial Owner (Fred 223, LLC)	N/A	N/A	Rabbett Insurance Agency (100%) Fred 223, LLC (50%)	

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	Title	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in		(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
							Subsidiaries	other	
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director	Corporate Secretary		N/A	N/A		Carmon Funeral
			(Windsor Federal Bancorp, Inc.)	(Carmon Funeral Home, Inc.) Managing Member					Home, Inc. (61%)
			(Windsor Federal Savings and Loan Association)	(Carmon Properties, LLC) Member					Carmon Properties, LLC (100%)
				(Carmon & Company, LLC) Managing Member					Carmon & Company, LLC (50%)
				(43 Wethersfield Ave., LLC) Managing Member and President					43 Wethersfield Ave., LLC (100%)
				(Cremation Society of CT LLC)					Cremation Society of CT LLC (90%)
				Managing Member (130 Deerfield Ave., LLC)					130 Deerfield Ave., LLC (50%)
				President (Windsor Chamber of Commerce)					
				President (First Town Downtown)					
				Member (Board of Examiners of Funeral Directors and Embalmers)					

Report Item 4: Insiders (Windsor Federal, MHC)

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Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Executive Vice President, CFO & Treasurer (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Executive Vice President, CFO, Treasurer & Director (WFS Mortgage Company)	Treasurer (Windsor Chamber of Commerce) Treasurer (First Town Downtown)	N/A	N/A	N/A	N/A

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Windsor Federal Bancorp, Inc.
Fiscal Year Ending March 31, 2015

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Vestry Member (Grace Episcopal Church) President (Library Connection, Inc.)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

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						Subsidiaries (Include names of other businesses)	Subsidiaries (Include names of other businesses)	
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Savings and Loan Association) Director (WFS Mortgage Company)	Board Member (ABA Education Foundation) Board Member (ABA Board of Directors) Board Member (Bradley Development League) Member (Windsor Rotary Club)	N/A	N/A	N/A	N/A
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Savings and Loan Association)	President and Treasurer (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Director (CT Environmental & Utilities Contractors Assoc. Inc.)	N/A	N/A	Paganelli Construction Corp. (60%) B&G Realty Investments, LLC (50%)	
Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency) Managing Member and Partial Owner (Fred 223, LLC)	N/A	N/A	Rabbett Insurance Agency (100%) Fred 223, LLC (50%)	

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Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Savings and Loan Association)	Corporate Secretary (Carmon Funeral Home, Inc.)	N/A	N/A	Carmon Funeral Home, Inc. (61%) Carmon Properties, LLC (100%) Carmon & Company, LLC (50%) 43 Wethersfield Ave., LLC (100%) Cremation Society of CT LLC (90%) 130 Deerfield Ave., LLC (50%)
				Managing Member (Carmon Properties, LLC)			
				Member (Carmon & Company, LLC)			
				Managing Member (43 Wethersfield Ave., LLC)			
				Managing Member and President (Cremation Society of CT LLC)			
				Managing Member (130 Deerfield Ave., LLC)			
				President (Windsor Chamber of Commerce)			
				President (First Town Downtown)			
				Member (Board of Examiners of Funeral Directors and Embalmers)			

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Mary-Lynn Kinney	N/A	Executive Vice	Executive Vice President,	Treasurer	N/A	N/A			N/A
South Windsor, CT		President, CFO & Treasurer	CFO & Treasurer (Windsor Federal Savings and Loan Association)	(Windsor Chamber of Commerce) Treasurer					
USA			Executive Vice President, CFO, Treasurer & Director (WFS Mortgage Company)	(First Town Downtown)					