ESA 4/27/2017

OMB Number 7100-0297 Approval expires September 30, 2018 Page 1 of 2

### Board of Governors of the Federal Reserve System



### Annual Report of Holding Companies—FR Y-6

01453

Zip Code

### 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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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 Date of Report (top-tier holding company's fiscal year-end): December 31, 2016

Month / Day / Year

Leominster

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Edward F. Manzi, Jr.

Name of the Holding Company Director and Official

Chariman & CEO

Title of the Holding Company Director and Official

For Federal Reserve Bank Use Only

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 an	d Official
03/27/2017	
Date of Signature	
For holding companies not registant Indicate status of Annual Report to	
is included with the FR Y-6 repo	ort
will be sent under separate cov	er

675 Main St., Fitchburg, MA	01420	
Physical Location (if different from mailing	g address)	
Person to whom questions about Neil S. Gordon	t this report should SVP, CFO &CI	d be directed: RO
Name	/Title /	
978-870-1406		
Area Code / Phone Number / Extension	1	
978-345-5865		
Area Code / FAX Number	1	
ngordon@fidelitybankonline.	com	
E-mail Address		
Address (URL) for the Holding Company  Is confidential treatment request of this report submission?	ted for any portion	0=No 1=Yes 0
In accordance with the General II (check only one),		
a letter justifying this reque     with the report	st is being provide	d along
a letter justifying this requese separately	st has been provid	ed 🗆
NOTE: Information for which con requested must be provid as "confidential."	nfidential treatment i led separately and i	s being abeled

This report form is to be filed by all top-tier bank holding compa-

nies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by

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

Reporter's Name, Street, and Mailing Address

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

MA

Fidelity Mutual Holding Company

Legal Title of Holding Company

9 Leominster Connector

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

Life Design Holdin	g Company V			A A VENT				
egal Title of Subsidiary H			Legal Title of Subsidiary Holding Company					
9 Leominster Con	nector							
Mailing Address of the Su	ubsidiary Holding Company	) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box			
Leominster	MA							
City	State	Zip Code	City	State	Zip Code			
	Titabbura NAA O145	20						
b/b Wain Street, r	Fitchburg, MA 0142 rent from mailing address)	.0	Physical Location (	if different from mailing address)				
Filysical Education (il dinor	on non manny and a							
Legal Title of Subsidiary F	Joiding Company		Legal Title of Subs	idiary Holding Company				
Legal Title of Subsidiary F	tolaling Company							
24 " Add of the C	ubsidiary Holding Compan	v) Street / P.O. Box	(Mailing Address o	f the Subsidiary Holding Company)	Street / P.O. Box			
(Mailing Address of the Si	upsidiary Holding Compan,	y) Greet 1.0. Dox	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
O'L.	State	Zip Code	City	State	Zip Code			
City	State	ZIP 0040	/					
Dhysical Leasting /if differ	rent from mailing address)	***************************************	Physical Location	(if different from mailing address)				
Physical Location (if differ	ent nont maining address;							
Land Title of Cubaidians	Holding Company		Legal Title of Subs	sidiary Holding Company				
Legal Title of Subsidiary I	Tolding Company		Logal Hill of Gaza					
(Mailing Address of the C	subsidiary Holding Compan	u) Street / P.O. Box	(Mailing Address of	of the Subsidiary Holding Company	) Street / P.O. Box			
(Mailing Address of the 5	ubsidiary Holding Compan	y) Glied(71.0. Box	(					
	Chala	Zip Code	City	State	Zip Code			
City	State	Zip Gode	j ony					
	**************************************		Physical Location	(if different from mailing address)				
Physical Location (if diffe	erent from mailing address)		1 Hydredi Eoodiion	(II dillotofit from Maning dames)				
•								
	Halding Company		l end Title of Subs	sidiary Holding Company				
Legal Title of Subsidiary	Holding Company		Logal Tibe of Oubs	said, framing company				
701 W A EL 701 O	Note in the landing Common	w) Street / P.O. Boy	/Mailing Address (	of the Subsidiary Holding Company	) Street / P.O. Box			
(Mailing Address of the S	Subsidiary Holding Compan	ly) Silect F.O. Box	(Maining / Idaicas c	2				
<u> </u>	Ctula	Zin Code	City	State	Zip Code			
City	State	Zip Code	City					
			Physical Location	(if different from mailing address)				
Physical Location (if diffe	erent from mailing address)		i ilyoidai Lodallott	/				

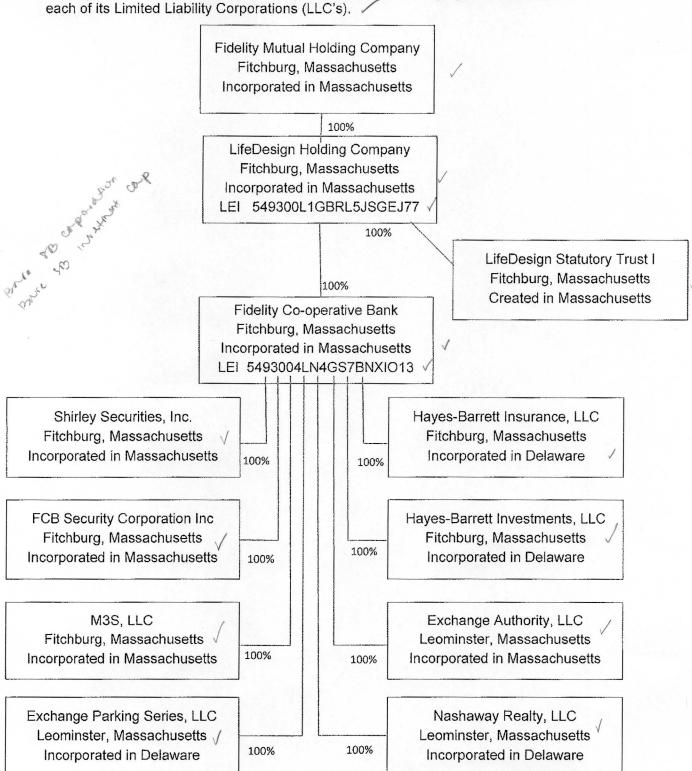
### Form FR Y-6

### Fidelity Mutual Holding Company Fitchburg, Massachusetts

Fiscal Year Ending December 31, 2016

### Report Item

- 1. The bank holding company does not prepare an annual report for its shareholders
- 2. Organizational Chart Fidelity Co-operative Bank is Managing Member/General Partner for each of its Limited Liability Corporations (LLC's).



### Board of Governors of the Federal Reserve System

### FR Y-6 Depository Institution Branch Data Verification

### **Branches for Selected Institution**

Back to Search Results

A list of branches for your depository institution: FIDELITY CO-OPERATIVE BANK (ID\_RSSD: 933377). This depository institution is held by FIDELITY MUTUAL HOLDING COMPANY (3454220) of FITCHBURG, MA. The data are as of 12/31/2016.

Save a copy of this list by clicking the download button below. When asked if you would like to open or save this file, choose the 'Save' button. Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

Dov	vnload List	to Excel				Ins	stitutions: 1 t	to 10 of 10	)			
Branch Service	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_R5SD*
Type Full Service (Head	933377	FIDELITY CO- OPERATIVE BANK	675 MAIN STREET	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	33099	0	FIDELITY CO- OPERATIVE BANK	933377
Office) Full Service	127701	BARRE MAIN OFFICE	56 COMMON STREET	BARRE	MA	01005	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO- OPERATIVE BANK	933377
Full Service	213109	GARDNER / BRANCH	330 MAIN STREET	GARDNER	MA	01440	WORCESTER	UNITED STATES	259440	4	FIDELITY CO- OPERATIVE BANK	933377
Full Service	2314176	LEOMINSTER /	75 MAIN STREET	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	261169	10	FIDELITY CO- OPERATIVE BANK	933377
Fuli Service	3844250	LEOMINSTER CONNECTOR BRANCH	478 MECHANIC STREET, 9 LEOMINSTER CONNECTOR	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	458839	8	FIDELITY CO- OPERATIVE BANK	933377
Full Service	898609	MILLBURY /	16 SOUTH MAIN STREET	MILLBURY	МА	01527	WORCESTER	UNITED STATES	259439	3	FIDELITY CO- OPERATIVE BANK	933377
Full Service	1867264	PAXTON BRANCH	713 PLEASANT STREET	PAXTON	МА	01612	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO- OPERATIVE BANK	933377
Full Service	2612238	PRINCETON J	206 WORCESTER ROAD	PRINCETON	MA	01541	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO- OPERATIVE BANK	933377
Fuil Service	327471		21 MAIN STREET	SHIRLEY	МА	01464	MIDDLESEX	UNITED STATES	33085	5	FIDELITY CO- OPERATIVE BANK	933377
Full Service	3340109	SHREWSBURY STREET BRANCH	465 SHREWSBURY STREET	WORCESTER			WORCESTER	SIMILS	433923	7	FIDELITY CO- OPERATIVE BANK	933377

### Form FR Y-6 **Fidelity Mutual Holding Company** Fiscal Year Ending December 31, 2016

### Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016

(1)(a)

Name

(1)(b) Country of Citizenship

City, State, Country

or Incorporation

Number and Percentage of Each Class of Voting

Securities

Mutual form of ownership Held by depositors of Fidelity Co-operative Bank Fitchburg MA, USA

U.S.A

100%

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016

(2)(a)

City, State, Country

Country of Citizenship or Incorporation

(2)(c)

Number and Percentage of Each Class of Voting

Securities.

None

### Form FR Y-6 Life Design Holding Company Fiscal Year Ending December 31, 2016

### Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016

(1)(a)

City, State, Country

(1)(b) Country of Citizenship or Incorporation

Number and Percentage of Each Class of Voting

Securities

Fidelity Mutual Holding Company Fitchburg MA, USA

U.S.A

100%

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016

(2)(a)

Name,

City, State, Country

Country of Citizenship

or Incorporation

Number and Percentage of Each Class of Voting

Securities

None

### Form FR Y-6 **Fidelity Co-operative Bank** Fiscal Year Ending December 31, 2016

### Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016

(1)(a)

Name,

City, State, Country

(1)(b) Country of Citizenship

Or Incorporation

Number and Percentage of Each Class of Voting

Securities

Life Design Holding Company Fitchburg MA, USA

U.S.A

100%

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016

(2)(a)

Name

City, State, Country

Country of Citizenship

or Incorporation

(2)(c) Number and Percentage of Each Class of Voting

Securities,

None

Form FR Y-6 Fidelity Mutual Holding Company Fiscal Year Ending December 31, 2016

### Report Item 4: Insiders (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

			1	
Maureen Marshall Barre, MA, USA	John Brewer Barre, MA, USA	John H. Allen Barre, MA USA	Edward F. Manzi,Jr. Groton, MA, USA	(1) Names & Address (City, State, Country)
Superintendent of Schools	Retired	Life Insurance Agent	n/a	(2) Principal Occupation if other than with Bank Holding Company
Director	Director	Director	Chariman/CEO Director	(3)(a) Title & Position with Bank Holding Company
Director, Life Desig Holding Co, .Direct Fidelity Co-operati	Director, Life Desig Holding Co. Director, Fidelity Co-operative Bank	Director, Life Design Holding Director, Fidelity Co-operative Bank	Chairman/CEO,/Dir Life Design Holding Co., Chairman/CEC Director, Fidelity Co-operative Bank	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries) of other businesses)
n/a .or, ve Bank	n n/a	n/a ) Co.	ector n/a	(3)(c) Title & Position With Other Businesses (include names of subsidiaries)
0%	0%	0%	0%	(4)(a) Percentage of Voting Shares in Bank Holding Company
0%	0%	0%	0%	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)
n/a	n/a	n/a	n/a	(4)(c) List Names of List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
	Superintendent Director Director, Life Design n/a 0% 0% of Schools Holding Co, Director, Fidelity Co-operative Bank	Retired Director Director, Life Design n/a 0% 0% Holding Co. Director, Fidelity Co-operative Bank  Superintendent Director Director, Life Design n/a 0% 0% Holding Co, Director, Fidelity Co-operative Bank Fidelity Co-operative Bank	Life Insurance Director Life Design Holding Co. Agent Director, Fidelity Co-operative Bank  Retired Director Director, Life Design n/a Holding Co. Director, Fidelity Co-operative Bank  Superintendent Director Director, Life Design n/a Holding Co, Director, Life Design n/a Holding Co, Director, Fidelity Co-operative Bank  Superintendent Director Director, Life Design n/a Holding Co, Director, Fidelity Fidelity Co-operative Bank	Jr. n/a  Chariman/CEO  Life Design Holding Co., Chairman/CEO, Director, Life Insurance Agent  Life Insurance  Director  Life Design Holding Co. Director, Fidelity Co-operative Bank  Retired  Director  Holding Co. Director, Life Design Holding Co. Director, Fidelity Co-operative Bank  Retired  Director  Director, Life Design Holding Co. Director, Fidelity Co-operative Bank  Director, Life Design Holding Co. Director, Life Design

# Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/16 (cont.)

Deborah Sendrowski Sterling, MA, USA	Neil Gordon Littleton, MA, USA	Christopher W. McCarthy Holden, MA, USA	Janet Chambers Leominster, MA, USA	Scott Howard Littleton, MA, USA	Ronald L. Salois Sutton, MA	Edward Tarquinio Rutland, MA, USA	Ronald Marchetti Shirley, MA, USA	Ronald LeBlanc Leominster, MA, USA
n/a	n/a	n/a	СРА	Manufacturer of adhesives	Wholesale Beverage Distributor	retired	retired	retired
SrVice.President Human Resources	Sr.Vice.President CFO &CRO	President /COO	Director	Director	Director	Director	Director	Director
SVP/Chief Human s Resource Officer, Life Design Holding Co. & Fidelity Co-operative Bank	SVP/CFO &CRO. Life Design Holding Co. & Fidelity Co-operative Bank	President/COO Life Design Holding Co., & Fidelity Co-operative Bank	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	Director, Life Design, Holding Co. Director, Fidelity Co-operative Bank	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank			
n/a sign	n/a	n/a	Partner	CEO PolyVisions Inc	Owner	Partner	n/a	n/a
0%	0%	0%	0%	0%	0%	0%	0%	0%
0%	0%	0%	0%	0%	0%	0%	0%	0%
n/a	n/a	n/a	Regan & Company, P.C. 50%	Bernis Associates (25%) PolyVisions Inc. (25%)	Atlas Distributing Inc. 50%	Front Street Realty (50%) One Wood Place (33%)	n/a	n/a

# Form FR-Y6, Fidelity Mutual Holding Company, Report #4 Insiders, 12/31/16 (cont.)

Barry D. Bliss Framingham, MA USA	Debra Pochini Gardner, MA, USA
n/a	n/a
Sr. Vice President Chief Commercial Banking Officer	Sr. Vice .President Treasurer
Sr. Vice President SVP/Chief Commercial Chief Commercial Banking Officer Design Holding Co & Fidelity Co-operative Bank	Sr. Vice .President SVP/Treasurer., Life Treasurer Design Holding Co & Fidelity Co-operative Bank
n/a	n/a
0%	0%
0%	0%
n/a	n/a

Form FR Y-6 Life Design Holding Company Fiscal Year Ending December 31, 2016

## Report Item 4: Insiders (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

Alvin B. Collins Groton, MA, USA	Maureen Marshall Barre, MA, USA	John Brewer Barre, MA, USA	John H. Allen Barre, MA, USA	Edward F. Manzi,Jr. Groton, MA, USA	(1) Names & Address (City, State, Country)
Contractor	Superintendent of Schools	Retired	Life Insurance Agent	n/a	(2) Principal Principal Occupation if other than with Bank Holding Company
Clerk/Director	Director	Director	Director	Chairman/CEO/ Director	(2) (3)(a) Principal Title & Position Occupation if other with Bank Holding than with Bank Holding Company Holding Company
Clerk/Director Fidelity Mutual Holding Co, Director Fidelity Co-operative Bank	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	Chairman/CEO, Director Fidelity Mutual Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	(3)(b) Title & Position with Subsidiaries v (include names of subsidiaries) of other businesses)
Sole Ownering Trustee	n/a	n/a	n/a	ctor n/a ng	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)
wner 0%	0%	0%	0%	0%	(4)(a) Percentage of Voting Shares in Bank Holding Company
0%	0%	0%	0%	0%	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)
Habitat Advisory Group (100%) Collins Family Trust III (50%)	n/a	n/a	n/a	n/a	(4)(c) List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)

## Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/16 (cont.)

Neil Gordon Littleton, MA, USA	Barry D. Bliss Framingham, MA, USA	Christopher W. McCarthy Holden, MA, USA	Janet Chambers Leominster, MA, USA	Scott Howard Littleton, MA, USA	Ronald L. Salois Sutton, MA, USA	Edward Tarquinio Rutland, MA, USA	Ronald Marchetti Shirley, MA, USA	Ronald LeBlanc Leominster, MA, USA
n/a	n/a	n/a	СРА	Manufacturer of adhesives	Wholesale Beverage Distributor	retired	retired	retired
Sr.V.President CFO & CRO	Sr.Vice.President	President /COO	Director	Director	Director	Director	Director	Director
SVP/CFO &CRO Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	SVP/Chief Commercial Banking Officer, Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	President/COO Fidelity Mutual Holding Co., & Fidelity Co-operative Bank	Director, Fidelity Mututal Holding Co., Director, Fidelity Co-operative Bank	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank	Director Fidelity Mutual Holding Co.,Director Fidelity Co-operative Bank	Director Fidelity Mutual Holding Co., Director Fidelity Co-operative Bank
n/a	n/a	n/a	Partner	CEO Poly Visions Inc	Owner	Partner	n/a	n/a
0%	0%	0%	0%	0%	0%	0%	0%	0%
0%	0%	0%	0%	0%	0%	0%	0%	0%
n/a	n/a	n/a	Regan & Company, P.C. 50%	Bemis Associates (25%) PolyVisions (25%)	Atlas Distributing,Inc 50%	Front Street Realty (50%) One Wood Place (33%)	n/a	n/a

## Form FR-Y6, Life Design Holding Company, Report #4 Insiders, 12/31/16 (cont.)

Debra Pochini Gardner, MA, USA	Deborah Sendrowski Sterling, MA, USA
n/a	n/a
Sr.Vice President Treasurer	Sr. Vice President Human Resources
Sr.Vice President SVP/Treasurer., Fidelity Treasurer Mutual Holding Co & Fidelity Co-operative Bank	Sr. Vice President SVP/Chief Human Human Resources Resource Officer, Fidelity Mutual Holding Co. & Fidelity Co-operative Bank
n/a	n/a
0%	0%
0%	0%
n/a	n/a

Form FR Y-6
Fidelity Co-operative Bank
Fiscal Year Ending December 31, 2016

### Report Item 4: Insiders (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) (2)	Name, Principal Title & Position City, State, Occupation if other with Bank Holding Country than with Bank Company Holding Company	Edward F. Manzi, Jr. n/a Groton, MA, USA	Alvin B. Collins Contractor Groton, MA, USA	Ronald LeBlanc Leominster, MA, USA	
(3)(a)	Title & Position with Bank Holding Company	Chairman/CEO Director	Clerk/Director	Director	
(3)(b)	Title & Position with Subsidiaries (include names of subsidiaries)	Chairman/CEO/Director Fidelity Mutual Holding Co. and Life Design Holding Co.	Clerk/Director, Fidelity Mutual Holding Co and Life Design. Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	
(3)(c)	Title & Position with Other Businesses (include names of other businesses)	ector n/a	lity Sole Owner Trustee	n/a	3
(4)(a)	Percentage of Voting Shares in Bank Holding Company	0%	mer 0%	0%	0%
(4)(b)	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	0%	0%	0%	0%
(4)(c)	List Names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)	n/a	Habitat Advisory Group (100%) Collins Family Trust III (50%)	n/a	5/5

Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/16 (cont.)

Christopher W. McCarthy Holden, MA, USA	Maureen Marshall Barre, MA, USA	John Brewer Barre, MA, USA	John H. Allen Barre, MA, USA	Scott Howard Littleton, MA, USA	Janet Chambers Leominster, MA, USA	Ronald L. Salois Sutton , MA, USA	Edward Tarquinio Rutland, MA, USA
n/a	Superintendent of Schools	Retired	Life Insurance Agent	Manufacturer of adhesives	CPA	Wholesale Beverage Distributor	retired
President/COO	Director	Director	Director	Director	Director	Director	Director
President/COO Fidelity Mutual Holding Co. and Life Design Holding Co.	Director, Fidelity Mutual Holding Co and Life Design Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.
n/a	n/a	n/a	n/a	CEO PolyVisions Inc.	Partner	Owner	Partner
0%	0%	0%	0%	0%	0%	0%	0%
%	0%	0%	0%	0%	0%	0%	0%
n/a	n/a	n/a	n/a	Bernis Associates (25%) PolyVisions Inc (25%)	Reagan & Company P.C. 50%	Atlas Distributing Inc. 50%	Front Street Realty (50%) One Wood Place (33%)

Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/16 (cont.)

Jennifer Conrad Worcester, MA, USA	Lisa Krywucki Groton, MA, USA	Anne Dygon North Brookfield, MA, USA	Dana Roberts Townsend, MA, USA	Deborah Sendrowski Sterling, MA, USA	Debra Pochini Gardner, MA, USA	Neil Gordon Littleton, MA, USA	Barry D. Bliss Framingham, MA, USA
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a	Sr. Vice President Human Resources	Sr. Vice President Treasurer	Sr. Vice President CFO & CRO	Sr. Vice President Chief Commercial Banking Officer
Sr. Vice President Fidelity Co-operative Bank	Sr. Vice President Fidelity Co-operative Bank	Sr. Vice President Fidelity Co-operative Bank	Sr. Vice President Fidelity Co-operative Bank	SVP, Fidelity Mutual Holding Co., and Life Design Holding Co.	SVP/Treasurer Fidelity Mutual Holding Co. and Life Design Holding Co.	SVP/CFO &CRO, Fidelity Mutual Holding Co. and Life Design Holding Co.	SVP/Chief Commercial, Banking Officer, Fidelity Mutual Holding Co. and Life Design Holding Co.
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
0%	0%	0%	0%	0%	0%	0%	0%
0%	0%	0%	0%	0%	0%	0%	0%
n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Form FR-Y6, Fidelity Co-operative Bank, Report #4 Insiders, 12/31/16 (cont.)

Lauren Bonney Needham, MA, USA	Sarah Galvin Winchendon, MA, USA	Laurie Benson Westminster, MA, USA	Sheila Julien Groton, MA, USA
n/a	n/a	n/a	n/a
n/a	n/a	n/a	n/a
Vice President Fidelity Co-operative Bank	Sr. Vice President Fidelity Co-operative Bank	Sr. Vice President Fidelity Co-operative Bank	Sr. Vice President Fidelity Co-operative Bank
n/a	n/a	n/a	n/a
0%	0%	0%	0%
0%	0%	0%	0%
n/a	n/a	n/a	n/a