

ESD 4/27/2017

FR Y-6
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

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.

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. 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

Chairman & 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

03/27/2017

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 3454220
C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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

December 31, 2016

Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Fidelity Mutual Holding Company

Legal Title of Holding Company

9 Leominster Connector

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

Leominster

MA

01453

City

State

Zip Code

675 Main St., Fitchburg, MA 01420

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Neil S. Gordon

SVP, CFO & CRO

Name

Title

978-870-1406

Area Code / Phone Number / Extension

978-345-5865

Area Code / FAX Number

ngordon@fidelitybankonline.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission?

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ☐
 2. a letter justifying this request has been provided separately ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

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 Holding Company ✓

Legal Title of Subsidiary Holding Company

9 Leominster Connector

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

Leominster

MA

City

State

Zip Code

675 Main Street, Fitchburg, MA 01420

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)

Legal Title of Subsidiary Holding Company

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

City

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Zip Code

Physical Location (if different from mailing address)

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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

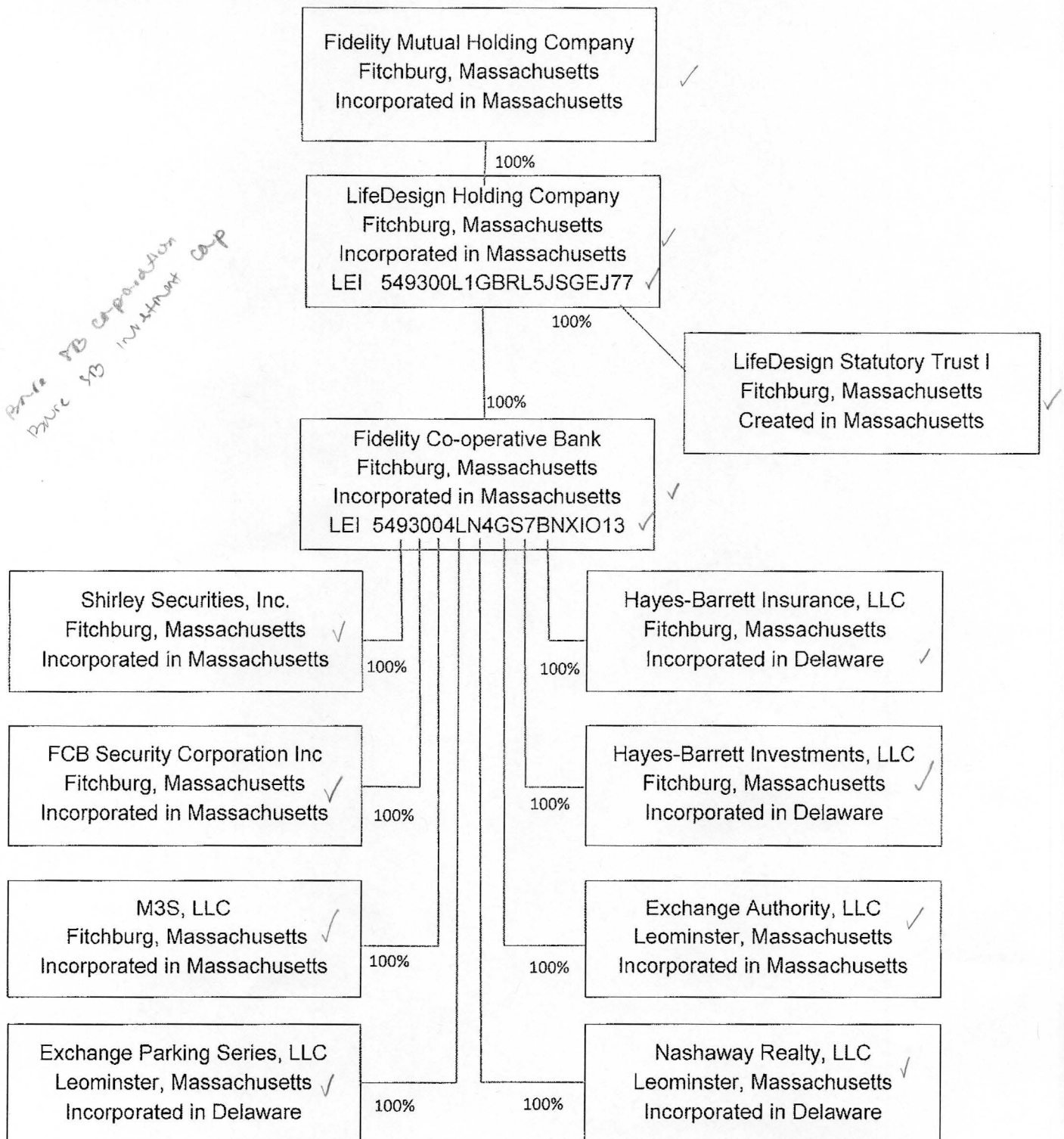
Zip Code

Physical Location (if different from mailing address)

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.

[Download List to Excel](#)

Institutions: 1 to 10 of 10

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*
Full Service (Head Office)	933377	FIDELITY CO-OPERATIVE BANK ✓	675 MAIN STREET	FITCHBURG	MA	01420	WORCESTER	UNITED STATES	33099	0	FIDELITY CO-OPERATIVE BANK	933377
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 BRANCH ✓	75 MAIN STREET	LEOMINSTER	MA	01453	WORCESTER	UNITED STATES	261169	10	FIDELITY CO-OPERATIVE BANK	933377
Full 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 BRANCH ✓	16 SOUTH MAIN STREET	MILLBURY	MA	01527	WORCESTER	UNITED STATES	259439	3	FIDELITY CO-OPERATIVE BANK	933377
Full Service	1867264	PAXTON BRANCH ✓	713 PLEASANT STREET	PAXTON	MA	01612	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	2612238	PRINCETON BRANCH ✓	206 WORCESTER ROAD	PRINCETON	MA	01541	WORCESTER	UNITED STATES	Not Required	Not Required	FIDELITY CO-OPERATIVE BANK	933377
Full Service	327471	SHIRLEY BRANCH ✓	21 MAIN STREET	SHIRLEY	MA	01464	MIDDLESEX	UNITED STATES	33086	5	FIDELITY CO-OPERATIVE BANK	933377
Full Service	3340109	SHREWSBURY STREET BRANCH ✓	465 SHREWSBURY STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	433923	7	FIDELITY CO-OPERATIVE BANK	933377

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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 City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
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Mutual form of ownership Held by depositors of Fidelity Co-operative Bank Fitchburg MA, USA	U.S.A	100%
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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	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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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) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) 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	(2)(b) Country of Citizenship or Incorporation	(2)(c) 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	(1)(c) 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	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
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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) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries of other businesses)	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO Director	Chairman/CEO, Director Life Design Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John H. Allen Barre, MA USA	Life Insurance Agent	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John Brewer Barre, MA, USA	Retired	Director	Director, Life Design Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Maureen Marshall Barre, MA, USA	Superintendent of Schools	Director	Director, Life Design Holding Co., Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director, Life Design Holding Co. Clerk/Director Fidelity Co-operative Bank	Sole Owner	0%	0%	Habitat Advisory Group (100%) Collins Family Trust III (50%)

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

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

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

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

(1) Names & Address (City, State, County)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries of other businesses)	(3)(c) Title & Position with Other Businesses (include names of subsidiaries)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO/ Director	Chairman/CEO, Director Fidelity Mutual Holding Co., Chairman/CEO, Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John H. Allen Barre, MA, USA	Life Insurance Agent	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
John Brewer Barre, MA, USA	Retired	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Maureen Marshall Barre, MA, USA	Superintendent of Schools	Director	Director, Fidelity Mutual Holding Co. Director, Fidelity Co-operative Bank	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director Fidelity Mutual Holding Co. Director Fidelity Co-operative Bank	Sole Owner	0%	0%	Habitat Advisory Group (100%) Collins Family Trust III (50%)

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

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

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

Deborah Sendrowski Sterling, MA, USA	n/a	Sr. Vice President Human Resources	SVP/Chief Human Resource Officer, Fidelity Mutual Holding Co. & Fidelity Co-operative Bank	n/a	0%	0%	n/a
Debra Pochini Gardner, MA, USA	n/a	Sr. Vice President Treasurer	SVP/Treasurer, Fidelity Mutual Holding Co & Fidelity Co-operative Bank	n/a	0%	0%	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) Name, City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
Edward F. Manzi, Jr. Groton, MA, USA	n/a	Chairman/CEO Director	Chairman/CEO/Director Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Alvin B. Collins Groton, MA, USA	Contractor	Clerk/Director	Clerk/Director, Fidelity Mutual Holding Co and Life Design. Holding Co.	Sole Owner Trustee	0%	0%	Habitat Advisory Group (100%) Collins Family Trust III (50%)
Ronald LeBlanc Leominster, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a
Ronald Marchetti Shirley, MA, USA	retired	Director	Director, Fidelity Mutual Holding Co. and Life Design Holding Co.	n/a	0%	0%	n/a

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

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

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

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

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

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