



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)); 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):  
**March 31, 2016**

Month / Day / Year

**N/A**

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

Reporter's Name, Street, and Mailing Address

**Greenfield Bancorp, MHC**

Legal Title of Holding Company

**P.O. Box 1345**

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

<b>Greenfield</b>	<b>MA</b>	<b>01302-1345</b>
City	State	Zip Code

**63 Federal Street, Greenfield, MA**

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Michael F. Turley** ✓ **Vice President & Controller** ✓

Name Title

**413-772-5000 139** ✓

Area Code / Phone Number / Extension

**413-584-2209** ✓

Area Code / FAX Number

**mturley@greenfieldcoopbank.com** ✓

E-mail Address

**N/A** ✓

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

I, **Michael E. Tucker** ✓

Name of the Holding Company Director and Official

**President & Chief Executive Officer** ✓

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.

*Michael E. Tucker*  
 Signature of Holding Company Director and Official

Date of Signature

**6/29/2016**

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 **3726690**

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

## 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.

**Greenfield Co-operative Bank**

Legal Title of Subsidiary Holding Company

**P.O. Box 1345**

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

<b>Greenfield</b>	<b>MA</b>	<b>01302-1345</b>
City	State	Zip Code

**63 Federal St. Greenfield, MA**

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
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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
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Physical Location (if different from mailing address)

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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
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Physical Location (if different from mailing address)

**Greenfield Bancorp, MHC**

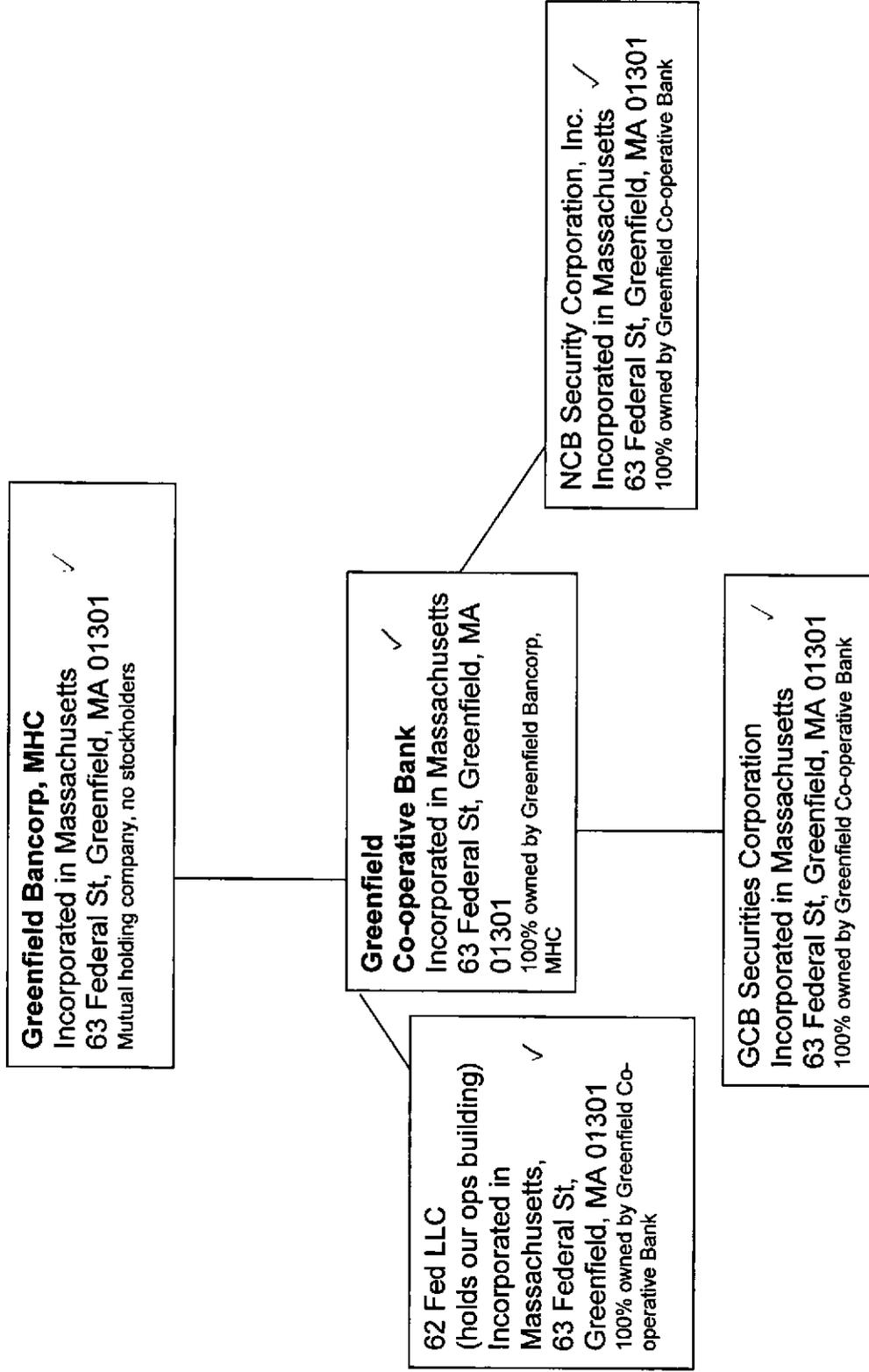
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**Report Item 1: Annual Report to Shareholders  
March 31, 2016**

Note: Report Item 1 is not applicable as Greenfield Bancorp, MHC is mutually owned, having no shareholders.

ORGANIZATION 3/31/2016

UEI is N/A



**Greenfield Bancorp, MHC**  
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**Report Item 3: Securities Holders**  
**(as of March 31, 2016)**

Note: Report Item 3 is not applicable as Greenfield Bancorp, MHC's ownership is mutual with no stock or securities issued with related voting rights.

**Greenfield Bancorp, MHC**  
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**Report Item 4: Insiders**

As of 3/31/2016

**Officers**

- Kevin J. O'Neil - Chairman of the Board  
- Greenfield, MA President, Wilson's Department Store
- Michael E. Tucker, Esq. - President & Chief Executive Officer  
- Easthampton, MA
- Colleen T. Bugbee - Vice President & Treasurer  
- Feeding Hills, MA
- Michael F. Turley - Vice President & Controller  
- Buckland, MA
- Robert R. Carey, Esq. - Clerk  
- Bernardston, MA

**Directors**

- Martha S. Borawski - Florence, MA  
- President, Pioneer Valley Travel
- Robert R. Carey, Esq. - Bernardston, MA  
- Attorney at Law & Partner – Curtiss, Carey, Gates, & Goodrich, LLP
- William A. Dufraigne - Greenfield, MA  
- President – Dumont Company, LLC
- Edward D. Etheredge, Esq. – Florence, MA  
- Etheredge and Steuer, P.C.
- Susan G. Fentin, Esq – Conway, MA  
- Attorney at Law – Skoler, Abbott and Presser, P.C.
- Keith Finan – Deerfield, MA  
- CFO – Deerfield Academy
- JoAnne J. Finck – South Deerfield, MA  
- Vice President – Finck & Perras
- Nancy Fournier, CPA – Shelburne, MA  
- Shareholder – Melanson, Heath & Co., PC
- Daniel Graves, Esq. – South Deerfield, MA  
- Attorney at Law & Partner – Law Offices of Daniel F. Graves
- Thomas C. Hodgkins – Williamsburg, MA  
- Retired

Note: No person on this page has ownership in any class of stocks as the ownership is mutual with no stock ownership by individuals.

**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders**  
**(Directors continued)**

John W. Kuhn – Amherst, MA

- Kuhn Riddle Architects, Inc

Eugene A. L'Etoile – Northfield, MA

- President, Four Star Farms, Inc.

Peter MacConnell, Esq. – Amherst, MA

- Bacon Wilson, P.C.

Robb D. Morton, CPA. – E. Longmeadow, MA

- Boiselle, Morton & Associates

Kevin J. O'Neil (Chairman) – Greenfield, MA

- President – Wilson's Department Store

Barry L. Roberts - Amherst, MA

- Roberts Builders, Inc.

Josiah L. Simpson - Shelburne, MA

- President – Josh Simpson Contemporary Glass, Inc.

William T. Stapleton - Amherst, MA

- Retired

Michael E. Tucker, Esq. (President) – Easthampton, MA

Robert L. Underhill – South Deerfield, MA

- Retired

Peter J. Whalen – Northampton, MA

- President, Whalen Insurance

Note: No person on this page has ownership in any class of stocks as the ownership is mutual with no stock ownership by individuals.

# Greenfield Bancorp, MHC

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## Report Item 4: Insiders as of 3/31/2016 (continued) Corporators of the MHC

<b>Nancy A. Fournier, CPA (56); Shareholder, Melanson, Heath &amp; Co., PC Shelburne, MA</b>
<b>William F. Ahlemeyer (66); Vice President, Greenfield Co-operative Bank Hadley, MA</b>
<b>Andrew Chase (58); Head of School , Eaglebrook School Deerfield, MA</b>
<b>Keith Finan (61) Chief Financial Officer, Deerfield Academy Deerfield, MA</b>
<b>Josiah L. Simpson, Jr. (66); artist, Shelburne, MA</b>
<b>Molly Wood (67); owner, Small Corporation Greenfield, MA</b>
<b>Darci Brown (58); owner, Brown Motors, Inc. Northfield, MA</b>
<b>William R. Pratt (43); Padula Brothers, Inc. Bernardston, MA</b>
<b>Christine M. Eugin (63); Retired Conway, MA</b>
<b>Kevin D. Parsons (54); Attorney at Law Shelburne Falls, MA</b>
<b>Richard LaPierre (66); President, LaPierre's Advertising Shelburne, MA</b>
<b>Margarita O'Byrne Curtis (63); Head of School, Deerfield Academy Deerfield, MA</b>
<b>Douglas P. Clarke (63); Retired Greenfield, MA</b>
<b>June Malenfant (72); Retired Greenfield, MA</b>
<b>Susan Renfrew (54); Realtor, Renfrew Real Estate Bernardston, MA</b>

Note: No person on this page has ownership in any class of stock as the ownership is mutual with no stock ownership by individuals.

**Greenfield Bancorp, MHC**  
**FRY – 6**  
**Report Item 4: Insiders as of 3/31/2016 (continued)**  
**Corporators of the MHC**

<b>Deborah J. Falcon (59); Retired Buckland, MA</b>
<b>Susan Fentin, Esq. (66); Labor Attorney, Skoler Abbott &amp; Presser, P.C. Conway, MA</b>
<b>William A. Dufraime (58); President, The duMont Company LLC Greenfield, MA</b>
<b>Michael E. Tucker (59); President &amp; CEO, Greenfield Co-operative Bank Easthampton, MA</b>
<b>Robert Underhill (62); Retired S. Deerfield, MA</b>
<b>Robert R. Carey, Esq. (68); Attorney at Law, Curtiss, Carey, Gates &amp; Goodridge Bernardston, MA</b>
<b>Jeffrey Collura, DMD (36), Owner, Turners Falls Dental Erving, MA</b>
<b>Kevin J. O'Neil (61); President, Wilson's Department Store Greenfield, MA</b>
<b>Eugene A. L'Etoile (65); President, Four Star Farms Northfield, MA</b>
<b>Daniel Graves, Esq. (45) Law Offices of Daniel Graves Bernardston, MA</b>
<b>Elizabeth A. Dolby, (58) Owner, The Body Shoppe Greenfield, MA</b>
<b>Elizabeth G. Fisk, (33) Account Executive, WHAI, WPVQ Greenfield, MA</b>
<b>Regis MacNeil Johnston, (74) President, Crocker Communications Co Greenfield, MA</b>
<b>C. Michael Sheridan, (76) Retired North Chatham, MA</b>
<b>Arjen Vriend (47) Owner, Pioneer Gardens Deerfield, MA</b>

Note: No person on this page has ownership in any class of stock as the ownership is mutual with no stock ownership by individuals.

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*
OK		Full Service (Head Office)	326979	GREENFIELD CO-OPERATIVE BANK	63 FEDERAL STREET	GREENFIELD	MA	01301	FRANKLIN	UNITED STATES	33005	0	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	106407	AMHERST BRANCH	253 TRIANGLE STREET	AMHERST	MA	01002	HAMPSHIRE	UNITED STATES	Not Required	Not	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	4117175	COLLEGE STREET BRANCH	390 COLLEGE STREET	AMHERST	MA	01002	HAMPSHIRE	UNITED STATES	Not Required	Not	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	3375204	FLORENCE BRANCH	6 MAIN STREET	FLORENCE	MA	01062	HAMPSHIRE	UNITED STATES	Not Required	Not	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	1217289	FEDERAL STREET BRANCH	277 FEDERAL STREET	GREENFIELD	MA	01301	FRANKLIN	UNITED STATES	259330	3	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	149271	NORTHAMPTON MAIN OFFICE	67 KING STREET	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	631002	NORTHFIELD BRANCH	144 MAIN STREET	NORTHFIELD	MA	01360	FRANKLIN	UNITED STATES	259329	2	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	4076919	BRIDGE ROAD BRANCH	35 BRIDGE ROAD	SHELBURNE FALLS	MA	01370	FRANKLIN	UNITED STATES	501649	5	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	3160398	AMHERST ROAD BRANCH	18 AMHERST ROAD	SUNDERLAND	MA	01375	FRANKLIN	UNITED STATES	365918	4	GREENFIELD CO-OPERATIVE BANK	326979
OK		Full Service	4586119	TURNER FALLS BRANCH	176 AVENUE A	TURNERS FALLS	MA	01376	FRANKLIN	UNITED STATES	Not Required	Not	GREENFIELD CO-OPERATIVE BANK	326979

