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.

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.

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.

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 3796690
C.I.

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)

Greenfield Bancorp, MHC
Reporters' Name, Street, and Mailing Address
P.O. Box 1345
(Mailing Address of the Holding Company) Street / P.O. Box
Greenfield MA 01302-1345
City State Zip Code

63 Federal Street, Greenfield, MA
Physical Location (if different from mailing address)

Michael F. Turley
Name
Vice President & Controller
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

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.

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
Greenfield, MA 01302-1345
City State Zip Code
Physical Location (if different from mailing address)

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
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City State Zip Code
Physical Location (if different from mailing address)

12/2012
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.
Greenfield Bancorp, MHC
FRY - 6
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. Dufraine - 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.
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
#### FRY – 6
#### Report Item 4: Insiders as of 3/31/2016 (continued)
#### Corporators of the MHC

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

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

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

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