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FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
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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)); 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 5488(b)(1)). 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, 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.

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.

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

**December 31, 2016**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, **Barry E McCabe**

Name of the Holding Company Director and Official

**EVP and COO**

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.

**Mascoma Mutual Financial Services**

Legal Title of Holding Company

**67 N Park St**

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

**Lebanon**

**NH**

**03766**

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Donald N Thompson**

**SVP and CFO**

Name

Title

**802-291-6390**

Area Code / Phone Number / Extension

**802-291-6318**

Area Code / FAX Number

**don.thompson@mascomabank.com**

E-mail Address

**www.mascomabank.com**

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

*Barry E McCabe*

Signature of Holding Company Director and Official

**3/22/17**

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.

**3846106**

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."

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.

12/2016

*AmFC 5/11/17*

FORM FR Y-6

Report Item 1. Not Applicable-Mutually Owned (no shareholders)

Report Item 2. Mascoma Mutual Financial Services Corporation  
Lebanon, NH  
Incorporated in New Hampshire  
LEI's do not exist in the organization

Mascoma Savings Bank  
Lebanon, NH  
Incorporated in New Hampshire  
100% Held by Holding Company  
LEI's do not exist in the organization

Mascoma Wealth Management LLC  
Hanover, NH  
Incorporated in New Hampshire  
100% Held by Mascoma Savings Bank  
LEI's do not exist in the organization

Centurion Corporation  
West Lebanon, NH  
Incorporated in New Hampshire  
100% Held by Mascoma Savings Bank  
LEI's do not exist in the organization

Mascoma Community Development LLC  
Lebanon, NH  
Incorporated in New Hampshire  
100% Held by Mascoma Savings Bank  
LEI's do not exist in the organization

MCD Subsidiary CDE #4  
Lebanon, NH  
Incorporated in New Hampshire  
100% Held by Mascoma Savings Bank  
LEI's do not exist in the organization

CDE #1 LLC  
Lebanon, NH  
Incorporated in New Hampshire  
.01% Held by Mascoma Community Development LLC  
LEI's do not exist in the organization

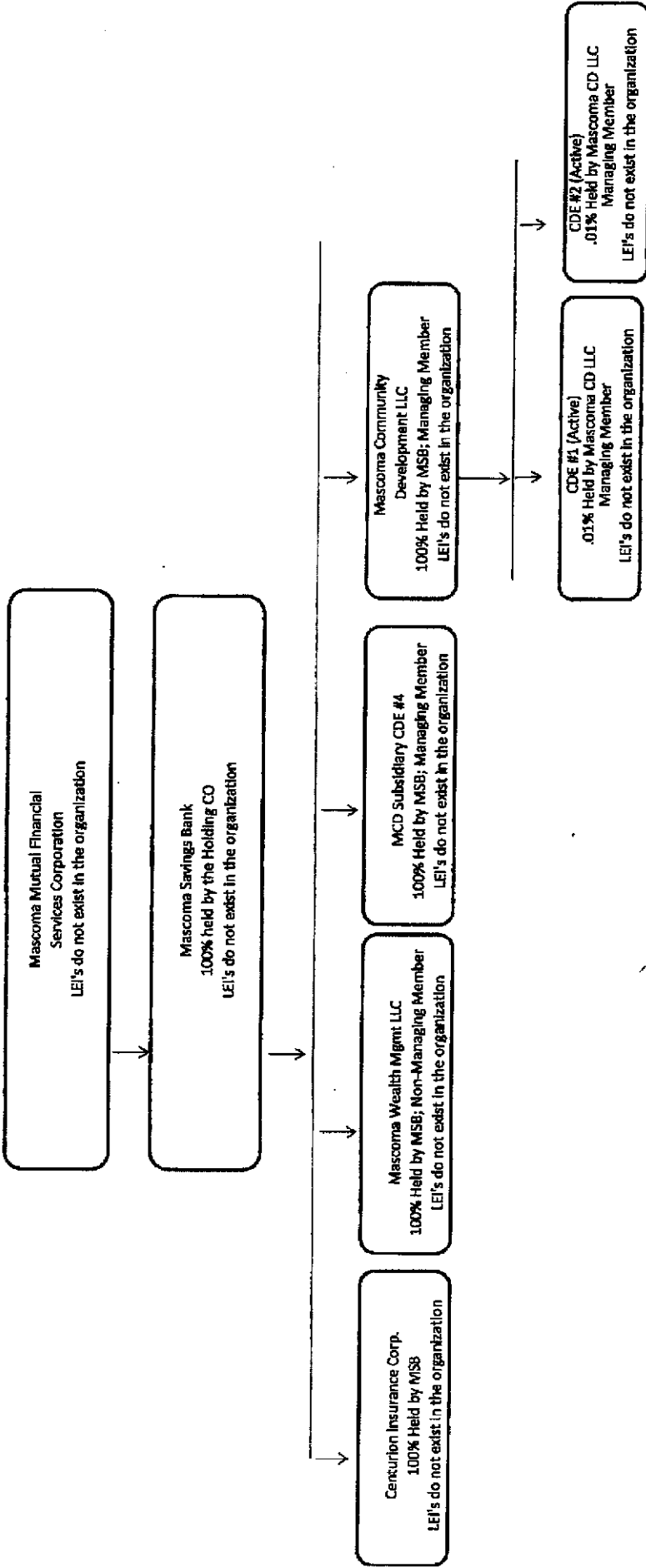
CDE #2 LLC  
Lebanon, NH  
Incorporated in New Hampshire  
.01% Held by Mascoma Community Development LLC  
LEI's do not exist in the organization

Report Item 2b. See attached

Report Item 3. Not Applicable-Mutually Owned (no shareholders)

Report Item 4. See attached

Mascoma Financial Services Corporation  
and Subsidiaries



Revised: A list of branches for your depository institution: MASCOMA SAVINGS BANK (ID: RSSD: 268006). This depository institution is held by MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION (84946106) of LEBANON, NH. The data are as of 12/31/2018. Data reflects information that was received and processed through 01/10/2017.

**Recommendation and Verification Status:**  
 1. In the Data Action column of each branch row, enter one or more of the actions specified below  
 2. If required, enter the data in the Effective Date column

**Action:**

Check if the branch information is correct, enter 'OK' in the Data Action column.  
 Change if the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.  
 Close if a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.  
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.  
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedures:**  
 When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**  
 The FR Y-40 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.  
 The FR Y-40 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNIFORM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Branch Action	Branch Name	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	Country	Country	FDIC UNIFORM*	Office Number*	Head Office	ID_RSSD*	Comments
	Full Service	268006	MASCOMA SAVINGS BANK	67 NORTH PARK STREET	LEBANON	NH	03746	GRAFTON	UNITED STATES	UNITED STATES	11543	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	1411701	BETHLEHEM BRANCH	232 MAIN STREET	BETHLEHEM	NH	03746	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	37808	CAMARIS BRANCH	315 US ROUTE 4	CAMARIS	NH	03741	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	2525348	CHARLESTOWN BRANCH	285 MAIN STREET	CHARLESTOWN	NH	03088	SULLYVA	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	37805	CLAREMONT BRANCH	137 BROAD STREET	CLAREMONT	NH	03748	SULLYVA	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	316907	ENFIELD BRANCH	13 MAIN STREET	ENFIELD	NH	03748	GRAFTON	UNITED STATES	UNITED STATES	24341	2	MASCOMA SAVINGS BANK	268006	
Closed	Full Service	1219448	FRANCONIA BRANCH	347 MAIN STREET	FRANCONIA	NH	03755	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	2618132	HANOVER BRANCH	225 LEBANON STREET	HANOVER	NH	03755	GRAFTON	UNITED STATES	UNITED STATES	24344	13	MASCOMA SAVINGS BANK	268006	
	Full Service	2856283	HANOVER BRANCH	80 SOUTH MAIN STREET	HANOVER	NH	03755	GRAFTON	UNITED STATES	UNITED STATES	243013	15	MASCOMA SAVINGS BANK	268006	
	Full Service	41306	KEENE BRANCH	315 WEST STREET	KEENE	NH	03421	CHESTER	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	183003	LANCASTER BRANCH	225 MAIN STREET, ROUTE 3	LANCASTER	NH	03584	COCKS	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	38000	LANSDOWN BRANCH	131 RIVER STREET	LANSDOWN	NH	03600	SULLYVA	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	27862	LITTLETON BRANCH	8 MAIN STREET	LITTLETON	NH	03561	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
Closed	Full Service	2971374	MIGADOO VIEW BRANCH	618 MEADOW STREET	LITTLETON	NH	03561	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	232746	LYME BRANCH	ONE MAIN STREET	LYME	NH	03748	GRAFTON	UNITED STATES	UNITED STATES	24343	4	MASCOMA SAVINGS BANK	268006	
	Full Service	2856282	NEW LONDON BRANCH	259 NEWPORT ROAD	NEW LONDON	NH	03257	MERRIMACK	UNITED STATES	UNITED STATES	243013	14	MASCOMA SAVINGS BANK	268006	
	Full Service	1463005	WALPOLE BRANCH	55 MAIN STREET	WALPOLE	NH	03504	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	439703	WEST LEBANON BRANCH	70 MAIN STREET	WEST LEBANON	NH	03784	GRAFTON	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	262009	BETHLE BRANCH	264 MAIN STREET	BETHLE	NH	03522	CHESTER	UNITED STATES	UNITED STATES	243540	1	MASCOMA SAVINGS BANK	268006	
	Full Service	4446538	BETHLE DRIVE UP BRANCH	55 MAIN STREET	BETHLE	VT	05622	ORANGE	UNITED STATES	UNITED STATES	4128	5	MASCOMA SAVINGS BANK	268006	
	Full Service	439004	CHELSEA BRANCH	792 VT ROUTE 130	CHELSEA	VT	05622	ORANGE	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	146109	HARTLAND BRANCH	7 VT ROUTE 12	HARTLAND	VT	05622	ORANGE	UNITED STATES	UNITED STATES	269129	6	MASCOMA SAVINGS BANK	268006	
	Full Service	590305	MORRICH BRANCH	509 MAIN STREET	MORRICH	VT	05655	WINDSOR	UNITED STATES	UNITED STATES	231127	12	MASCOMA SAVINGS BANK	268006	
	Full Service	49707	SPRINGFIELD BRANCH	216 VT RTE 132	SPRINGFIELD	VT	05676	ORANGE	UNITED STATES	UNITED STATES	231126	11	MASCOMA SAVINGS BANK	268006	
	Full Service	305903	MAPLE STREET BRANCH	263 MAPLE STREET	SPRINGFIELD	VT	05676	ORANGE	UNITED STATES	UNITED STATES	Not Required	Not Required	MASCOMA SAVINGS BANK	268006	
	Full Service	407702	STEELES AVENUE BRANCH	245 STEELES AVENUE	WHITE RIVER JUNCTION	VT	05601	WINDSOR	UNITED STATES	UNITED STATES	231124	9	MASCOMA SAVINGS BANK	268006	
	Full Service	4152483	WINDSOR BRANCH	105 MAIN STREET	WINDSOR	VT	05608	WINDSOR	UNITED STATES	UNITED STATES	231125	10	MASCOMA SAVINGS BANK	268006	
	Full Service	4199327	WOODSTOCK BRANCH	448 WOODSTOCK ROAD	WOODSTOCK	VT	05691	WINDSOR	UNITED STATES	UNITED STATES	456390	17	MASCOMA SAVINGS BANK	268006	

