

RECEIVED

FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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MAR 29 2017

Board of Governors of the Federal Reserve System

Supervision, Regulation and
Credit Department

STZ
5/20/17



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.

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

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

Reporter's Name, Street, and Mailing Address

I, Steven E. Lowell

Name of the Holding Company Director and Official

President

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.

Monson Financial Services MHC

Legal Title of Holding Company

107 Main Street Suite A

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

Monson

MA

01057

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Daniel R. Moriarty

Senior Vice President, CFO

Name

Title

413-267-1208

Area Code / Phone Number / Extension

413-2679564

Area Code / FAX Number

dmoriarty@monsonsavings.com

E-mail Address

Steven E. Lowell

Signature of Holding Company Director and Official

03/31/2017

Date of Signature

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

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.

3370508

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.

Monson Financial Services Corp
 Legal Title of Subsidiary Holding Company

107 Main Street Suite A
 (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Monson	MA	01057
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
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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)

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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(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)

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

City	State	Zip Code
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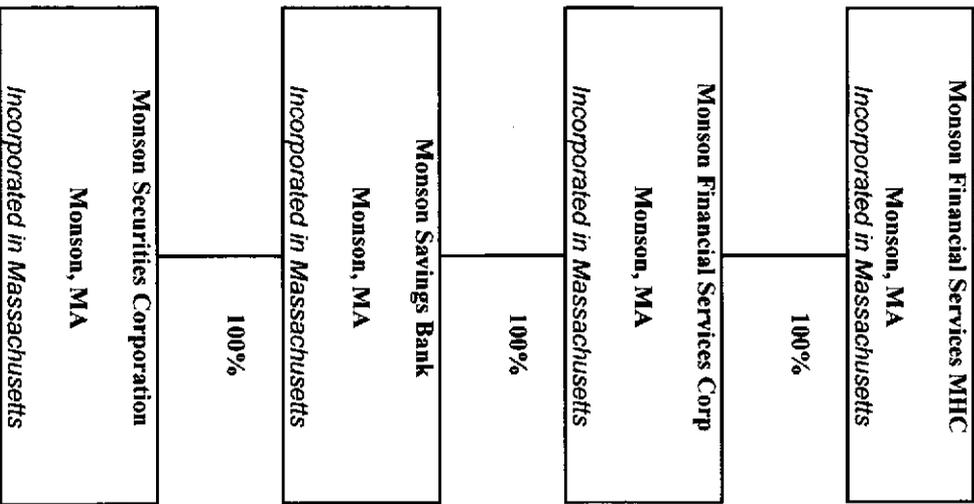
Physical Location (if different from mailing address)

FORM FR Y-6
Monson Financial Services MHC
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



LEI N/A

FORM FR Y-6
Monson Financial Services MHC
Fiscal Year Ending December 31, 2016

Report Item 3: Shareholders

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

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

Shareholders 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

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (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
 Monson Financial Services Corp
 Fiscal Year Ending December 31, 2016

Report Item 3: Shareholders
 (1)(a)(b)(c) and (2)(a)(b)(c)

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

Shareholders 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

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Monson Financial Services MHC Monson, MA, USA	USA	1,000 100% Common Stock			

FORM FR Y-6
Monson Financial Services MHC
Fiscal Year Ending December 31, 2016

Report Item 4: Insiders
 (U)(2)(3)(k)(b)(2)(d)(3)(b)(c)

(1)(a) Name & 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)	(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)
Kenneth Albano Langmeadow, MA, USA	Attorney	Trustee-Governance Committee	Director - Governance Committee Monson Financial Services Corp Director - Governance Committee Monson Savings Bank	Managing Partner Bacon Wilson, PC	NONE	NONE	N/A
Stephen Chiacchia Palmer, MA, USA	Self Employed CPA	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner Stephen R Chiacchia & Co	NONE	NONE	Stephen R. Chiacchia & Co 100%
Clare Chin Wilbraham, MA, USA	Business Owner	Trustee - CRA Committee	Director -CRA Committee Monson Financial Services Corp Director - CRA Committee Monson Savings Bank	Owner Professional Paralegal Services Inc	NONE	NONE	Professional Paralegal Services Inc 100%
Roland G. Desrochers West Springfield, MA, USA	N/A	Trustee - Audit Committee Trustee-Governance Committee	Director Monson Financial Services Corp Director Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Paul Hatch Monson, MA, USA	Self Employed Engineer	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Paul Hatch Consulting Engineers	NONE	NONE	Paul Hatch Consulting Engineers 100%
Don Frydick Palmer, MA, USA	Business Owner	Trustee - Audit Committee	Director - Audit Committee Monson Financial Services Corp Director - Audit Committee Monson Savings Bank	Owner Operator Sherman & Frydick	NONE	NONE	Sherman & Frydick 100%
Steve Gilmore Wilbraham, MA, USA	HR Officer	Trustee	Director - CRA Committee Monson Financial Services Corp Director - CRA Committee Monson Savings Bank	VP of Human Resources Quabbin Wire & Cable Co Inc	NONE	NONE	N/A
Steven E. Lowell Monson, MA, USA	N/A	Trustee - Executive Committee President	Director, President, Executive Committee Monson Financial Services Corp Director, President, Executive Committee	N/A	NONE	NONE	N/A

FORM FR Y-6
 Monson Financial Services MHC
 Fiscal Year Ending December 31, 2016

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

(1)(a) Name & 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)	(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)
Monson Savings Bank & Monson Securities Corp							
<u>Gary Mavoris</u> Hampden, MA, USA	Business Owner	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	Owner VFM, Inc	NONE	NONE	VFM, Inc 100%
<u>James R. Piszardi</u> Monson, MA, USA	N/A	Trustee - Executive Committee	Director - Executive Committee Monson Financial Services Corp Director - Executive Committee Monson Savings Bank	N/A	NONE	NONE	N/A
<u>Thomas Pratt</u> Somers, CT, USA	CPA - Attorney	Trustee - Audit Committee Trustee-Clerk	Director - Audit Committee Monson Financial Services Corp Director - Audit Committee Monson Savings Bank	Principal Burkhart Pizzanelli, PC Principal Financial Counselors, LLC	NONE	NONE	Burkhart Pizzanelli, PC & <1%
<u>Aaron Vartanian</u> Wilbraham, MA, USA	Business Owner	Trustee - Audit Committee Trustee-Governance Committee	Director - Executive Committee Monson Financial Services Corp Director - Audit Committee Monson Savings Bank	Co-Owner - Treasurer Vartanian Custom Cabinets Inc Owner Vartanian Kitchens, LLC Co-Owner Woodcrest LLC	NONE	NONE	Vartanian Custom Cabinets 50% Vartanian Kitchens, LLC 50% Woodcrest LLC 50%

FORM FR Y-6
 Monson Financial Services Corp
 Fiscal Year Ending December 31, 2016

Report Item 4: Insiders
 (1)(2)(3)(4)(5)(6)(7)(8)(9)

(1)(4) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(4) Title & Position with Bank Holding Company	(3)(5) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(6) 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)
Kenneth Wilson Belchertown, MA, USA	Autonomy	Director - Executive Committee Director - Governance Committee	Director - Governance Committee Monson Savings Bank	Managing Partner Racon Wilson, PC	NONE	NONE	N/A
Stephen Chanchua Palmer, MA, USA	Self Employed CPA	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner Stephen R. Chanchua & Co.	NONE	NONE	Stephen R. Chanchua & Co 100%
Clair M. Chiri Wilbraham, MA, USA	Self Employed CPA	Director - CRA Committee	Director - CRA Committee Monson Savings Bank	Owner Professional Paralegal Services Inc	NONE	NONE	Professional Paralegal Services Inc 100%
Roland G. Desrochers West Springfield, MA, USA	N/A	Director - Audit Committee Director - Governance Committee	Director - Audit Committee Monson Savings Bank	N/A	NONE	NONE	N/A
Paul Hatch Monson, MA, USA	Self Employed Engineer	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Paul Hatch Consulting Engineers	NONE	NONE	Paul Hatch Consulting Engineers 100%
Dan Frydrik Palmer, MA, USA	Business Owner	Director - Audit Committee	Director - Audit Committee Monson Savings Bank	Owner Operator Sherman & Frydrik	NONE	NONE	Sherman & Frydrik 100%
Shree Gaimour Wilbraham, MA, USA	Business Owner	Director - CRA Committee	Director - CRA Committee Monson Savings Bank	VP of Human Resources Quishin Wire & Cable Co. Inc	NONE	NONE	N/A
Steven E. Lowell Monson, MA, USA	N/A	Director - Executive Committee President	Director - Executive Committee Monson Savings Bank & Monson Securities Corp	N/A	NONE	NONE	N/A
Gary M. Velle Hampton, MA, USA	Business Owner	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	Owner VPM, Inc	NONE	NONE	VPM, Inc 100%
James R. Piscioli Monson, MA, USA	N/A	Director - Executive Committee	Director - Executive Committee Monson Savings Bank	N/A	NONE	NONE	N/A
Thomas Pratt Seymour, CT, USA	CPA - Attorney	Director - Audit Committee	Director - Audit Committee Monson Savings Bank	Principal Burkhardt Pizzanelli, PC Principal Financial Counselors, LLC	NONE	NONE	Burkhardt Pizzanelli, PC & 33.30%
Aaron Varanian Wilbraham, MA, USA	Business Owner	Director - Audit Committee Director - Governance Committee	Director - Executive Committee Monson Savings Bank	Co-Owner - Treasurer Varanian Custom Cabinets Inc Owner Varanian Kitchens, LLC Co-Owner Woodcrest LLC	NONE	NONE	Varanian Custom Cabinets 50% Varanian Kitchens, LLC 50% Woodcrest LLC 50%

Report Item 2b: Submitted via email on 3/31/17

Results: A list of branches for your depository institution: **MONSON SAVINGS BANK (ID: RSSD: 951102)**. This depository institution is held by **MONSON FINANCIAL SERVICES INC. (3370508)** of **MONSON, MA**. The data are as of **12/31/2016**. Data reflects information that was received and processed through **01/07/2017**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

OK: 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.

3370508

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 Procedure

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 email.

Note:

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

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

Data 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*	Comments		
OK		Full Service (Head Office)	951102	MONSON SAVINGS BANK	146 MAIN ST	MONSON	MA	01057	HAMPDEN	UNITED STATES	17835		0	MONSON SAVINGS BANK	951102		
OK		Full Service	269328	HAMPDEN BRANCH	15 SOWENS ROAD	HAMPDEN	MA	01036	HAMPDEN	UNITED STATES	291341		1	MONSON SAVINGS BANK	951102		
OK		Full Service	472204	WARE BRANCH	136 WEST STREET	WARE	MA	01082	HAMPSHIRE	UNITED STATES		Not Required		1	MONSON SAVINGS BANK	951102	
OK		Full Service	324876	WILBRAHAM BRANCH	100 POST OFFICE PARK	WILBRAHAM	MA	01095	HAMPDEN	UNITED STATES	423238		2	MONSON SAVINGS BANK	951102		