

MAR 29 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

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 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

N/A

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

Reporter's Name, Street, and Mailing Address

I, **Thomas W. Senecal**

Name of the Holding Company Director and Official

**President and 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.

**PeoplesBancorp, MHC**

Legal Title of Holding Company

**330 Whitney Avenue**

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

**Holyoke**

**MA**

**01040**

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:

**Joseph A. Dias**

**AVP - Assistant Controller**

Name

Title

**413-493-7452**

Area Code / Phone Number / Extension

**413-552-0598**

Area Code / FAX Number

**jdias@bankatpeoples.com**

E-mail Address

**www.bankatpeoples.com**

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

Signature of Holding Company Director and Official

*Thomas W. Senecal*  
**3/28/17**

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

**3186585**

C.I.

Is confidential treatment requested for any portion of this report submission?  0=No  1=Yes

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.

N/A

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)

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City State Zip Code

Physical Location (if different from mailing address)

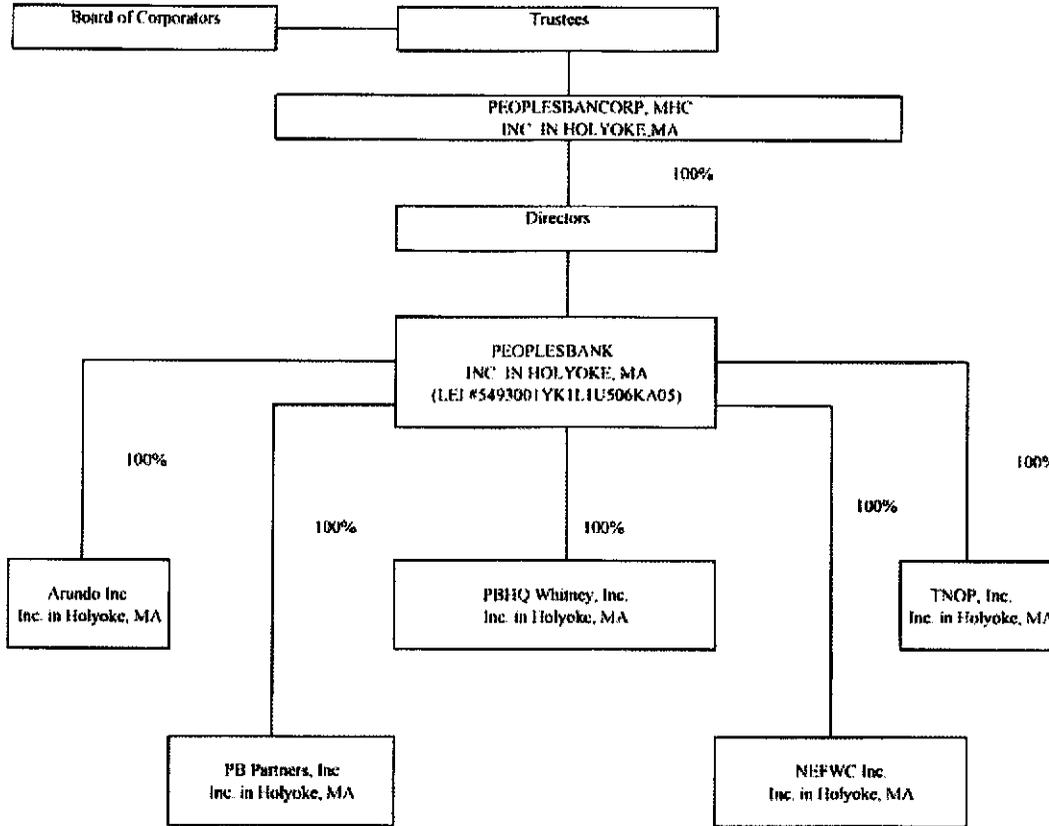
Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

**PEOPLESBANCORP, MHC**  
**Corporate Organizational Chart**  
**Fiscal Year Ending December 31, 2016**



LEI not applicable unless otherwise noted

Arundo, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1.32% (only owns securities that CAN be collateral for borrowing from FHLB)

PB Partners, Inc - Created as a Massachusetts Security Corporation. Is taxed in Massachusetts at 1.32% (Owns securities that CANNOT be collateral for FHLB Purpose)

PBIHQ Whitney, - owns 330 Whitney Ave. All building operations at this location run through this company

NEEFWC, Inc - Acquired 12/21/10 from New England Farm Workers Council. Only asset is a LP interest in Bonquet Apartments (affordable Housing)

TNOP, Inc - Other Real Estate Owned (OREO) subsidiary to hold problem or potential problem foreclosed properties

**Results:** A list of branches for your depository institution: **PEOPLESBANK (ID\_RSDD: 613400)**. This depository institution is held by **PEOPLESBANKCORP, MHC (3186585)** of **HOLYOKE, MA**. The data are as of **12/31/2016**. Data reflects information that was received and processed through **01/10/2017**.

**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.  
**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 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 e-mail.

**Note:**

To satisfy the **FR Y-10 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-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\_RSDD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSDD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSDD*	Comments
		Full Service (Head Office)	613400	PEOPLESBANK	314 HIGH ST	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	17804	0	PEOPLESBANK	613400	
		Full Service	3160419	AMHERST BRANCH	56 AMITY STREET	AMHERST	MA	01002	HAMPSHIRE	UNITED STATES	366335	9	PEOPLESBANK	613400	
		Full Service	3023792	CHICOPEE BRANCH	610 MEMORIAL DRIVE	CHICOPEE	MA	01020	HAMPDEN	UNITED STATES	359928	8	PEOPLESBANK	613400	
		Full Service	650990	FAIRVIEW BRANCH	1936 MEMORIAL DR	CHICOPEE	MA	01020	HAMPDEN	UNITED STATES	291210	3	PEOPLESBANK	613400	
		Full Service	3438350	EAST LONGMEADOW BRANCH	201 NORTH MAIN STREET	EAST LONGMEADOW	MA	01028	HAMPDEN	UNITED STATES	442355	10	PEOPLESBANK	613400	
		Full Service	2897482	HADLEY BRANCH	5 SOUTH MAPLE STREET	HADLEY	MA	01035	HAMPSHIRE	UNITED STATES	291214	7	PEOPLESBANK	613400	
		Full Service	681605	ELMWOOD BRANCH	596 SOUTH STREET	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	291209	2	PEOPLESBANK	613400	
		Full Service	615507	HIGHLAND BRANCH	825 HAMPDEN ST	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	291208	1	PEOPLESBANK	613400	
		Full Service	4136644	GLENMEADOW BRANCH	24 TABOR CROSSING	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	509271	17	PEOPLESBANK	613400	
		Full Service	2744812	LONGMEADOW BRANCH	783 WILLIAMS STREET	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	291213	6	PEOPLESBANK	613400	
		Full Service	4557696	NORTHAMPTON BRANCH	300 KING STREET	NORTHAMPTON	MA	01060	HAMPSHIRE	UNITED STATES	Not Required	Not Required	PEOPLESBANK	613400	
		Full Service	2312677	SOUTH HADLEY BRANCH	494 NEWTON STR	SOUTH HADLEY	MA	01075	HAMPSHIRE	UNITED STATES	291212	5	PEOPLESBANK	613400	
		Full Service	3485569	VILLAGE COMMONS BRANCH	7 COLLEGE STREET	SOUTH HADLEY	MA	01075	HAMPSHIRE	UNITED STATES	454920	12	PEOPLESBANK	613400	
		Full Service	4136653	REEDS LANDING BRANCH	807 WILBRAHAM ROAD	SPRINGFIELD	MA	01109	HAMPDEN	UNITED STATES	509270	16	PEOPLESBANK	613400	
		Full Service	4076946	ST JAMES AVENUE BRANCH	1051 ST JAMES AVENUE	SPRINGFIELD	MA	01104	HAMPDEN	UNITED STATES	501286	15	PEOPLESBANK	613400	
		Full Service	3820768	SUMMER BRANCH	1240 SUMMER AVENUE	SPRINGFIELD	MA	01118	HAMPDEN	UNITED STATES	480642	14	PEOPLESBANK	613400	
		Full Service	3485550	WILBRAHAM ROAD BRANCH	1900 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HAMPDEN	UNITED STATES	454922	13	PEOPLESBANK	613400	
		Full Service	4303978	WEST SPRINGFIELD BRANCH	547 MEMORIAL AVENUE	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	152162	18	PEOPLESBANK	613400	
		Full Service	3438042	WESTFIELD BRANCH	281 EAST MAIN STREET	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	451218	11	PEOPLESBANK	613400	

FORM FR Y-6  
DECEMBER 31, 2016

Report Item 4: Directors and Officers

List each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation, of the bank holding company showing the following:

(1) Name and address (city, state/country)	(2) Principal occupation, if other than the holding company organization	(3) Title or position with: (a) the bank holding company, and (b) all direct and indirect subsidiaries of the holding company; (c) any other company in which the person is a director, trustee, partner, or executive officer	(4) Percentage of each class of voting securities owned, controlled, or held with power to vote in: (a) the bank holding company (b) direct and indirect subsidiaries of the bank holding company; and (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held (List the name of the company and the percentage of voting securities owned, controlled, or held with power to vote.)
Thomas W. Senecal ██████████ ██████████	N/A	See Attached - Exhibit A	N/A
Brian Canina ██████████ ██████████	N/A	See Attached - Exhibit A	N/A
Jenice Mazzallo ██████████ ██████████	N/A	See Attached - Exhibit A	N/A
Jacqueline B. Chamon ██████████ ██████████	N/A	See Attached - Exhibit A	N/A
Sheila King-Goodwin ██████████ ██████████	N/A	See Attached - Exhibit A	N/A
Michael J. Oleksak ██████████ ██████████	N/A	See Attached - Exhibit A	N/A
Douglas A. Bowen ██████████ ██████████	N/A	See Attached - Exhibit A	
Mr. H. Toby Driscoll ██████████ ██████████		See Attached - Exhibit A	N/A
Mr. David G. Healey ██████████ ██████████		See Attached - Exhibit A	
Mr. James B. Newton ██████████ ██████████		See Attached - Exhibit A	Horizon Solutions, LLC - 16% voting shares, but owns 26% of the LLC
Mr. Mark P. Cutting ██████████ ██████████		See Attached - Exhibit A	C & D Electronics, Inc - 0% C & D Industries, Inc - 100% CDP Fastener Group, Inc - 51% CDP Manufacturing, LLC - 51%
Ms. Carol C. Katz ██████████ ██████████		See Attached - Exhibit A	N/A
Mr. Paul J. McDonald ██████████ ██████████		See Attached - Exhibit A	N/A
Mr. Thomas A. Terry ██████████ ██████████		See Attached - Exhibit A	Whitjesey & Hadley P.C. - 25% TRAMBL Realty Partnership - 28.7%
Ms. Susan Goldsmith ██████████ ██████████		See Attached - Exhibit A	Marcus Company Inc - 58%
Mr. Russell J. Peotter ██████████ ██████████		See Attached - Exhibit A	
Mr. James M. Lavelle ██████████ ██████████		See Attached - Exhibit A	N/A
Mr. Steven M. Milus ██████████ ██████████		See Attached - Exhibit A	N/A

**Insiders' Affiliations  
as of December 2016**

**Thomas W. Senecal**

President, CEO & Chairman of Board, PeoplesBank  
President, CEO & Chairman of Board, PeoplesBancorp MHC  
Director and President, TNOP, Inc  
Director and President, Arundo, Inc  
Director & President, PBHQ Whitney, Inc  
Director & President, PB Partners, Inc  
Director and President, NEFWC, Inc  
Director, Holyoke Community College Foundation  
Corporator, Loomis Communities, Inc  
Member, Dean's Advisory Council, Isenberg School of Management  
Director, Hampshire Regional Chamber of Commerce  
Director, New England Trust (NET) (A For Profit Trust)  
Director, New England Mortgage Insurance Exchange (NEMIE) (A For Profit Trust)

**Michael J. Oleksak**

Executive Vice President, PeoplesBank  
Executive Vice President, PeoplesBancorp, MHC  
Director and Executive Vice President, TNOP, Inc  
Director, PBHQ Whitney, Inc  
Executive Vice President, PB Partners, Inc  
Board Member, Springfield Technical Community College Foundation  
Member, Audit Committee, Community Foundation  
Trustee, Springfield Museums

**Janice Mazzatic**

Executive Vice President, PeoplesBank  
Executive Vice President, PeoplesBancorp, MHC  
Member, Board of Directors, Northampton Survival Center  
Member, Governance Committee, Northampton Survival Center  
Member, ABA Stonier Advisory Board of Directors  
Volunteer, Link to Libraries

**Jacqueline B. Cherron**

Senior Vice President, PeoplesBank  
Member, Community & Economic Development Council, Town of South Hadley  
Member, COCC Strategic Development Council  
Director, 1st Vice President, Chair - Audit Committee, Member - Finance and Investment Committees  
The Food Bank of Western Massachusetts

**Shelia King-Goodwin**

Senior Vice President, PeoplesBank  
Director, River Valley Counseling Center  
Director, YWCA, Worcester  
Director, MA Fair Housing Center  
Member, Carl Joseph Walker Foundation  
STCC Foundation Board  
Trustee, Belmont A M E Zion Church  
Director, Urban League

**Brian Carline**

Senior Vice President, CFO & Treasurer, PeoplesBank  
Treasurer, PeoplesBancorp, MHC  
Director, Senior Vice President, CFO, Treasurer & Secretary, TNOP, Inc  
Director, Treasurer & Secretary, Arundo, Inc  
Director & Treasurer, PBHQ Whitney, Inc  
Treasurer & Secretary, PB Partners, Inc  
CFO, Treasurer & Secretary, NEFWC, Inc  
Director, Treasurer, Greater Holyoke Chamber of Commerce  
Director, The Children's Study Home

**Douglas A. Bowen - Retired as President and CEO of Bank and MHC 7/01/16**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank

**Mark P. Cutting**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Owner, President & Treasurer, C & D Electronics, Inc  
Owner, President & Treasurer, C & D Industries, Inc  
Owner & President, CDP Fastener Group, Inc  
Owner & President, CDP Manufacturing, LLC

**H. Toby Driscoll**

Trustee, PeoplesBancorp, MHC  
Clerk, PeoplesBancorp, MHC  
Director, PeoplesBank  
Clerk, PeoplesBank  
Director, Arundo, Inc  
Director, PB Partners, Inc  
Director, NEFWC Inc  
Member, Finance Committee, Holyoke Medical Center  
Member, Investment Committee, Holyoke Medical Center

**Insiders' Affiliations  
as of December 2016**

**Susan R. Goldsmith**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
President, Marcus Company, Inc.  
Director, Holyoke Community College Foundation  
Director, JGS Lifecare, Inc.

**David G. Healey**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, 53 SR, LLC  
Director, Horizon Solutions, LLC  
Director, Willington Oaks, LLC  
RH White Construction Company, Inc.  
Loomis Communities

**Carol C. Katz**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Chair, Personnel Committee, Congregation B'nai Israel, Northampton, MA

**James N. Lavelle**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
General Manager, Holyoke Gas & Electric  
Director/President, Holyoke Solar Cooperative  
Director/President, Massachusetts Clean Energy Cooperative  
Director, Holyoke Community College Foundation, Inc.  
Director, Massachusetts Municipal Wholesale Electric Co.  
Director, Public Utilities Risk Management Association  
Director, Municipal Electric Association of Massachusetts  
Director, Greater Holyoke Chamber of Commerce  
Finance Committee, St. Jerome's Parish  
Director, Northeast Public Power Association

**Paul J. McDonald - Retired Director/Trustee as of 2/09/16 - Advisor to Board 2/9/16 - 2/13/17**

Advisor, PeoplesBancorp, MHC  
Advisor, PeoplesBank  
Director, Polytainers, LLC (Toronto, Ontario, Canada)  
Managing Partner, Otis Reservoir Associates Venture Capital  
Advisory Board, Long River Ventures Fund  
Member, Dean's Advisory Council, Isenberg School of Management  
Advisory Board, Institute for Responsible Corporate Governance,

**James B. Newton, Jr.**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Partner, Director and Executive Chairman, Horizons Solutions, LLC  
Director, EDGE Global Supply

**Russell J. Peotter**

Trustee, PeoplesBancorp, MHC	
Director, PeoplesBank	
WGBH Educational Foundation	Vice President
America's Public Television Stations (APTS)	Director and Trustee
American Public Television (Eastern Educational T	Director
Springfield Central Cultural District	Director, Chair
The Trustees of Reservations	Corporate Trustee, Advisory Council
MassCreative, Inc. Boetou	Director
Greeter Northampton Chamber of Commerce	Ex Officio Director
Hampshire Regional Chamber of Commerce	Director, Chair
Hilltown Land Trust	Director
Enchanted Circle Theatre	Director
Double Edge Theater	Director
American Red Cross, Pioneer Valley	Director

**Thomas A. Terry**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Partner, CPA, Whittlessey & Hadley, P.C.  
Director & Treasurer, One Ames Hill Corp  
Director & Treasurer, Holyoke Lions Club  
Director & Treasurer, So Hadley Swim Club  
Director & Treasurer, Michael E. Smith Endowment for Excellence in Education  
Chair, Appropriations Committee, Town of South Hadley  
Partner, TRAMBL Realty Partnership  
Treasurer, Committee to Elect John Scibak

**Insiders' Affiliations  
as of December 2016**

**Steven M. Mitus**

Trustee, PeoplesBancorp, MHC  
Director, PeoplesBank  
Director, Treasurer, Shareholder, Balise Motor Sales Company  
BMSC dba Balise Honda, Balise Chevrolet Buick, dba Balise Ready Credit, dba Balise Collision centers  
dba Balise Mazda  
Director, Treasurer, Shareholder, BLS, Inc dba Balise Lexus  
Director, Treasurer, Shareholder, BTL, Inc dba Balise Toyota  
Director, Treasurer, Shareholder, Balise FOW, Inc dba Balise Ford  
Director, Treasurer, Shareholder, Jimbob Aviation, Inc  
Director, Treasurer, Shareholder, Jimbob Air Charter Services, Inc  
Director, Treasurer, Shareholder, Balise JRN, Inc dba Balise Nissan of West Springfield  
Director, Treasurer, Shareholder, Balise Hy, Inc dba Balise Hyundai  
Director, Treasurer, Auto Credit Express, Inc  
Director, Treasurer, Fairfield HY Inc dba Fairfield Hyundai  
Director, Treasurer, Shareholder, Balise V Inc Balise Volkswagen  
Director, Treasurer, Shareholder, Balise Ford of Cape Cod  
Director, Treasurer, Shareholder, R&J Nissan, Inc dba Balise Nissan of Cape Cod  
Director, Treasurer, Cape Hy, Inc, dba Balise Hyundai of Cape Cod  
Director, Treasurer, Shareholder, Balise Car Wash Inc  
Director, Treasurer, Shareholder, Balise Auto Sales, Inc  
Manager, Treasurer, Balise C, LLC dba Balise Chevrolet of Warwick  
Manager, Treasurer, Balise T, LLC dba Balise Toyota of Warwick  
Manager, Treasurer, Balise K, LLC dba Balise Collision Repair  
Manager, Treasurer, Balise N LLC dba Balise Nissan of Warwick  
Director, Treasurer, Balise Subaru, Inc  
Manager, President, Treasurer MDB-T, LLC dba Colonial Toyota  
Director, Treasurer, Shareholder, Balise H1 Lincoln, dba Majestic Honda  
Director, Treasurer, Shareholder, Balise H2 West Warwick, dba Balise Honda of WW  
Director, Treasurer, Balise K2, Inc dba Balise Kia  
Manager, Treasurer, Balise CBG, LLC dba Hurd Chevrolet Buick GMC  
Partner, Balise Automotive Realty, Limited Partnership  
Manager, Cape Cod Properties, LLC  
Manager, QLP, 1, LLC  
Manager, Columbus Avenue Realty, LLC  
Manager, YGP, LLC  
Manager, 635 Riverdale St, LLC  
Manager, Doty River, LLC  
Manager, Carlex CT, LLC  
Manager, Carlex Realty, LP  
Manager, North Broad Street Realty, LLC  
Manager, BAR R1, LLC  
Manager, BAR R12, LLC  
Manager, BAR R13, LLC  
Manager, BAR R14, LLC  
Manager, Bar South Land Hold Holdings, LLC  
Manager, BAR 1705, LLC  
Manager, Commerce Drive Real Estate, LLC  
Manager, 1457 Riverdale Street, LLC  
Director, Treasurer, Shareholder, Car Development, Inc  
Director, Treasurer, Balise Real Estate, Inc.  
Manager, Consumer Insurance Associates, LLC  
Director, Treasurer, Extreme Outdoor Adventures, Inc  
Agent, Allstate Insurance Company  
Personal Financial Representative, Allstate Financial Services, LLC  
Director, Shareholder Key Royal Insurance, Ltd  
Director, Shareholder, North Bay Reinsurance, Ltd  
Trustee, Holyoke Community College

Indirect non controlling ownership through parent entity