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FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
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JUN 15 2016

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Supervision, Regulation and  
Credit Department

JUN 16 2016

Supervision, Regulation and  
Credit Department

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.

I, George W. Hermann  
Name of the Holding Company Director and Official  
President / 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.

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 3920118  
CI

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  
Windsor Federal, MHC  
Legal Title of Holding Company  
250 Broad Street  
(Mailing Address of the Holding Company) Street / PO Box  
Windsor CT 06095  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed  
Diane Crosby AVP/Controller  
Name Title  
860-298-5970  
Area Code / Phone Number / Extension  
860-298-6165  
Area Code / FAX Number  
dcrosby@windsorfederal.com  
E-mail Address  
www.windsorfederal.com  
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

## 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.

Windsor Federal Bancorp, Inc.  
Legal Title of Subsidiary Holding Company

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

Windsor	CT	06095
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)

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)

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)

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)

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)

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)

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)

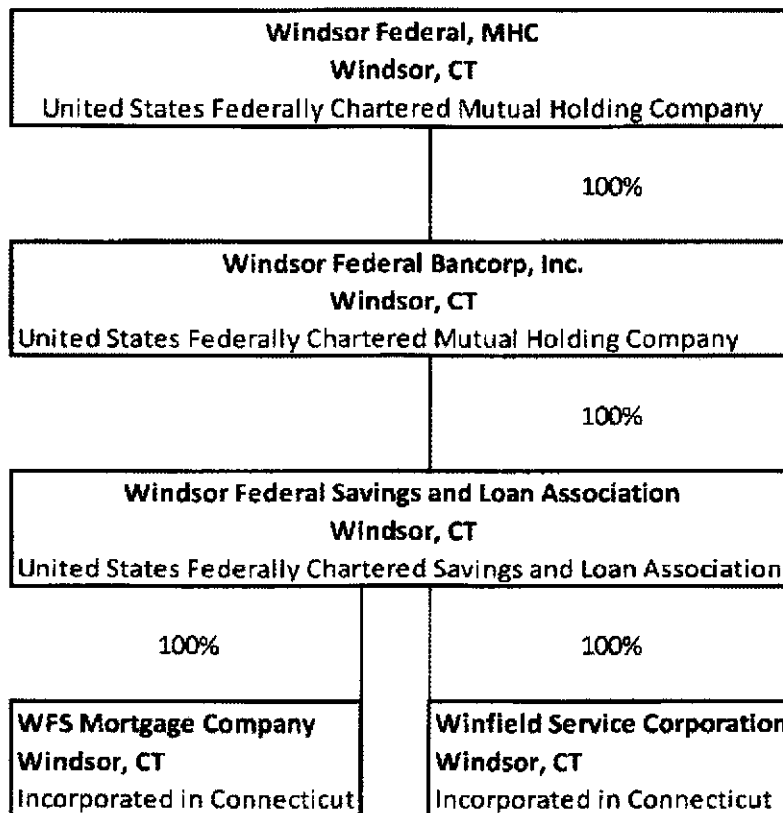
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**Windsor Federal, MHC**  
**Windsor Connecticut**  
**Fiscal Year ending March 31, 2016**

Report Item

1: Windsor Federal, MHC is a federally chartered mutual holding company and does not prepare an Annual Report to Shareholders. The bank holding company is not registered with the SEC.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank.

See attached copy of the FR Y-6 Depository Institution Branch Data Verification spreadsheet which was also sent to FRB via e-mail.

LEI is not applicable ✓

FR Y-6 Depository Institution Branch Data Verification  
 Results: A list of branches for your holding company: WINDSOR FEDERAL, MHC (3920118) of WINDSOR, CT.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD	Comments
OK		Full Service (Head Office)	92676	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	250 BRDAD STREET, BOX 250	WINDSOR	CT	06095	UNITED STATES	HARTFORD	42466		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	673208	BLOOMFIELD BRANCH	54 JEROME AVENUE	BLOOMFIELD	CT	06002	UNITED STATES	HARTFORD	243193		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4569989	BLOOMFIELD HIGH SCHOOL	5 HUCKLEBERRY LANE	BLOOMFIELD	CT	06002	UNITED STATES	HARTFORD	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4866950	DUNCASTER BRANCH	40 LOEFFLER ROAD	BLOOMFIELD	CT	06002	UNITED STATES	HARTFORD	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4841546	SEABURY BRANCH	200 SEABURY DRIVE APT #3152	BLOOMFIELD	CT	06002	UNITED STATES	HARTFORD	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	4549888	EAST WINDSOR BRANCH	1 SHOHAM ROAD	EAST WINDSOR	CT	06088	UNITED STATES	HARTFORD	Not Required	Not Required	WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	3791970	GRANBY OFFICE	21 HARTFORD AVENUE	GRANBY	CT	06035	UNITED STATES	HARTFORD	276197		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	4462419	NORTH CENTRAL SQUARE OFFICE	695 POOLNOCK AVENUE	WINDSOR	CT	06095	UNITED STATES	HARTFORD	495533		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Full Service	3791989	WILSON OFFICE	321 WINDSOR AVE	WINDSOR	CT	06095	UNITED STATES	HARTFORD	276196		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	
OK		Limited Service	4462428	WINDSOR HIGH SCHOOL OFFICE	50 SAGE PARK ROAD	WINDSOR	CT	06095	UNITED STATES	HARTFORD	592260		WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION	92676	

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Windsor Federal, MHC  
Windsor Connecticut  
Fiscal Year ending March 31, 2016

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Windsor Federal Bancorp, Inc.  
Fiscal Year Ending March 31, 2016

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Title Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1)	Name, City, State, Country	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
		Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (Include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	List names of other companies (includes partnerships) if 25% or more of voting securities are held
George W Hermann	Suffield, CT, USA	N/A	Director, CEO & President	Director, CEO & President (Windsor Federal Savings and Loan Association)	Board Member (ABA Board of Directors)	N/A	N/A	N/A
			President	Loan Association	Board Member (Bradley Development League)			
			Director (WFS Mortgage Company)		Member (Windsor Rotary Club)			
					President (Connecticut Community Bankers Association CCBA)			
					Advisory Board Member (School of Business CCSU)			

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Company	Percentage of Voting Shares in other businesses)	List names of other companies (includes partnerships) if 25% or more of voting securities are held
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Savings and Loan Association)	President, Director and Treasurer (Paganelli Construction Corp.)	N/A	N/A	Paganelli Construction Corp. (60%) B&G Realty Investments, LLC (50%) 1064 East Street South LLC (50%) GJML Holdings LLC (50%) 538 Wheelers Point LLC (50%) 207 Halladay Avenue West LLC (50%)
Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency) Managing Member and Partial Owner (Fred 223, LLC)	N/A	N/A	Rabbett Insurance Agency (100%) Fred 223, LLC (50%)



Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with 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 Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Savings and Loan Association)	Corporate Secretary (Carmon Funeral Home, Inc.)	N/A	N/A	Carmon Funeral Home, Inc. (62%)
				Managing Member (Carmon Properties, LLC)			Carmon Properties, LLC (100%)
				(Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC)			Carmon & Company, LLC (50%)
				Managing Member and President (Cremation Society of CT LLC)			43 Wethersfield Ave., LLC (100%)
				Managing Member (130 Deerfield Road, LLC)			Cremation Society of CT LLC (90%)
				President (Windsor Chamber of Commerce)			130 Deerfield Road, LLC (50%)
				President (First Town Downtown) Board Member (Board of Examiners of Funeral Directors and Embalmers)			

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Title Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (Include names of other businesses)	List names of other companies (includes partnerships) if 25% or more of voting securities are held	
Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Executive Vice President, CFO & Treasurer (Windsor Federal Savings and Loan Association)	Treasurer (Windsor Chamber of Commerce)	N/A	N/A	N/A
Michael J. Rice East Granby, CT USA	Attorney	Director	Director (Windsor Federal Savings and Loan Association)	Managing Member (Jacobs Walker Rice and Barry, LLC)	N/A	N/A	Jacobs Walker Rice and Barry, LLC (25%)
				Director (ABA-PGT, Inc)			

Report Item 4: Insiders (Windsor Federal Bancorp, Inc.)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	(4)(a) Title Percentage of Voting Shares in Holding Company	(4)(b) Subsidiaries (Include names of other businesses)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Brian Baumann Suffield, CT USA	N/A	Director	Director (Windsor Federal Savings and Loan Association)	Board Member (Live Kind Inc.)	N/A	N/A	N/A
G. Duncan Harris Windsor, CT USA	Dean of Student Affairs	Director	Director (Windsor Federal Savings and Loan Association)	President (National Council on Black American Affairs) Vice-Chair (Community Health Resources)	N/A	N/A	N/A

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Windsor Federal, MHC  
Fiscal Year Ending March 31, 2016

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other N/A	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held N/A
Robert A Verrengia South Dennis, MA, USA	N/A	Director & Chairman	Director & Chairman (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	N/A	N/A	N/A	N/A
Gaye C Rizzo Windsor, CT, USA	Library Director	Director & Secretary	Director & Secretary (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Library Director (Windsor Public Library) Vestry Member (Grace Episcopal Church) President (Library Connection, Inc.)	N/A	N/A	N/A
Steven C Erickson Windsor, CT, USA	Certified Public Accountant	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Partner (Whittlesey & Hadley, P.C) Board Member (Community Health Resources)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other N/A	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held N/A
George W Hermann Suffield, CT, USA	N/A	Director, CEO & President (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Director (WFS Mortgage Company)	Director, CEO & President (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Director (WFS Mortgage Company)	Board Member (ABA Board of Directors) Board Member (Bradley Development League) Member (Windsor Rotary Club) President (Connecticut Community Bankers Association CCBA) Advisory Board Member (School of Business CCSU)	N/A	N/A	N/A

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other companies)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Beverly N Paganelli Suffield, CT, USA	Construction	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Corp.) Loan Association)	President, Director and Treasurer (Paganelli Construction Corp.) Member (B&G Realty Investments LLC) Director (CT Environmental & Utilities Contractors Assoc. Inc.) Member (1064 East Street South LLC) Member (GJML Holdings LLC) Member (538 Wheelers Point LLC) Member (207 Halladay Avenue West LLC)	N/A	N/A	Paganelli Construction Corp. (60%) B&G Realty Investments, LLC (50%) 1064 East Street South LLC (50%) GJML Holding LLC (50%) 538 Wheelers Point LLC (50%) 207 Halladay Avenue West LLC (50%)
Michael D Rabbett Windsor, CT, USA	Insurance	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Owner (Rabbett Insurance Agency) Managing Member & Partial Owner (Fred 223, LLC)	N/A	N/A	Rabbett Insurance Agency (100%) Fred 223, LLC (50%)

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Frank W Carmon, IV Windsor, CT, USA	Funeral Home	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Corporate Secretary (Carmon Funeral Home, Inc.) Managing Member (Carmon Properties, LLC) Member (Carmon & Company, LLC) Managing Member (43 Wethersfield Ave., LLC) Managing Member and President (Cremation Society of CT LLC) Managing Member (130 Deerfield Ave., LLC) President (Windsor Chamber of Commerce) President (First Town Downtown) Board Member (Board of Examiners of Funeral Directors and Embalmers)	N/A	N/A	Carmon Funeral Home, Inc. (61%) Carmon Properties, LLC (100%) Carmon & Company, LLC (50%) 43 Wethersfield Ave., LLC (100%) Cremation Society of CT LLC (90%) 130 Deerfield Ave., LLC (50%)

Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other companies)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Mary-Lynn Kinney South Windsor, CT USA	N/A	Executive Vice President, CFO & Treasurer	Executive Vice President, CFO & Treasurer (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association) Executive Vice President, CFO, Treasurer & Director (WFS Mortgage Company)	Treasurer (Windsor Chamber of Commerce) Treasurer (First Town Downtown)	N/A	N/A	N/A
Michael J. Rice East Granby, CT USA	Attorney	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Managing Member (Jacobs Walker Rice and Barry, LLC)	N/A	N/A	Jacobs Walker Rice and Barry, LLC (25%)



Report Item 4: Insiders (Windsor Federal, MHC)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of other	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Brian Baumann Suffield, CT USA	N/A	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	Board Member (Live Kind Inc.)	N/A	N/A	N/A
G. Duncan Harris Windsor, CT USA	Dean of Student Affairs	Director	Director (Windsor Federal Bancorp, Inc.) (Windsor Federal Savings and Loan Association)	President (National Council on Black American Affairs) Vice-Chair (Community Health Resources)	N/A	N/A	N/A