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FR Y-6  
OMB Number 7100-0297  
Approval expires November 30, 2019  
Page 1 of 2

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)); 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.

I, ROBERT J. PAULHUS, JR.  
Name of the Holding Company Director and Official  
DIRECTOR / CEO / 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.

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]  
Signature of Holding Company Director and Official  
4/8/19  
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 3195750  
C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):  
December 31, 2018

Month / Day / Year  
N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)  
Reporter's Name, Street, and Mailing Address

CLINTON FINANCIAL SERVICES, MHC  
Legal Title of Holding Company  
200 CHURCH STREET  
(Mailing Address of the Holding Company) Street / P.O. Box  
CLINTON MA 01510  
City State Zip Code

Physical Location (if different from mailing address)  
Person to whom questions about this report should be directed:  
LISA POIRIER AVP CONTROLLER  
Name Title

978-365-3460  
Area Code / Phone Number / Extension  
978-365-8921  
Area Code / FAX Number

lpoirier@clintonsavings.com  
E-mail Address

www.clintonsavings.com  
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? =No =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.

WACHUSETT FINANCIAL SERVICES, INC

Legal Title of Subsidiary Holding Company

200 CHURCH STREET

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

CLINTON

MA

01510

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

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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)

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

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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

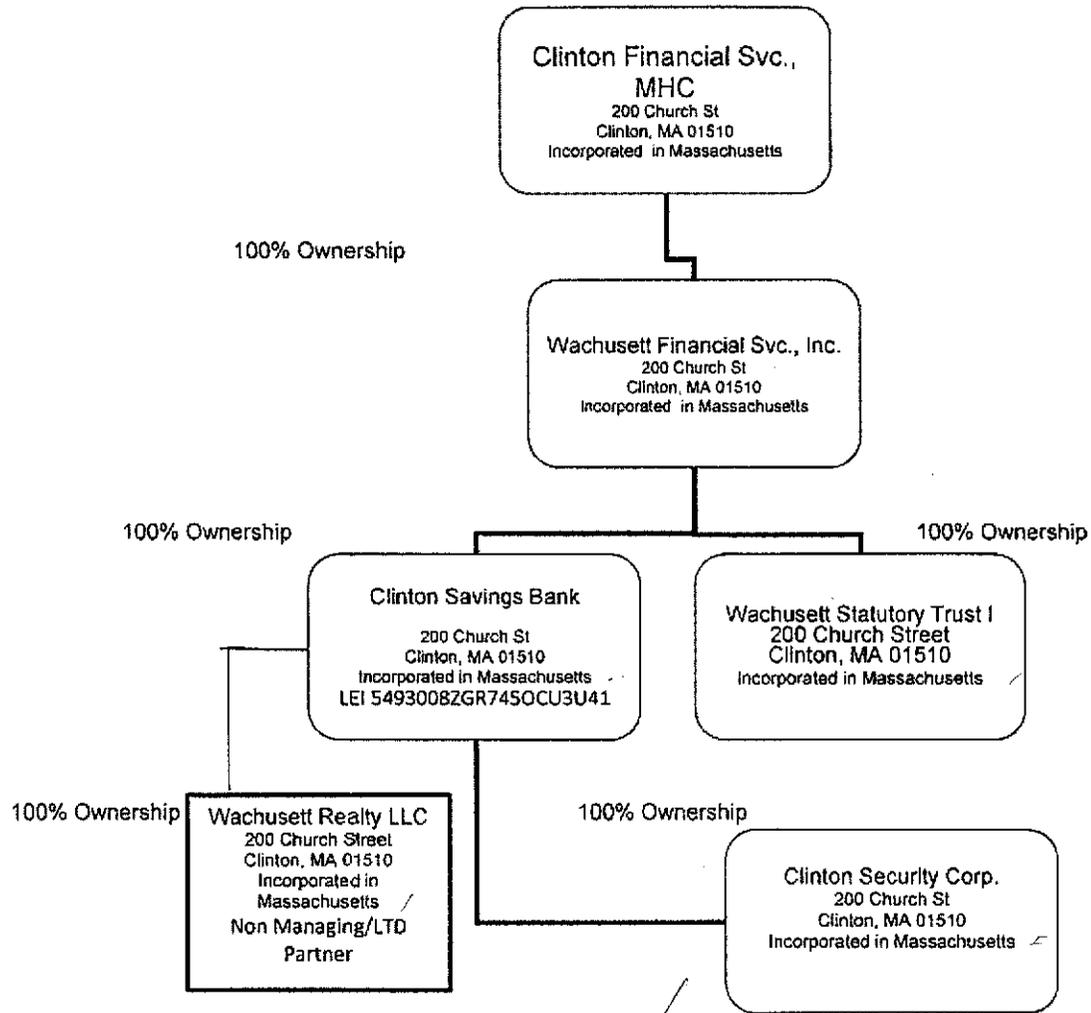
Zip Code

Physical Location (if different from mailing address)

Form FR Y-6  
Clinton Financial Services, MHC  
Clinton, MA 01510  
Year Ending December 31, 2018

- 1. a. The Clinton Financial Service, MHC is not required to prepare 10k with the SEC.
- b. Clinton Financial Service, MHC does not prepare an annual report for its shareholders.

2. Organizational Chart



LEI does not exist except where noted in Clinton Savings Bank

- 3. Clinton Financial Service, MHC is not publically held therefore, no shareholders.

Results: A list of branches for your depository institution: CLINTON SAVINGS BANK (ID\_RSSD: 179700).  
 This depository institution is held by CLINTON FINANCIAL SERVICES, NHC (3195756) of CLINTON, MA.  
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/04/2019.

**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\_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)	179700	CLINTON SAVINGS BANK	700 CHURCH STREET	CLINTON	MA	01510	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
OK		Full Service	887500	BERLIN BRANCH	35 CENTRAL STREET	BERLIN	MA	01503	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
CHANGE		Full Service	855901	BOLTON BRANCH	562 MAIN STREET	BOLTON	MA	01740	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
CHANGE		Full Service	1392690	NASHOBA EDUCATIONAL BRANCH	563 GREAT ROAD	BOLTON	MA	01740	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
OK		Full Service	3789202	BOYLSTON BRANCH	81 SHREWSBURY STREET	BOYLSTON	MA	01505	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
CHANGE		Full Service	4802503	TAHAMTO REGIONAL HS EDUCATIONAL BRANCH	215 MAIN ST	BOYLSTON	MA	01505	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
OK		Full Service	746803	STERLING BRANCH	ONE MAIN STREET	STERLING	MA	01564	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	
OK		Full Service	2947974	WEST BOYLSTON STREET BRANCH	306 WEST BOYLSTON STREET	WEST BOYLSTON	MA	01583	WORCESTER	UNITED STATES	Not Required	Not Required	CLINTON SAVINGS BANK	179700	

Form FR Y-6  
 Clinton Financial Services, MHC  
 31-Dec-18

Report Item 4: Directors and Officers

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name & Address	Occupation Other Than MHC	Title & Position MHC	Title & Position Subsidiaries	Title & Position Other Businesses	% of Voting Shares in MHC	% of Voting Shares in Subsidiaries	Names of other Companies with 25% or more voting
Robert J Paulhus, Jr Ashland, MA 01721		President	President	N/A	N/A	N/A	N/A
William O'Neil, Jr. Lancaster, MA 01523	Attorney Philbin Law Offices	Director Chairman	Director	Partner	N/A	N/A	Philbin Law Offices
Robert M. Farragher Clinton, MA 01510	Tax Preparer Farragher & Henebry	Director & Vice Chairman	Director & Vice Chairman	Partner	N/A	N/A	Farragher & Henebry
John Hogan Clinton, MA 01510	Realtor RE/Max	Director	Director	Agent	N/A	N/A	N/A
Barbara E. King Clinton, MA 01510	Tax Preparer BDO Seidman	Director	Director	Sr Tax Manager	N/A	N/A	N/A
John F. Kilcoyne Sterling, MA 01564	Accountant Solar & Kilcoyne, CPA	Director	Director	Partner	N/A	N/A	Solar & Kilcoyne, CPA
Maureen Quill Clinton, MA 01510	Insurance Fitzgerald & Quill Ins.	Director	Director	Partner	N/A	N/A	Fitzgerald & Quill Ins.
Stanley Starr Lancaster, MA 01523	Financial Svc Starr Investment Svc, Inc	Director	Director	Owner	N/A	N/A	Starr Investment Svc, Inc
Timothy H. Wheeler Berlin, MA 01503	Farming Indian Head Farms	Director	Director	Owner	N/A	N/A	Indian Head Farms
Christopher J. Williams Berlin MA 01503	Financial Consultant	Director	Director	Owner	N/A	N/A	Williams Financial Group
Charles P. Conroy Sterling MA 01564	Consultant Charles P Conroy Consulting LLC	Director	Director	Director	N/A	N/A	Seven Hills Foundation

**Form FR Y-6**  
**Wachusett Financial Services, Inc**  
**31-Dec-18**

**Report Item 4: Directors and Officers**

(1) Name & Address	(2) Occupation Other Than MHC	(3)(a) Title & Position MHC	(3)(b) Title & Position Subsidiaries	(3)(c) Title & Position Other Businesses	(4)(a) % of Voting Shares in MHC	(4)(b) % of Voting Shares in Subsidiaries	(4)(c) Names of other Companies with 25% or more voting
Robert J Paulhus, Jr Ashland, MA 01721		President & CEO	President	N/A	N/A	N/A	N/A
William O'Neil, Jr. Lancaster, MA 01523	Attorney Philbin Law Offices	Director Chairman	Director	Partner	N/A	N/A	Philbin Law Offices
Robert M. Farragher Clinton, MA 01510	Tax Preparer Farragher & Henebry	Director & Vice Chairman	Director & Vice Chairman	Partner	N/A	N/A	Farragher & Henebry
John Hogan Clinton, MA 01510	Realtor RE/Max	Director	Director	Agent	N/A	N/A	N/A
Barbara E. King Clinton, MA 01510	Tax Preparer BDO Seidman	Director	Director	Sr Tax Manager	N/A	N/A	N/A
John F. Kilcoyne Sterling, MA 01564	Accountant Solar & Kilcoyne, CPA	Director	Director	Partner	N/A	N/A	Solar & Kilcoyne, CPA
Maureen Quill Clinton, MA 01510	Insurance Fitzgerald & Quill Ins.	Director	Director	Partner	N/A	N/A	Fitzgerald & Quill Ins.
Stanley Starr Lancaster, MA 01523	Financial Svc Starr Investment Svc, Inc	Director	Director	Owner	N/A	N/A	Starr Investment Svc, Inc
Timothy H. Wheeler Berlin, MA 01503	Farming Indian Head Farms	Director	Director	Owner	N/A	N/A	Indian Head Farms
Christopher J. Williams Berlin MA 01503	Financial Consultant	Director	Director	Owner	N/A	N/A	Williams Financial Group
Charles P. Conroy Sterling MA 01564	Consultant Charles P Conroy Consulting LLC	Director	Director	Director	N/A	N/A	Seven Hills Foundation