

FEB 13 2019

Supervision, Regulation and Credit Department

FR Y-6  
OMB Number 7100-0297  
Approval expires September 30, 2018  
Page 1 of 2

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

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2/13/19  
Ja  
2/14/19

## 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, 2018**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, **Stephen P. Reilly**

Name of the Holding Company Director and Official

**President & CEO**

Title of the Holding Company Director and Official

**Connecticut Mutual Holding Company**

Legal Title of Holding Company

**86 Main Street, PO Box 1019**

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

**Winsted**

**CT**

**06098**

City

State

Zip Code

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.

Physical Location (if different from mailing address)

*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.*

Person to whom questions about this report should be directed:

**Barbara Fradette**

**Secretary**

Name

Title

**860-379-7561 x303**

Area Code / Phone Number / Extension

**860-379-2651**

Area Code / FAX Number

**fradette@nwcommunitybank.com**

E-mail Address

**www.ctmutual.com**

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

Signature of Holding Company Director and Official

*February 7, 2019*

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 **2937100**

C.I. \_\_\_\_\_

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

### Collinsville Stock Holding Company

Legal Title of Subsidiary Holding Company

136 Main Street

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

Collinsville

CT

06022

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)

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)

“LEI is not applicable”

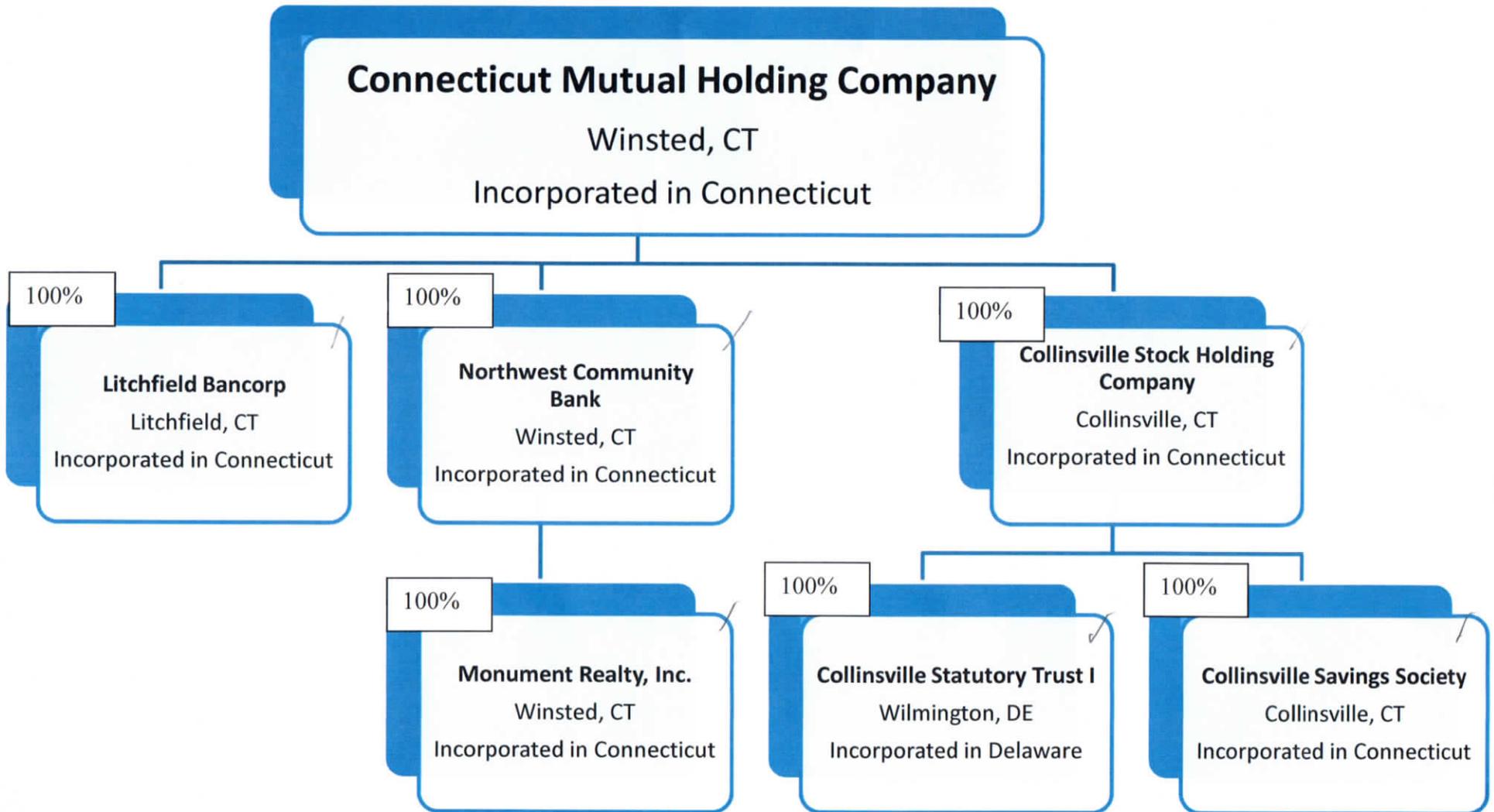
**Form FR Y-6**  
**Connecticut Mutual Holding Company**  
**Winsted, CT 06098-8019**

**Fiscal Year Ending December 31, 2018**

Report Item

- 1: The bank holding company does not prepare an annual report for its shareholders.
- 2: Organization Chart (See attached chart)
- 3: Securities Holders is not applicable. Company is a mutual holding company and does not have shareholders.

“LEI is not applicable unless otherwise noted”



**Results:** A list of branches for your depository institution: **LITCHFIELD BANCORP (ID\_RSSD: 822408)**.  
 This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100) of WINSTED, CT**.  
 The data are as of **12/31/2018**. Data reflects information that was received and processed through **01/06/2019**.

**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)	822408	LITCHFIELD BANCORP	294 WEST STREET	LITCHFIELD	CT	06759	LITCHFIELD	UNITED STATES	Not Required	Not Required	LITCHFIELD BANCORP	822408	
OK		Full Service	394709	LAKEVILLE BRANCH	326 MAIN ST	LAKEVILLE	CT	06039	LITCHFIELD	UNITED STATES	Not Required	Not Required	LITCHFIELD BANCORP	822408	
OK		Full Service	3689545	TORRINGTON BRANCH	1320 EAST MAIN STREET	TORRINGTON	CT	06790	LITCHFIELD	UNITED STATES	Not Required	Not Required	LITCHFIELD BANCORP	822408	
OK		Full Service	696207	WASHINGTON DEPOT BRANCH	11 BRYAN HALL PLAZA	WASHINGTON DEPOT	CT	06794	LITCHFIELD	UNITED STATES	Not Required	Not Required	LITCHFIELD BANCORP	822408	
OK		Full Service	2649001	WATERTOWN BRANCH	51 STRAITS TURNPIKE	WATERTOWN	CT	06795	LITCHFIELD	UNITED STATES	Not Required	Not Required	LITCHFIELD BANCORP	822408	

**Results:** A list of branches for your depository institution: **COLLINSVILLE SAVINGS SOCIETY (ID\_RSSD: 890603)**.  
 This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100)** of **WINSTED, CT**.  
 The data are as of **12/31/2018**. Data reflects information that was received and processed through **01/06/2019**.

**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)	890603	COLLINSVILLE SAVINGS SOCIETY	136 MAIN STREET	COLLINSVILLE	CT	06022	HARTFORD	UNITED STATES	Not Required	Not Required	COLLINSVILLE SAVINGS SOCIETY	890603	
OK		Full Service	2850254	CANTON BRANCH	277 ALBANY TURNPIKE	CANTON	CT	06019	HARTFORD	UNITED STATES	Not Required	Not Required	COLLINSVILLE SAVINGS SOCIETY	890603	

**Results:** A list of branches for your depository institution: **NORTHWEST COMMUNITY BANK (ID\_RSSD: 545604)**. This depository institution is held by **CONNECTICUT MUTUAL HOLDING COMPANY (2937100) of WINSTED, CT**. The data are as of **12/31/2018**. Data reflects information that was received and processed through **01/06/2019**.

**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)	545604	NORTHWEST COMMUNITY BANK	86 MAIN STREET	WINSTED	CT	06098	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	485102	AVON OFFICE	101 SIMSBURY ROAD	AVON	CT	06001	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	577203	GRANBY BRANCH	33 HARTFORD AVENUE	GRANBY	CT	06035	HARTFORD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	576701	NEW HARTFORD BRANCH	141B MAIN STREET	NEW HARTFORD	CT	06057	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Full Service	1359899	TORRINGTON BRANCH	416 WINSTED RD	TORRINGTON	CT	06790	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	
OK		Limited Service	3689518	NORTHWESTERN REGIONAL HIGH SCHOOL BRANCH	100 BATTISTONI ROAD	WINSTED	CT	06098	LITCHFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST COMMUNITY BANK	545604	

**Form FR Y-6**  
**Connecticut Mutual Holding Company**  
**Winsted, CT**  
**Fiscal Year Ending December 31, 2018**

**Report Item 4: Insiders**

**(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)**

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
Ronald S. Rosenstein New Hartford, CT USA	Retired Attorney	Director and Board Chairman	Director/Chairman, Northwest Community Bank; Director, Monument Realty, Inc.	Director, Northwest Connecticut Community Foundation	None	None	N/A
Susan Atkins Watertown, CT USA	Business Owner	Director	Director, Litchfield Bancorp	Trustee, Watertown Foundation; Trustee, St. Mary Magdalen Church; Director, St. Mary Magdalen School, President/Owner, Bradshaw, Inc.	None	None	Victors and Mine LLC, Limited partnership, 50%
Ann L. Dearstyne Avon, CT USA	Town Clerk	Director	Director, Northwest Community Bank	Town Clerk, Town of Avon; Treasurer, The Hartford County Town Clerk Association	None	None	N/A
Kathleen J. Byko Canton, CT USA	CPA	Director	Director, Collinsville Savings Society	Owner, President, Triskelion Family Services; Owner, President, Triskelion Enterprises; Certified Public Accountant, Kathleen J. Byko, CPA; Commissioner, Town of Canton, Charter Revision Commission	None	None	N/A

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
Alan S. Colavecchio Winsted, CT USA	Colavecchio Design, Inc.	Director	Director, Northwest Community Bank	President & Owner, Colavecchio Design, Inc.; Trustee, Beardsley & Memorial Library; Director, Foothills VNA & Home Care; Director, United Way of Northwest CT; Director, Friends of Main Street Winsted; Director, Chamber of Commerce of Northwest CT	None	None	N/A
Jane B. Hinkel Litchfield, CT USA	Real Estate Agent	Director and Vice Chairman	Director, Litchfield Bancorp	Sales Agent, William Pitt Sotheby's International Realty; President, Litchfield Historical Society; Chairman and Projects Chair, Litchfield Garden Club	None	None	N/A
Everett Newell Collinsville, CT USA	Miner's Lumber	Director and Vice Chairman	Chairman, Director, Collinsville Savings Society	President, Eaton Hardware Co.; Owner, Hough Block, LLC	None	None	N/A
Angelo Paul Ramunni Canaan, CT USA	CPA	Director	Director, Litchfield Bancorp	None	None	None	N/A
William J. Shea II Avon, CT USA	Self Employed, DBA William J. Shea, II	Director	Director and Vice Chairman, Northwest Community Bank	Producer, E Benefits Group Northeast; Producer, DBA William J. Shea II with Kerr Agency, Inc.; Director, Avon Land Trust; Member, Avon Clean Energy Commission	None	None	N/A

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
✓ Stephen P. Reilly Canton, CT USA	President & CEO Northwest Community Bank	Director, President & CEO	Director, President/CEO – Northwest Community Bank; Non-voting Director, Litchfield Bancorp; Non-voting Director, Collinsville Savings Society; Northwest Community Bank Representative, Monument Realty, Inc.	Director, CT Bankers Association; Director, Northwestern CT Community College; Director and Treasurer, Northwest CT YMCA; Advisory Board Member, Charlotte Hungerford Hospital; Member, Northwest CT Chamber of Commerce;	None	None	N/A
Brian McCormick Litchfield, CT USA	Attorney	Director	Director, Litchfield Bancorp	Director/ Secretary, Kidsplay Children’s Museum, Inc.; Director/President, Plumb Hill Playing Fields, Inc.	None	None	Ebersol, McCormick, Reis & Steck, LLC, General, 25%; 9 Mason Street, LLC, General, 33 1/3%
Raimie H. Weber New Hartford, CT USA	Jeweler	Director	Director, Collinsville Savings Society	Owner, Raimie H. Weber, LLC	None	None	N/A
Donna L. Spescia Canton, CT USA	Insurance	Director	Director Collinsville Savings Society	President/Owner, Ralph Dowd Agency, Inc.	None	None	N/A
Gary J. Roman Canton, CT USA	President and CEO Collinsville Savings Society	Director, Executive Vice President	Director, President/CEO, Collinsville Savings Society; Non-voting Director, Litchfield Bancorp. Non-voting Director, Northwest Community Bank	President/Director, Canton Chamber of Commerce; Treasurer/Director, Canton Main Street, Inc.	None	Collinsville Stock Holding Company (100%)	N/A

(1) Names and Address (City, State, Country)	(2) Principal Occupation If other than with Bank Holding Company	(3) (a) Title and Position with Bank Holding Company	(3) (b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and 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)
Thomas J. Villanova New Hartford, CT USA	President & CEO, Litchfield Bancorp	Director, Executive Vice President and Treasurer	Director, President/CEO, Litchfield Bancorp; Non-voting Director, Collinsville Savings Society; Non-voting Director, Northwest Community Bank	Member, Elks; Member, Torrington Country Club	None	None	N/A

Stephen P. Reilly, Gary J. Roman and Thomas J. Villanova are the Executive Officers of Connecticut Mutual Holding Company