

Board of Governors of the Federal Reserve System

MAR 29 2019

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.

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, William H. W. Crawford, IV

Name of the Holding Company Director and Official

CEO and 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 of Holding Company Director and Official

03/26/2019

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

C.I.

2509413

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.

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

December 31, 2018

Month / Day / Year

5493007HZ8HYM8VXVK61

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

Reporter's Name, Street, and Mailing Address

United Financial Bancorp, Inc.

Legal Title of Holding Company

225 Asylum Street

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

Hartford

City

Connecticut

State

06103

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark Doyle

Name

SVP Director of Accounting

Title

860-494-7649

Area Code / Phone Number / Extension

860-906-1770

Area Code / FAX Number

MDoyle@bankatunited.com

E-mail Address

www.unitedfinancialinc.com

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

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.

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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City State  Zip Code

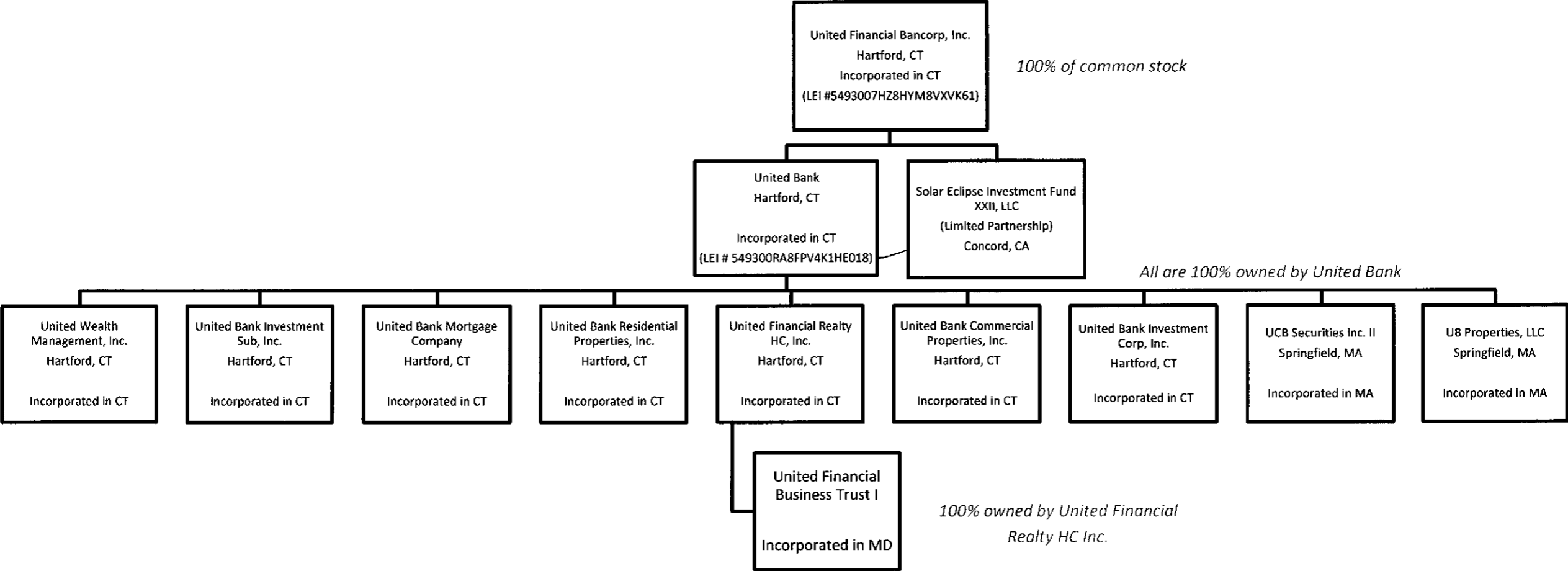
Physical Location (if different from mailing address)

Form FR Y-6
United Financial Bancorp, Inc.
225 Asylum Street
Hartford, CT 06103
Fiscal Year Ending December 31, 2018

Report Item 1:

The bank holding company, United Financial Bancorp, Inc., is registered with the SEC and prepares an annual report.

Item 2a: Organization Chart



Item 2b: Domestic Branch Listing

Results: A list of branches for your depository institution: UNITED BANK (ID_RSSD: 633501).

This depository institution is held by UNITED FINANCIAL BANCORP, INC. (2509413) of HARTFORD, 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)	633501	UNITED BANK	151 ASYLUM STREET	HARTFORD	CT	06103	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4663757	BRISTOL BRANCH	4 RIVERSIDE AVENUE	BRISTOL	CT	06010	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3587128	FARMINGTON AVENUE BRANCH	888 FARMINGTON AVENUE	BRISTOL	CT	06010	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2996536	MAPLE AVENUE BRANCH	286 MAPLE AVENUE	CHESHIRE	CT	06410	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3789566	LINWOOD AVENUE BRANCH	99 LINWOOD AVENUE	COLCHESTER	CT	06415	NEW LONDON	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3409734	MEADOWBROOK BRANCH	1671 BOSTON TURNPIKE	COVENTRY	CT	06238	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4844855	EAST HARTFORD SHOP RITE BRANCH	31 MAIN STREET	EAST HARTFORD	CT	06118	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3637023	EAST WINDSOR BRANCH	39 PROSPECT HILL ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3445349	ELLINGTON BRANCH	12 MAIN STREET	ELLINGTON	CT	06029	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2769280	BIG Y SUPERMARKET BRANCH	65 PALOMBA DRIVE	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	710309	ENFIELD BRANCH	231 HAZARD AVENUE	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	801373	ENFIELD STREET OFFICE	855 ENFIELD STREET	ENFIELD	CT	06082	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3378577	ADDISON VILLAGE BRANCH	1009 HEBRON AVENUE	GLASTONBURY	CT	06033	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4986009	GLASTONBURY MAIN STREET BRANCH	2670 MAIN STREET	GLASTONBURY	CT	06033	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	5316407	GREENWICH	415 GREENWICH AVENUE	GREENWICH	CT	06830	FAIRFIELD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3381429	GROTON BRANCH	654 LONG HILL ROAD	GROTON	CT	06340	NEW LONDON	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4717810	HAMDEN BRANCH	2290 WHITNEY AVE	HAMDEN	CT	06518	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	5220979	HARTFORD - CITY PLACE	151 ASYLUM STREET	HARTFORD	CT	06103	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2866358	BIG Y MANCHESTER BRANCH	234 TOLLAND TURNPIKE	MANCHESTER	CT	06042	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3050275	BROAD STREET BRANCH	341 BROAD STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4148571	NORTH MAIN STREET BRANCH	768 NORTH MAIN STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4844891	NORTH HAVEN BRANCH	117 WASHINGTON AVENUE	NORTH HAVEN	CT	06473	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	510705	SOMERS BRANCH	612 MAIN STREET	SOMERS	CT	06071	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3409855	S GLASTONBURY BRANCH	902 MAIN STREET	SOUTH GLASTONBURY	CT	06073	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3037801	1645 ELLINGTON ROAD BR	1645 ELLINGTON ROAD	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	323905	SOUTH WINDSOR BRANCH	869 SULLIVAN AVE	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Limited Service	3963393	SOUTH WINDSOR HIGH SCHOOL BRANCH	161 NEVERS ROAD	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3612477	NORTH MAIN STREET BRANCH	158 NORTH MAIN STREET	SOUTHINGTON	CT	06489	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3050266	MOUNTAIN ROAD BRANCH	275 MOUNTAIN ROAD	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3281574	MERROW ROAD BRANCH	6 FIELDSTONE ROAD	TOLLAND	CT	06084	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	448808	LAFAYETTE BRANCH	20 HYDE AVENUE	VERNON	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	5224641	PARK STREET BRANCH	25 PARK STREET	VERNON	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	571304	VERNON CIRCLE BRANCH	ROUTE B3 & PITKIN ROAD	VERNON ROCKVILLE	CT	06066	TOLLAND	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3476325	NORTH COLONY ROAD BRANCH	707 NORTH COLONY ROAD	WALLINGFORD	CT	06492	NEW HAVEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3786248	WATERFORD BRANCH	124 BOSTON POST ROAD	WATERFORD	CT	06385	NEW LONDON	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4495088	LASALLE ROAD BRANCH	102 LASALLE ROAD	WEST HARTFORD	CT	06107	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	845274	WINDSOR COMMUNITY MAIN OFFICE	20 MAIN STREET	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4165671	AGAWAM BRANCH	806 SUFFIELD STREET	AGAWAM	MA	01001	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4443502	CHICOPEE BRANCH	445 MONTGOMERY STREET	CHICOPEE	MA	01020	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3688892	EAST LONGMEADOW BRANCH	62 CENTER SQUARE	EAST LONGMEADOW	MA	01028	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2969839	COMMUNITY SHOPS PLAZA BRANCH	1325 SPRINGFIELD STREET	FEEDING HILLS	MA	01030	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	941475	HOLYOKE BRANCH	1830 NORTHAMPTON STREET	HOLYOKE	MA	01040	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2501350	HUNTINGTON BRANCH	14 RUSSELL ROAD, ROUTE 20	HUNTINGTON	MA	01050	HAMPSHIRE	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	

OK		Full Service	3101645	LONGMEADOW BRANCH	670 BLISS ROAD	LONGMEADOW	MA	01106	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3142862	LUDLOW BRANCH	528-530 CENTER STREET	LUDLOW	MA	01056	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3167490	SHREWSBURY BRANCH	564 MAIN STREET	SHREWSBURY	MA	01545	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	520807	SIXTEEN ACRES BRANCH	1946 WILBRAHAM ROAD	SPRINGFIELD	MA	01129	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3786510	SPRINGFIELD BRANCH	1355 BOSTON ROAD	SPRINGFIELD	MA	01119	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	2312686	ST JAMES AVENUE BRANCH	1077 ST JAMES AVE	SPRINGFIELD	MA	01104	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	643603	MONARCH PLACE	1414 MAIN STREET	SPRINGFIELD	MA	01144	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3716704	WEST BOYLSTON BRANCH	26 WEST BOYLSTON STREET	WEST BOYLSTON	MA	01583	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4165680	VAN DEENE AVENUE BRANCH	52 VAN DEENE AVENUE	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3402838	WEST SPRINGFIELD BRANCH	50 ELM STREET	WEST SPRINGFIELD	MA	01089	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	459402	WESTFIELD NORTH BRANCH	10 ELM ST	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	4443511	WESTFIELD SOUTH BRANCH	168 SOUTHAMPTON ROAD	WESTFIELD	MA	01085	HAMPDEN	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3109342	CHADWICK SQUARE BRANCH	1 WEST BOYLSTON STREET	WORCESTER	MA	01605	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3461330	GRAFTON STREET BRANCH	1393 GRAFTON STREET	WORCESTER	MA	01604	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3072053	MERCANTILE PLACE BRANCH	1 MERCANTILE PLACE	WORCESTER	MA	01608	WORCESTER	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	
OK		Full Service	3786828	WESTERLY BRANCH	44-50 FRANKLIN STREET	WESTERLY	RI	02891	WASHINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	633501	

Report Item 3: Securities Holders

Shareholders with ownership, control or holdings of 5% or more voting power as of the fiscal year ending December 31, 2018:

<u>Name and Address</u>	<u>Number & Percentage of Shares</u>	
Dimensional Fund Advisors LP Building One, 6300 Bee Cave Road Austin, TX 78746	4,272,910	8.4%
BlackRock, Inc. 55 East 52 nd Street New York, NY 10022 USA	3,984,825	7.8%
T. Rowe Price Associates, Inc. 100 East Pratt Street Baltimore, MD 21202	3,612,207	7.1%
FJ Capital Management, LLC 1313 Dolley Madison Boulevard, Suite 306 McLean, VA 22101	3,301,726	6.5%

Report Item 4: Insiders

United Financial Bancorp, Inc.

(1) Names & Address	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of voting securities are held
William H. W. Crawford, IV Hartford, CT		CEO, President & Director	CEO, President & Director - United Bank	Chairman, Director & Officer - United Bank Foundation Connecticut, Inc.	0.7%	None	
Eric R. Newell Hartford, CT		EVP, CFO, Treasurer	EVP, CFO - United Bank EVP, Treasurer - United Bank Commercial Properties, Inc. EVP, Treasurer - United Bank Residential Properties, Inc. Director, President & Chairman - United Bank Investment Sub, Inc. Director, President & Chairman - United Bank Investment Corp Director, President & Chairman - United Wealth Management Inc EVP, Treasurer - UCB Securities II EVP, Treasurer - UB Properties, LLC Director, President & Chairman - United Bank Mortgage Company Director & President - United Financial Realty HC, Inc. Trustee - United Financial Business Trust I	EVP, CFO & Treasurer - United Bank Foundation Connecticut Inc. Treasurer - United Bank Foundation Massachusetts Inc.	0.3%	None	
David C. Paulson Glastonbury, CT		EVP	EVP, Head of Wholesale Banking - United Bank Director - United Bank Investment Sub Inc. Director - UB Properties, LLC Director - United Bank Commercial Properties, Inc.		0.0%	None	
Mark A. Kucia Farmington, CT		EVP	EVP, Chief Credit Officer - United Bank Director, President & Chairman - United Bank Commercial Properties, Inc. Director, President & Chairman - UB Properties LLC Director, EVP - United Bank Residential Properties, Inc.		0.4%	None	
Brandon C. Lorey Glastonbury, CT		EVP	EVP, Head of Consumer Banking - United Bank Director, President & Chairman - United Bank Residential Properties, Inc. Director, EVP - United Bank Mortgage Company EVP - UB Properties, LLC		0.2%		
Betsy K. Wynnick Milford, CT		EVP	EVP, Chief Risk Officer - United Bank Director & EVP - United Bank Investment Sub Inc. Director & EVP - United Bank Mortgage Company Director & EVP - United Bank Commercial Properties, Inc. Director & EVP - United Bank Residential Properties, Inc. EVP - UCB Securities II Director - United Bank Investment Corp Director - United Wealth Management Inc Director & EVP - UB Properties LLC		0.2%	None	
Mariëse L. Shaw Tolland, CT		EVP, Corporate Secretary and Investor Relations	EVP, Corporate Secretary and Investor Relations - United Bank EVP, Secretary - United Bank Investment Sub Inc. EVP, Secretary - United Bank Mortgage Company EVP, Secretary - United Bank Commercial Properties, Inc. EVP, Secretary - United Bank Residential Properties, Inc. EVP, Secretary - United Bank Investment Corp EVP, Secretary - United Wealth Management, Inc. EVP, Secretary - UCB Securities II EVP, Secretary - UB Properties LLC		0.2%	None	
Paula A. Aiello Shrewsbury, MA	CFO, VP, CPA	Director	Director - United Bank	Director - United Bank Foundation Massachusetts Inc. CFO, VP of Administration for Youth Opportunities Upheld, Inc.	0.1%	None	
Michael A. Bars Ellington, CT	Attorney	Director	Director - United Bank	Partner - Kahan, Kerensky & Capossella, LLP - 16.67% Member - Juris Ltd, LLC - 20% Past Director - The Hundred Club of Connecticut Director - United Bank Foundation Connecticut, Inc.	0.2%	None	
Michael F. Crowley Hampden, MA	President of Real Estate Appraisal Firm	Director	Director - United Bank	President - Crowley Real Estate Appraisers, Inc. President - MFC Systems Inc. Member - 70 Post Office Park, LLC Member - Longmeadow Medical Arts Center LLC Director - Springfield Riverfront Development Corp.	0.1%	None	Crowley Real Estate Appraisers Inc. - 100% MFC Systems, Inc. - 100% 70 Post Office Park, LLC - 25% Longmeadow Medical Arts Center LLC - 35%
Kristen A. Johnson Broad Brook, CT	VP of Human Resources	Director	Director - United Bank	VP Human Resources & Corporate Sec - CT Water Co. Director - CT Water Co.	0.1%	None	
Carol A. Leary Longmeadow, MA	President of Bay Path University	Director	Director - United Bank	Director - United Bank Foundation Massachusetts Inc. President - Bay Path University Director - Frank Stanley Beveridge Foundation	0.1%	None	
Raymond H. Lefurge, Jr. Vernon, CT	CPA	Vice Chairman	Vice Chairman - United Bank	President and sole owner - Lefurge & Gilbert, PC Partner - Riverview Associates Past ECHN Board of Trustees - various committee positions Sykes Foundation Board of Trustees Director - United Bank Foundation Connecticut Inc.	0.2%	None	Lefurge & Gilbert, PC - 100% Riverview Associates - 29.17%
Kevin E. Ross Holyoke, MA	VP, Treasurer Insurance Agency	Director	Director - United Bank	Director - United Bank Foundation Massachusetts Inc.	0.1%	None	
Robert A. Stewart Jr. Longmeadow, MA	President of Insurance Agency	Chairman	Chairman - United Bank	Director - United Bank Foundation Massachusetts Inc. Partner & President - Chaco, Clarke, Stewart & Fontana Inc. Director - Behavioral Health Network, Inc.	0.1%	None	